Chapter 10

Instructions regarding reporting templates

IR.27.01 — Solvency Capital Requirement — Non-life and health catastrophe risk

General comments:

This section relates to annual submission of information for individual entities, ring fenced–funds, matching adjustment portfolios and remaining part.

Template IRR.27.01 has to be filled in for each ring–fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub–funds of a material RFF/MAP as identified in the second table of IR.01.03.

This template is designed to allow an understanding of how the catastrophe risk module of the SCR has been calculated and what are the main drivers.

For every type of catastrophe risk the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles must be determined. This calculation is prospective and must be based on the reinsurance program as described in the reinsurance templates for Outgoing reinsurance program in the next reporting year (S.30.03 and S.30.04).

Undertakings need to estimate their recoveries from risk mitigation in line with relevant PRA rules and Supervisory Statements and any relevant technical standard. Undertakings shall complete the catastrophe reporting template only to the granularity required to perform this calculation.

Under the non–life and health underwriting risk modules, catastrophe risk is defined as the risk of loss, or of adverse change in the value of insurance liabilities, resulting from significant uncertainty of pricing and provisioning assumptions related to extreme or exceptional events as set out in Rules 3.5, 3.6 and 3.10 of Solvency Capital Requirement - Standard Formula part of the Rulebook.

The reported capital requirements reflects the capital requirements before and after risk mitigation which is the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles. The reported capital requirement after risk mitigation is before the loss absorbing capacity of technical provisions. The default value of the risk mitigation shall be reported as a positive value in order to be deducted.

In case the diversification effect reduces the capital requirement the default value of the diversification shall be reported as a negative value.

	ITEM	INSTRUCTIONS
Z0020	Ring-fenced fund, matching	Identifies whether the reported
	adjustment portfolio or	figures are with regard to a RFF,
	remaining part	matching adjustment portfolio or to
		the remaining part. One of the
		options in the following closed list
		shall be used:
		1 — RFF/MAP
		2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification
		number for a ring fenced fund or
		matching adjustment portfolio. This
		number is attributed by the
		undertaking and must be consistent
		over time and with the fund/portfolio
		number reported in other templates.
		When item Z0020 = 2, then report '0'
R0001/C001	Simplifications used – fire risk	Identify whether an undertaking used
		simplifications for the calculation of
		fire risk. The following options shall
		be used:
	3	1 – Simplifications for the purposes of Article 90c
		9 – Simplifications not used
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		If R0001/C0001 = 1, only C0880 shall
D0000/0004		be filled in for R2600.
R0002/C001	Simplifications used – natural	Identify whether an undertaking used
	catastrophe risk	simplifications for the calculation of
		natural catastrophe risk. The
		following options shall be used:
	V	1 – Simplification for the purposes of
		Article 90b windstorm
		2 – Simplification for the purposes of
		Article 90b earthquake
		3 – Simplification for the purposes of
		Article 90b flood
		4 – Simplification for the purposes of
		Article 90b hail
		5 – Simplification for the purposes of
		Article 90b subsidence
		9 – Simplifications not used

	ITEM	INSTRUCTIONS
		Options 1 to 5 may be used
		simultaneously.
Non-life catastro	phe risk - Summary	
C0010/R0010	SCR before risk mitigation —	This is the total catastrophe risk
	Natural catastrophe risk	before risk mitigation arising from all
		natural catastrophe perils and taking
		into consideration the diversification
		effect between the perils given in
		C0010/R0070.
C0010/R0020-	SCR before risk mitigation —	This is the total capital requirement
R0060	Natural catastrophe risk perils	before risk mitigation per natural
		catastrophe peril, taking into
		consideration the diversification effect
		between zones and regions.
		Per natural peril this amount is equal
		to the Catastrophe Risk Charge
00040/00070	0001 () 1 %	before risk mitigation.
C0010/R0070	SCR before risk mitigation —	Diversification effect arising from the
	Diversification between perils	aggregation of the total capital
		charges before risk mitigation relating
C0020/R0010	Total riple mitigation Natural	to different natural catastrophe perils.
C0020/R0010	Total risk mitigation — Natural catastrophe risk	This is the total risk mitigation effect of the undertaking's specific
	Catastrophie risk	reinsurance contracts and special
		purpose vehicles arising from all
	8.6	natural catastrophe perils and taking
		into consideration the diversification
	: 1	effect between the perils given in
		C0020/R0070.
C0020/R0020-	Total risk mitigation — Natural	This is the total risk mitigation effect
R0060	catastrophe risk perils	of the undertaking's specific
		reinsurance contracts and special
		purpose vehicles per natural
		catastrophe peril.
C0020/R0070	Total risk mitigation —	Diversification effect arising from the
	Diversification between perils	aggregation of the risk mitigation
	·	effect of the undertaking's specific
		reinsurance contracts and special
		purpose vehicles relating to different
		natural catastrophe perils.
C0030/R0010	SCR after risk mitigation —	This is the total catastrophe risk after
	Natural catastrophe risk	risk mitigation arising from all natural
		catastrophe perils and taking into
		consideration the diversification effect

	ITEM	INSTRUCTIONS
		between the perils given in
		C0030/R0070.
C0030/R0020-	SCR after risk mitigation —	This is the total capital requirement
R0060	Natural catastrophe risk perils	after risk mitigation per natural
		catastrophe peril, taking into
		consideration the diversification effect
		between zones and regions.
		Per natural peril this amount is equal
		to the Catastrophe Risk Charge after
		risk mitigation.
C0030/R0070	SCR after risk mitigation —	Diversification effect arising from the
00000/110010	Diversification between perils	aggregation of the total capital
	2. Tre companier services perme	charges after risk mitigation relating
		to different natural catastrophe perils.
C0010/R0080	SCR before risk mitigation —	This is the total catastrophe risk
	Catastrophe risk non-	before risk mitigation arising from
	proportional property	non-proportional property
	reinsurance	reinsurance.
C0020/R0080	Total risk mitigation —	This is the total risk mitigation effect
	Catastrophe risk non-	of the undertaking's specific
	proportional property	reinsurance contracts and special
	reinsurance	purpose vehicles for non-proportional
	22	property reinsurance.
C0030/R0080	SCR after risk mitigation —	This is the total catastrophe risk after
	Catastrophe risk non-	risk mitigation arising from non-
	proportional property	proportional property reinsurance.
	reinsurance	
C0010/R0090	SCR before risk mitigation —	This is the total catastrophe risk
	Man-made catastrophe risk	before risk mitigation arising from all
		man-made perils and taking into
	(.0)	consideration the diversification effect
		between the perils given in
•		C0010/R0160.
C0010/R0100-	SCR before risk mitigation —	This is the total capital requirement
R0150	Man-made catastrophe risk	before risk mitigation per man-made
	perils	peril, taking into consideration the
		diversification effect between sub-
		perils.
		Per man-made peril this amount is
		equal to the Catastrophe Risk Charge
		before risk mitigation.
C0010/R0160	SCR before risk mitigation —	Diversification effect arising from the
20010,700100	Diversification between perils	aggregation of the total capital
	2.voromodilori botwoori poriis	aggrogation of the total capital

	ITEM	INSTRUCTIONS
		charges before risk mitigation relating
		to different man-made perils.
C0020/R0090	Total risk mitigation — Man–	This is the total risk mitigation effect
	made catastrophe risk	of the undertaking's specific
		reinsurance contracts and special
		purpose vehicles arising from all
		man-made perils and taking into
		consideration the diversification effect
		between the perils given in
		C0020/R0160.
C0020/R0100-	Total risk mitigation — Man–	This is the total risk mitigation effect
R0150	made catastrophe risk perils	of the undertaking's specific
		reinsurance contracts and special
		purpose vehicles per man-made
		catastrophe peril.
C0020/R0160	Total risk mitigation —	Diversification effect arising from the
	Diversification between perils	aggregation of the risk mitigation
		effect of the undertaking's specific
		reinsurance contracts and special
		purpose vehicles relating to different
00000/50000	200 (man-made perils.
C0030/R0090	SCR after risk mitigation —	This is the total catastrophe risk after
	Man-made catastrophe risk	risk mitigation arising from all man— made catastrophe perils and taking
	(b)	into consideration the diversification
	~	effect between the perils given in
		C0030/R0160.
C0030/R0100-	SCR after risk mitigation —	This is the total capital requirement
R0150	Man-made catastrophe risk	after risk mitigation per man-made
		catastrophe peril, taking into
		consideration the diversification effect
	perils	between sub-perils.
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		Per man-made peril this amount is
		equal to the Catastrophe Risk Charge
		after risk mitigation.
C0030/R0160	SCR after risk mitigation —	Diversification effect arising from the
	Diversification between perils	aggregation of the total capital
		charges after risk mitigation relating
		to different man-made catastrophe
		perils.
C0010/R0170	SCR before risk mitigation —	This is the total catastrophe risk
	Other non–life catastrophe risk	before risk mitigation arising from all
		'other non-life' perils and taking into
		consideration the diversification effect

	ITEM	INSTRUCTIONS
		between the perils given in
		C0010/R0180.
C0010/R0180	SCR before risk mitigation —	Diversification effect arising from the
	Diversification between perils	aggregation of the total capital
		charges before risk mitigation relating
		to different 'other non-life' perils.
C0020/R0170	Total risk mitigation — Other	This is the total risk mitigation effect
	non-life catastrophe risk	of the undertaking's specific
		reinsurance contracts and special
		purpose vehicles arising from all
		'other non–life' perils and taking into
		consideration the diversification effect
		between the perils given in
		C0020/R0180.
C0020/R0180	Total risk mitigation —	Diversification effect arising from the
	Diversification between perils	aggregation of the risk mitigation
		effect of the undertaking's specific
		reinsurance contracts and special
		purpose vehicles relating to different
		other non-life' perils.
C0030/R0170	SCR after risk mitigation —	This is the total catastrophe risk after
	Other non–life catastrophe risk	risk mitigation arising from all 'other
		non–life' catastrophe perils and
	\mathcal{D}_{λ}	taking into consideration the
	~	diversification effect between the
		perils given in C0030/R0180.
C0030/R0180	SCR after risk mitigation —	Diversification effect arising from the
	Diversification between perils	aggregation of the total capital
		charges after risk mitigation relating
		to different 'other non-life'
		catastrophe perils.
C0010/R0190	SCR before risk mitigation —	This is the total catastrophe risk
	Total Non–life catastrophe risk	before risk mitigation arising from all
	before diversification	the sub-modules (Natural
		catastrophe, Non-proportional
		property reinsurance, Man-made and
		'Other non–life' catastrophe risks)
		before the diversification effect
C0040/D0000	CCD hefere viels matrix attended	between the sub-modules.
C0010/R0200	SCR before risk mitigation —	Diversification effect arising from the
	Diversification between sub-	aggregation of the total capital
	modules	charges before risk mitigation relating
		to different sub-modules (Natural
		catastrophe, Non-proportional
		property reinsurance, Man-made and
		'Other non–life' catastrophe risks).

	ITEM	INSTRUCTIONS
C0010/R0210	SCR before risk mitigation —	This is the total catastrophe risk
	Total Non-life catastrophe risk	before risk mitigation arising from all
	after diversification	the sub-modules (Natural
		catastrophe, Non-proportional
		property reinsurance, Man-made and
		'Other non–life' catastrophe risks),
		taking into consideration the
		diversification effect between the
		sub-modules given in C0010/R0200.
C0020/R0190	Total risk mitigation — Total	This is the total risk mitigation effect
	Non-life catastrophe risk before	of the undertaking's specific
	diversification	reinsurance contracts and special
		purpose vehicles arising from all the
		sub-modules (Natural catastrophe,
		Non-proportional property
		reinsurance, Man-made and 'Other
		non–life' catastrophe risks), before
		the diversification effect between the
		sub-modules.
C0020/R0200	Total risk mitigation —	Diversification effect arising from the
	Diversification between sub-	aggregation of the risk mitigation
	modules	effect of the undertaking's specific
		reinsurance contracts and special
	20 Y	purpose vehicles relating to different
		sub-modules (Natural catastrophe,
		Non–proportional property
	,,0	reinsurance, Man-made and 'Other
	X	non–life' catastrophe risks).
C0020/R0210	Total risk mitigation — Total	This is the total risk mitigation effect
	Non-life catastrophe risk after	of the undertaking's specific
	diversification	reinsurance contracts and special
	6.01	purpose vehicles arising from all the
		sub-modules (Natural catastrophe,
		Non–proportional property
		reinsurance, Man-made and 'Other
		non–life' catastrophe risks), taking
		into consideration the diversification
		effect between the sub-modules
00000175555		given in C0020/R0200.
C0030/R0190	SCR after risk mitigation —	This is the total catastrophe risk after
	Total Non–life catastrophe risk	risk mitigation arising from all the
	before diversification	sub-modules (Natural catastrophe,
		Non–proportional property
		reinsurance, Man-made and 'Other
		non–life' catastrophe risks), before

	ITEM	INSTRUCTIONS
		the diversification effect between the
		sub-modules.
C0030/R0200	SCR after risk mitigation —	Diversification effect arising from the
	Diversification between sub-	aggregation of the total capital
	modules	charges after risk mitigation relating
		to different sub-modules (Natural
		catastrophe, Non-proportional
		property reinsurance, Man-made and
		'Other non-life' catastrophe risks).
C0030/R0210	SCR after risk mitigation —	This is the total catastrophe risk after
	Total Non-life catastrophe risk	risk mitigation arising from all the
	after diversification	sub-modules (Natural catastrophe,
		Non-proportional property
		reinsurance, Man-made and 'Other
		non-life' catastrophe risks), taking
		into consideration the diversification
		effect between the sub-modules
		given in item C0030/R0200.
Health catastrop	he risk - Summary	
C0010/R0300	SCR before risk mitigation —	This is the total catastrophe risk
	Health catastrophe risk	before risk mitigation arising from all
		Health catastrophe risk sub-modules
		and taking into consideration the
	22 y	diversification effect between the
		sub-modules given in C0010/R0340.
C0010/R0310-	SCR before risk mitigation —	This is the total capital requirement
R0330	Health catastrophe risk sub-	before risk mitigation per Health
	modules	catastrophe risk sub-modules, taking
	.0	into consideration the diversification
	exective.	effect between the countries.
	(0)	Per Health catastrophe risk sub-
		module this amount is equal to the
	V	Catastrophe Risk Charge before risk
		mitigation.
C0010/R0340	SCR before risk mitigation —	Diversification effect arising from the
	Diversification between sub-	aggregation of the total capital
	modules	charges before risk mitigation relating
		to different Health catastrophe risk
		sub-modules.
C0020/R0300	Total risk mitigation — Health	This is the total risk mitigation effect
	catastrophe risk	of the undertaking's specific
		reinsurance contracts and special
		purpose vehicles arising from all
		Health catastrophe risk sub-modules
		and taking into consideration the

	ITEM	INSTRUCTIONS
		diversification effect between the
		sub-modules given in C0020/R0340.
C0020/R0310-	Total risk mitigation — Health	This is the total risk mitigation effect
R0330	catastrophe risk sub-modules	of the undertaking's specific
		reinsurance contracts and special
		purpose vehicles per Health
		catastrophe risk sub-module.
C0020/R0340	Total risk mitigation —	Diversification effect arising from the
	Diversification between sub-	aggregation of the risk mitigation
	modules	effect of the undertaking's specific
		reinsurance contracts and special
		purpose vehicles relating to different
		Health catastrophe risk sub-modules.
C0030/R0300	SCR after risk mitigation —	This is the total catastrophe risk after
	Health catastrophe risk	risk mitigation arising from all Health
		catastrophe risk sub-modules and
		taking into consideration the
		diversification effect between the
00000/20010		sub-modules given in C0030/R0340.
C0030/R0310-	SCR after risk mitigation —	This is the total capital requirement
R0330	Health catastrophe risk sub-	after risk mitigation per Health
	modules	catastrophe risk sub–module, taking
		into consideration the diversification
	<i>?</i>	effect between countries.
	2	Per Health catastrophe risk sub-
		module this amount is equal to the
		Catastrophe Risk Charge after risk
C0030/R0340	SCR after risk mitigation —	mitigation.
C0030/R0340	Diversification between sub-	Diversification effect arising from the aggregation of the total capital
	modules	charges after risk mitigation relating
	Modules	to different Health catastrophe risk
	20	sub-modules.
Non-life catastro	pha risk	Sub-modules.
	ohe risk - Windstorm	
C0040/R0610-	Estimation of the gross premium	An estimate of the premiums to be
R0780	to be earned — Other Regions	earned by the insurance or
110700	to be carried — carer regions	reinsurance undertaking, during the
		following year in relation to the 14
		regions other than
		the specified regions (include regions
		as specified in Annex III, except the
		ones specified in Annex V or in
		Annex XIII of Delegated Regulation
		(EU) 2015/35), for the contract in
		relation to the obligations of lines of
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	ITEM	INSTRUCTIONS
		business, as defined in Annex I to
		Delegated Regulation (EU) 2015/35
		Fire and other damage covering
		windstorm risk, including the
		proportional reinsurance obligations
		and marine, aviation and transport
		insurance covering onshore property
		damage by windstorm, including the
		proportional reinsurance obligations.
		Premiums shall be gross, without
		deduction of premiums for
		reinsurance contracts.
C0040/R0790	Estimation of the gross premium	Total of the estimate of the premiums
	to be earned — Total	to be earned by the insurance or
	Windstorm Other Regions	reinsurance undertaking before
	before diversifications	diversification, during the following
		year for the other 14 regions other
		than the specified regions.
C0050/R0400-	Exposure — specified Region	The sum of the total insured per each
R0590	-0	of the 20 specified regions for lines of
		business, as defined in Annex I to
		Delegated Regulation (EU) 2015/35:
		Fire and other damage, including
		the proportional reinsurance
	0,	obligations, in relation to contracts
	×1	that cover windstorm risk and
	.0,	where the risk is situated in this
	checine	particular specified region; and
		Marine, aviation and transport
	6.01	insurance, including the
		proportional reinsurance
		obligations, in relation to contracts
		that cover onshore property
		damage by Windstorm and where
		the risk is situated in this
		particular specified region.
C0050/R0600	Exposure — Total	Total of the exposure before
	Windstorm specified Regions	diversification for the
	before diversification	20 specified regions.
C0060/R0400-	Specified Gross Loss	Specified gross windstorm loss per
R0590	— specified Region	each of the 20 specified regions,
		taking into consideration the effect of
		diversification effect between zones.

	ITEM	INSTRUCTIONS
C0060/R0600	Specified Gross Loss — Total	Total of the specified gross loss
	Windstorm specified Regions	before diversification for the
	before diversification	20 specified regions.
C0070/R0400-	Catastrophe Risk Charge Factor	The risk charge factor per each of the
R0590	before risk mitigation	20 specified regions for Windstorm,
	— specified Region	taking into consideration the effect of
		diversification effect between zones.
C0070/R0600	Catastrophe Risk Charge Factor	Ratio between total specified gross
	before risk mitigation — Total	loss and total exposure.
	Windstorm specified Regions	
	before diversification	
C0080/R0400-	Scenario A or B	The larger of the capital requirement
R0590	— specified Region	for Windstorm risk for each of the
		20 specified regions according to
		scenario A or scenario B.
		When determining the largest amount
		of scenario A and B, the risk
		mitigation effect of the undertaking's
		specific reinsurance contracts and
	_2	special purpose vehicles relating to
2222/22		this peril, shall be taken into account.
C0090/R0400-	Catastrophe Risk Charge before	Capital requirement before risk
R0590	risk mitigation	mitigation arising from Windstorm for
	— specified Region	each of the 20 specified Regions
		corresponding to the larger of
C0000/D0000	Catastronia Districtana hafara	scenario A or B.
C0090/R0600	Catastrophe Risk Charge before	Total of the capital requirement
	risk mitigation — Total	before risk mitigation arising from
	Windstorm specified Regions before diversification	Windstorm for the 20 specified regions.
C0090/R0790		
C0090/R0790	Catastrophe Risk Charge before risk mitigation — Total	The capital requirement before risk mitigation for Windstorm risk in
	Windstorm Other Regions	regions other than
	before diversifications	the specified Regions. It is the
	before diversifications	amount of the instantaneous loss,
		without deduction of the amounts
		recoverable from reinsurance
		contracts and Special Purpose
		Vehicles.
C0090/R0800	Catastrophe Risk Charge before	Total of the capital requirement
20000110000	risk mitigation — Total	before risk mitigation arising from
	Windstorm all Regions before	Windstorm for all regions.
	diversification	

	ITEM	INSTRUCTIONS
C0090/R0810	Catastrophe Risk Charge before	Diversification effect arising from the
	risk mitigation — Diversification	aggregation of the Windstorm risks
	effect between regions	relating to the different regions
		(both specified Regions and 'other
		regions')
C0090/R0820	Catastrophe Risk Charge before	This is the total capital requirement
	risk mitigation — Total	before risk mitigation for Windstorm
	Windstorm after diversification	risk, taking into consideration the diversification effect reported in item
		C0090/R0810.
C0100/R0400-	Estimated Risk Mitigation	Per each of the 20 specified Regions,
R0590	— specified Region	the estimated risk mitigation effect,
110000	opeomed region	corresponding to the selected
		scenario, of the undertaking's specific
		reinsurance contracts and special
		purpose vehicles relating to this peril,
		excluding the estimated
		reinstatement premiums.
C0100/R0600	Estimated Risk Mitigation —	Total of the estimated risk mitigation
	Total	arising from Windstorm for the
	Windstorm specified Regions	20 specified regions.
00100/20700	before diversification	
C0100/R0790	Estimated Risk Mitigation	For all the regions other
	Total Windstorm Other Regions	the specified Regions, the estimated
	before diversifications	risk mitigation effect of the
		undertaking's specific reinsurance contracts and special purpose
	860	vehicles relating to this peril,
		excluding the estimated
	:30	reinstatement premiums.
C0100/R0800	Estimated Risk Mitigation —	Total of the estimated risk mitigation
	Total Windstorm all Regions	arising from Windstorm for all
	before diversification	regions.
C0110/R0400-	Estimated Reinstatement	For each of the 20 specified Regions,
R0590	Premiums — specified Region	the estimated reinstatement
		premiums, corresponding to the
		selected scenario, as a result of the
		undertaking's specific reinsurance
		contracts and special purpose
C0440/D0000	Fatimated Deinstates and	vehicles relating to this peril.
C0110/R0600	Estimated Reinstatement	Total of the estimated reinstatement
	Premiums — Total Windstorm specified Pegions	premiums for the
	Windstorm specified Regions before diversification	20 specified regions.
C0110/R0790	Estimated Reinstatement	For all the regions other than
00110/10/10/190	Premiums — Total Windstorm	the specified Regions, the estimated
	1 Torritation Total Williastoriii	and opposition regions, the continued

	ITEM	INSTRUCTIONS
	Other Regions before diversifications	reinstatement premiums, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
C0110/R0800	Estimated Reinstatement Premiums — Total Windstorm all Regions before diversification	Total of the estimated reinstatement premiums for all regions.
C0120/R0400- R0590	Catastrophe Risk Charge after risk mitigation — specified Region	Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Windstorms in each of the specified regions, corresponding to the selected scenario.
C0120/R0600	Catastrophe Risk Charge after risk mitigation — Total Windstorm specified Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles for the 20 specified regions.
C0120/R0790	Catastrophe Risk Charge after risk mitigation — Total Windstorm Other Regions before diversifications	Capital requirement after risk mitigation for Windstorm risk in regions other than the specified Regions. It is the amount of the instantaneous loss, including the deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
C0120/R0800	Catastrophe Risk Charge after risk mitigation — Total Windstorm all Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles for all regions.
C0120/R0810	Catastrophe Risk Charge after risk mitigation — Diversification effect between regions	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Windstorm risks relating to the different regions (both specified Regions and 'other regions').
C0120/R0820	Catastrophe Risk Charge after risk mitigation — Total Windstorm after diversification	This is the total capital requirement after risk mitigation for Windstorm risk, taking into consideration the

	ITEM	INSTRUCTIONS
		diversification effect given in item C0120/R0810.
Natural catastrop	ohe risk - Earthquake	
C0130/R1040- R1210	Estimation of the gross premium to be earned — Other Regions	An estimate of the premiums to be earned by the insurance or reinsurance undertaking, during the following year in relation to each of the 14 regions other than the specified Regions (include regions as specified in Annex III, except the ones specified in Annex V or in Annex XIII of Delegated Regulation (EU) 2015/35), for the contract in relation to the obligations of lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35: • Fire and other damage covering earthquake risk, including the proportional reinsurance obligations; and • Marine, aviation and transport insurance covering onshore property damage by earthquake, including the proportional reinsurance obligations.
	citye	Premiums shall be gross, without deduction of premiums for reinsurance contracts.
C0130/R1220	Estimation of the gross premium to be earned — Total Earthquake Other Regions before diversification	Total of the estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year for the other regions.
C0140/R0830- R1020	Exposure — specified Region	The sum of the total insured per each of the 20 specified regions for the lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35: • Fire and other damage, including the proportional reinsurance obligations, in relation to contracts that cover Earthquake risk and

	ITEM	INSTRUCTIONS
		where the risk is situated in this
		particular specified region; and
		For lines of business Marine,
		aviation and transport insurance,
		including the proportional
		reinsurance obligations, in
		relation to contracts that cover
		onshore property damage by
		Earthquake and where the risk is
		situated in this
		particular specified region.
C0140/R1030	Exposure — Total	Total of the exposure for the
00110/111000	Earthquake specified Regions	20 specified regions.
	before diversification	20 Specifica regions.
C0150/R0830-	Specified Gross Loss	Specified gross Earthquake loss for
R1020	— specified Region	each of the 20 specified regions,
K1020	— specified Region	taking into consideration the effect of
		diversification effect between zones.
C0450/D4020	Charified Cross Loss Total	
C0150/R1030	Specified Gross Loss — Total	Total of the specified gross
	Earthquake specified Regions	Earthquake loss for the
00400/50000	before diversification	20 specified regions.
C0160/R0830-	Catastrophe Risk Charge Factor	The Risk Charge Factor per each of
R1020	before risk mitigation	the 20 specified regions for
	— specified Region	Earthquake according to the
		Standard Formula, taking into
		consideration the effect of
	O	diversification effect between zones.
C0160/R1030	Catastrophe Risk Charge Factor	Ratio between total specified gross
	before risk mitigation — Total	loss and total exposure.
	Earthquake specified Regions	
	before diversification	
C0170/R0830-	Catastrophe Risk Charge before	Capital requirement before risk
R1020	risk mitigation	mitigation arising from Earthquakes in
•	specified Region	each of the 20 specified Regions.
C0170/R1030	Catastrophe Risk Charge before	Total of the capital requirement
	risk mitigation — Total	before risk mitigation arising from
	Earthquake specified Regions	Earthquakes for the
	before diversification	20 specified regions.
C0170/R1220	Catastrophe Risk Charge before	The capital requirement before risk
	risk mitigation — Total	mitigation for Earthquake risk in
	Earthquake — Other Regions	regions other than
	before diversification	the specified Regions. It is the
		amount of the instantaneous loss,
		without deduction of the amounts
		recoverable from reinsurance

	ITEM	INSTRUCTIONS
		contracts and Special Purpose
		Vehicles.
C0170/R1230	Catastrophe Risk Charge before	Total of the capital requirement
	risk mitigation — Total	before risk mitigation arising from
	Earthquake — All Regions	Earthquakes for all regions.
	before diversification	
C0170/R1240	Catastrophe Risk Charge before	Diversification effect arising from the
	risk mitigation — Diversification	aggregation of the Earthquake risks
	effect between regions	relating to the different regions
		(both specified Regions and Other
C0470/D4050	Cotootropho Diel Charge hafare	regions).
C0170/R1250	Catastrophe Risk Charge before	This is the total capital requirement
	risk mitigation — Total Earthquake after diversification	before risk mitigation for Earthquake risk, taking into consideration the
	Laitiiquake aitei diversilication	diversification effect given in
		C0170/R1240.
C0180/R0830-	Estimated Risk Mitigation	Per each of the 20 specified Regions
R1020	— specified Region	the estimated risk mitigation effect of
	op ormed region	the undertaking's specific reinsurance
		contracts and special purpose
		vehicles relating to this peril,
	O	excluding the estimated
		reinstatement premiums.
C0180/R1030	Estimated Risk Mitigation —	Total of the estimated Risk Mitigation
	Total Earthquake specified	for the 20 specified regions.
	Regions before diversification	
C0180/R1220	Estimated Risk Mitigation —	For all the regions other than
	Total Earthquake — Other	the specified Regions, the estimated
	Regions before diversification	risk mitigation effect of the
	1 1 1 1 1 1 1 1 1 1	undertaking's specific reinsurance
		contracts and special purpose
	(XC)	vehicles relating to this peril,
		excluding the estimated
C0180/R1230	Estimated Risk Mitigation —	reinstatement premiums. Total of the estimated Risk Mitigation
G0100/K1230	Total Earthquake — All Regions	for all regions.
	before diversification	10. dii 10giorio.
C0190/R0830-	Estimated Reinstatement	Per each of the 20 specified Regions
R1020	Premiums — specified Region	the estimated reinstatement
		premiums as a result of the
		undertaking's specific reinsurance
		contracts and special purpose
		vehicles relating to this peril.
C0190/R1030	Estimated Reinstatement	Total of the estimated reinstatement
	Premiums — Total	premiums for the
		20 specified regions.

	ITEM	INSTRUCTIONS
	Earthquake specified Regions	
	before diversification	
C0190/R1220	Estimated Reinstatement	For all the regions other than
	Premiums — Total Earthquake	the specified Regions, the estimated
	Other Regions before	reinstatement premiums, as a result
	diversification	of the undertaking's specific
		reinsurance contracts and special
		purpose vehicles relating to this peril.
C0190/R1230	Estimated Reinstatement	Total of the estimated reinstatement
	Premiums — Total Earthquake	premiums for all regions.
	All Regions before	
C0200/R0830-	diversification	Capital requirement ofter the
R1020	Catastrophe Risk Charge after risk mitigation	Capital requirement, after the deduction of the risk mitigating effect
K1020	— specified Region	of the undertaking's specific
	— specified (Cegion)	reinsurance contracts and special
		purpose vehicles relating to this peril,
		arising from Earthquake in each of
		the 20 specified regions.
C0200/R1030	Catastrophe Risk Charge after	Total of the capital requirement, after
	risk mitigation — Total	the deduction of the risk mitigating
	Earthquake specified Regions	effect of the undertaking's specific
	before diversification	reinsurance contracts and special
	20	purpose vehicles relating to this peril,
	~ ')	arising from Earthquake for the
		20 specified regions.
C0200/R1220	Catastrophe Risk Charge after	Capital requirement after risk
	risk mitigation — Total	mitigation for Earthquake risk in
	Earthquake Other Regions	regions other than
	before diversification	the specified Regions. It is the
		amount of the instantaneous loss,
	00	including the deduction of the
		amounts recoverable from
,	V.	reinsurance contracts and Special
00000/54000	0 1 1 5 1 0 6	Purpose Vehicles.
C0200/R1230	Catastrophe Risk Charge after	Total of the capital requirement, after
	risk mitigation — Total	the deduction of the risk mitigating
	Earthquake All Regions before	effect of the undertaking's specific
	diversification	reinsurance contracts and special
		purpose vehicles relating to this peril,
		arising from Earthquake for all
C0200/R1240	Catastrophe Risk Charge after	regions. Diversification effect arising from the
50200/IX1240	risk mitigation — Diversification	aggregation of the capital
	effect between regions	requirement after risk mitigations for
	Chool between regions	Earthquake risks relating to the
		Lattiquane tions relating to the

	ITEM	INSTRUCTIONS
		different regions (both specified Regions and Other
		regions).
C0200/R1250	Catastrophe Risk Charge after risk mitigation — Total Earthquake after diversification	This is the total capital requirement after risk mitigation for Earthquake risk, taking into consideration the diversification effect given in
		C0200/R1240.
Natural catastrop	ohe risk - Flood	
C0210/R1410-	Estimation of the gross	An estimate of the premiums to be
R1580	premiums to be earned — Other Regions	earned by the insurance or reinsurance undertaking, during the following year in relation to each of the 14 regions other than the specified Regions (include regions as specified in Annex III, except the ones specified in Annex V or in Annex XIII of Delegated Regulation (EU) 2015/35), for the contract in relation to the obligations of lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:
	Checkine how.	 Fire and other damage covering flood risk, including the proportional reinsurance obligations; Marine, aviation and transport insurance covering onshore property damage by flood, including the proportional reinsurance obligations; Other motor insurance, including the proportional reinsurance obligations.
20010/21200		Premiums shall be gross, without deduction of premiums for reinsurance contracts.
C0210/R1590	Estimation of the gross premium	Total of the estimate of the premiums
	to be earned — Total Flood	to be earned, by the insurance or
	Other Regions before diversification	reinsurance undertaking, during the following year for the other regions.
C0220/R1260-	Exposure — specified Region	The sum of the total insured per each
R1390	Exposure - specifica (vegion	of the 14 specified regions of lines of

business, as defined in Annex I to Delegated Regulation (EU) 2015/35: • Fire and other damage, including the proportional reinsurance obligations, in relation to contracts that cover Flood risk and where the risk is situated in this particular specified region; • Marine, aviation and transport insurance, including the proportional reinsurance obligations, in relation to contracts that cover onshore property damage by Flood and where the risk is situated in this particular specified region; and • Other motor insurance, including the proportional reinsurance obligations, multiplied by 1.5, in relation to contracts that cover onshore property damage by Flood and where the risk is situated in this particular specified region; and • Other motor insurance, including the proportional reinsurance obligations, multiplied by 1.5, in relation to contracts that cover onshore property damage by Flood and where the risk is situated in this particular specified region. Total of the exposure for the 14 specified regions. Specified Gross Loss — specified Region C0230/R1260— R1390 Specified Gross Loss — Total Flood specified Regions before diversification — specified Region before diversification — specified Region C0240/R1260— R1390 C0240/R1400 Catastrophe Risk Charge Factor before risk mitigation — Total Flood specified Regions before diversification effect between zones. The Risk Charge Factor per each of the 14 specified regions for Flood according to the Standard Formula, taking into consideration the effect of diversification effect between zones. The Risk Charge Factor per each of the 14 specified regions for Flood according to the Standard Formula, taking into consideration the effect of diversification effect between zones. C0240/R1400 Catastrophe Risk Charge Factor before risk mitigation — Total Flood specified Regions before diversification effect between zones. Ratio between total specified gross loss and total exposure. The larger of the capital requirement for Elect first in each of the		ITEM	INSTRUCTIONS
Fire and other damage, including the proportional reinsurance obligations, in relation to contracts that cover Flood risk and where the risk is situated in this particular specified region; Marine, aviation and transport insurance, including the proportional reinsurance obligations, in relation to contracts that cover onshore property damage by Flood and where the risk is situated in this particular specified region; and Other motor insurance, including the proportional reinsurance obligations, multiplied by 1.5, in relation to contracts that cover onshore property damage by Flood and where the risk is situated in this particular specified region. Total of the exposure for the 14 specified regions. Total of the exposure for the 14 specified gross Flood loss in each of the 14 specified regions, taking into consideration the effect of diversification Co230/R1260— Specified Gross Loss — Total Flood specified Regions before diversification Co240/R1260— Catastrophe Risk Charge Factor before risk mitigation — specified Region Co240/R1400 Catastrophe Risk Charge Factor before risk mitigation — Total Flood specified Regions before diversification Co240/R1400 Catastrophe Risk Charge Factor before risk mitigation — Total Flood specified Regions before diversification offect between zones. Co240/R1400 Catastrophe Risk Charge Factor before risk mitigation — Total Flood specified Regions before diversification offect between zones. Co240/R1400 Catastrophe Risk Charge Factor before risk mitigation — Total Flood specified Regions before diversification offect between zones. Co240/R1400 Catastrophe Risk Charge Factor before risk mitigation — Total Flood specified Regions before diversification offect between zones. Co240/R1400 Catastrophe Risk Charge Factor before risk mitigation — Total Flood specified Regions before diversification offect between zones. Co240/R1400 Catastrophe Risk Charge Factor before risk mitigation — Total Flood specified Regions before diversification offect between zones. Co240/			business, as defined in Annex I to
the proportional reinsurance obligations, in relation to contracts that cover Flood risk and where the risk is situated in this particular specified region; • Marine, aviation and transport insurance, including the proportional reinsurance obligations, in relation to contracts that cover onshore property damage by Flood and where the risk is situated in this particular specified region; and • Other motor insurance, including the proportional reinsurance obligations, multiplied by 1.5, in relation to contracts that cover onshore property damage by Flood and where the risk is situated in this particular specified region. C0220/R1400 Exposure — Total Flood specified Regions before diversification C0230/R1260— Specified Gross Loss R1390 — specified Gross Loss — specified Region C0230/R1400 Specified Gross Loss — Total Flood specified Regions before diversification C0240/R1400 Specified Regions before diversification C0240/R1400 Catastrophe Risk Charge Factor before risk mitigation — specified Regions before diversification C0240/R1400 Catastrophe Risk Charge Factor before risk mitigation — Total Flood specified Regions before diversification C0240/R1400 Catastrophe Risk Charge Factor before risk mitigation — Total Flood specified Regions before diversification C0240/R1400 Catastrophe Risk Charge Factor before risk mitigation — Total Flood specified Regions before diversification effect between zones. Ratio between total specified gross loss and total exposure.			Delegated Regulation (EU) 2015/35:
Specified Gross Loss Specified Regions before diversification C0230/R1260- R1390 Specified Gross Loss Total of the exposure for the 14 specified regions, taking into consideration the effect of diversification effect between zones. C0230/R1400 Specified Gross Loss — Total Flood specified Regions before diversification C0240/R1260- R1390 Catastrophe Risk Charge Factor before risk mitigation Specified Region Specified Region Specified Region Specified Gross Loss Total of the specified regions, taking into consideration the effect of the 14 specified regions. The Risk Charge Factor per each of the 14 specified regions for Flood according to the Standard Formula, taking into consideration the effect of diversification effect between zones. C0240/R1400 Catastrophe Risk Charge Factor before risk mitigation — Total Flood specified Regions before diversification C0250/R1260- Scenario A or B The larger of the capital requirement			 Fire and other damage, including the proportional reinsurance obligations, in relation to contracts that cover Flood risk and where the risk is situated in this particular specified region; Marine, aviation and transport insurance, including the proportional reinsurance obligations, in relation to contracts that cover onshore property damage by Flood and where the risk is situated in this particular specified region; and Other motor insurance, including the proportional reinsurance obligations, multiplied by 1.5, in relation to contracts that cover onshore property damage by
C0220/R1400 Exposure — Total Flood specified Regions before diversification C0230/R1260— Specified Gross Loss — Specified gross Flood loss in each of the 14 specified regions, taking into consideration the effect of diversification effect between zones. C0230/R1400 Specified Gross Loss — Total Flood specified Regions before diversification C0240/R1260— Catastrophe Risk Charge Factor before risk mitigation — specified Region according to the Standard Formula, taking into consideration the effect of diversification effect between zones. C0240/R1400 Catastrophe Risk Charge Factor before risk mitigation — Total Flood specified Regions before diversification C0240/R1400 Catastrophe Risk Charge Factor before risk mitigation — Total Flood specified Regions before diversification C0250/R1260— Scenario A or B Total of the exposure for the 14 specified regions, taking into consideration the effect of the 14 specified regions for Flood according to the Standard Formula, taking into consideration the effect of diversification effect between zones. Ratio between total specified gross loss and total exposure. The larger of the capital requirement		27	situated in this
Flood specified Regions before diversification C0230/R1260- Specified Gross Loss — Specified gross Flood loss in each of the 14 specified regions, taking into consideration the effect of diversification effect between zones. C0230/R1400 Specified Gross Loss — Total Flood specified Regions before diversification C0240/R1260- Catastrophe Risk Charge Factor before risk mitigation — specified Region before diversification C0240/R1400 Catastrophe Risk Charge Factor before risk mitigation — Total Flood specified Regions before diversification C0240/R1400 Catastrophe Risk Charge Factor before risk mitigation — Total Flood specified Regions before diversification C0250/R1260- Scenario A or B The larger of the capital requirement			particular specified region.
R1390 — specified Region the 14 specified regions, taking into consideration the effect of diversification effect between zones. C0230/R1400 Specified Gross Loss — Total Flood specified Regions before diversification C0240/R1260— Catastrophe Risk Charge Factor before risk mitigation — specified Region according to the Standard Formula, taking into consideration the effect of diversification effect between zones. C0240/R1400 Catastrophe Risk Charge Factor before risk mitigation — Total Flood specified Regions before diversification C0250/R1260— Scenario A or B Total of the specified gross Flood loss for the 14 specified regions. The Risk Charge Factor per each of the 14 specified regions for Flood according to the Standard Formula, taking into consideration the effect of diversification effect between zones. Ratio between total specified gross loss and total exposure. The larger of the capital requirement	C0220/R1400	Flood specified Regions before	·
C0230/R1400 Specified Gross Loss — Total Flood specified Regions before diversification C0240/R1260— Catastrophe Risk Charge Factor before risk mitigation — specified Region C0240/R1400 Catastrophe Risk Charge Factor before risk mitigation — specified Region C0240/R1400 Catastrophe Risk Charge Factor before risk mitigation — Total Flood specified Region before risk mitigation — Total Flood specified Regions before diversification C0250/R1260— Scenario A or B Total of the specified gross Flood loss for the 14 specified regions. The Risk Charge Factor per each of the 14 specified regions for Flood according to the Standard Formula, taking into consideration the effect of diversification effect between zones. Ratio between total specified gross loss and total exposure.			'
C0230/R1400 Specified Gross Loss — Total Flood specified Regions before diversification C0240/R1260— Catastrophe Risk Charge Factor before risk mitigation — specified Region C0240/R1400 Catastrophe Risk Charge Factor before risk mitigation — specified Region C0240/R1400 Catastrophe Risk Charge Factor before risk mitigation — Total Flood specified Regions before diversification C0250/R1260— Scenario A or B Co230/R1260— Specified Gross Loss — Total Total of the specified gross Flood loss for the 14 specified regions. The Risk Charge Factor per each of the 14 specified regions for Flood according to the Standard Formula, taking into consideration the effect of diversification effect between zones. Ratio between total specified gross loss and total exposure. The larger of the capital requirement	R1390	— specified Region	
C0230/R1400 Specified Gross Loss — Total Flood specified Regions before diversification C0240/R1260— Catastrophe Risk Charge Factor before risk mitigation — specified Region according to the Standard Formula, taking into consideration the effect of diversification effect between zones. C0240/R1400 Catastrophe Risk Charge Factor before risk mitigation — Total Flood specified Regions before diversification C0250/R1260— Scenario A or B Total of the specified gross Flood loss for the 14 specified regions. The Risk Charge Factor per each of the 14 specified regions for Flood according to the Standard Formula, taking into consideration the effect of diversification effect between zones. Ratio between total specified gross loss and total exposure. The larger of the capital requirement			
Flood specified Regions before diversification C0240/R1260— Catastrophe Risk Charge Factor before risk mitigation — specified Region C0240/R1400 Catastrophe Risk Charge Factor before risk mitigation — Total Flood specified Regions before diversification C0250/R1260— Scenario A or B for the 14 specified regions. The Risk Charge Factor the 14 specified regions for Flood according to the Standard Formula, taking into consideration the effect of diversification effect between zones. Ratio between total specified gross loss and total exposure. The larger of the capital requirement	C0220/B1400	Specified Cross Loss Total	
C0240/R1260- R1390 Catastrophe Risk Charge Factor before risk mitigation — specified Region C0240/R1400 Catastrophe Risk Charge Factor before risk mitigation — specified Region C0240/R1400 Catastrophe Risk Charge Factor before risk mitigation — Total Flood specified Regions before diversification C0250/R1260- Co250/R1260- Scenario A or B The Risk Charge Factor per each of the 14 specified regions for Flood according to the Standard Formula, taking into consideration the effect of diversification effect between zones. Ratio between total specified gross loss and total exposure. The larger of the capital requirement	GUZ3U/K 1400		
C0240/R1260- R1390 Catastrophe Risk Charge Factor before risk mitigation — specified Region C0240/R1400 Catastrophe Risk Charge Factor before risk mitigation — specified Region C0240/R1400 Catastrophe Risk Charge Factor before risk mitigation — Total Flood specified Regions before diversification C0250/R1260- Scenario A or B The Risk Charge Factor the 14 specified regions for Flood according to the Standard Formula, taking into consideration the effect of diversification effect between zones. Ratio between total specified gross loss and total exposure. The Risk Charge Factor per each of the 14 specified regions for Flood according to the Standard Formula, taking into consideration the effect of diversification effect between zones. Ratio between total specified gross loss and total exposure. The larger of the capital requirement			is. the firepointed regions.
B1390 before risk mitigation — specified Region taking into consideration the effect of diversification effect between zones. C0240/R1400 Catastrophe Risk Charge Factor before risk mitigation — Total Flood specified Regions before diversification C0250/R1260— Scenario A or B The larger of the capital requirement	C0240/R1260-		The Risk Charge Factor per each of
taking into consideration the effect of diversification effect between zones. C0240/R1400 Catastrophe Risk Charge Factor before risk mitigation — Total Flood specified Regions before diversification C0250/R1260— Scenario A or B taking into consideration the effect of diversification to between zones. Ratio between total specified gross loss and total exposure. The larger of the capital requirement	R1390	before risk mitigation	
C0240/R1400 Catastrophe Risk Charge Factor before risk mitigation — Total Flood specified Regions before diversification C0250/R1260— Scenario A or B diversification effect between zones. Ratio between total specified gross loss and total exposure. The larger of the capital requirement		— specified Region	_
C0240/R1400 Catastrophe Risk Charge Factor before risk mitigation — Total Flood specified Regions before diversification C0250/R1260— Scenario A or B Ratio between total specified gross loss and total exposure. The larger of the capital requirement			
before risk mitigation — Total Flood specified Regions before diversification C0250/R1260— Scenario A or B Ioss and total exposure. The larger of the capital requirement	C0240/D4400	Cotostropho Bioli Charas Factor	
Flood specified Regions before diversification C0250/R1260— Scenario A or B The larger of the capital requirement	60240/K1400	_	
diversification C0250/R1260- Scenario A or B The larger of the capital requirement		_	1000 and total exposure.
P1300 specified Region for Flood rick in each of the	C0250/R1260-	Scenario A or B	The larger of the capital requirement
— specified fregion for Flood fisk in each of the	R1390	— specified Region	for Flood risk in each of the

	ITEM	INSTRUCTIONS
		14 specified regions according to
		scenario A or scenario B.
		When determining the largest amount of scenario A and B, the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, must be taken into account.
C0260/R1260-	Catastrophe Risk Charge before	Capital requirement before risk
R1390	risk mitigation — specified Region	mitigation arising from Floods in each of the 14 specified Regions, corresponding to the larger of scenario A or B.
C0260/R1400	Catastrophe Risk Charge before risk mitigation — Total Flood specified Regions before diversification	Total of the capital requirement before risk mitigation arising from Floods for the 14 specified regions.
C0260/R1590	Catastrophe Risk Charge before risk mitigation — Total Flood Other Regions before diversification	The capital requirement before risk mitigation for Flood risk in regions other than the specified Regions. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
C0260/R1600	Catastrophe Risk Charge before risk mitigation — Total Flood All Regions before diversification	Total of the capital requirement before risk mitigation arising from Floods for all regions.
C0260/R1610	Catastrophe Risk Charge before risk mitigation — Diversification effect between regions	Diversification effect arising from the aggregation of the Flood risks relating to the different regions (both specified Regions and Other regions).
C0260/R1620	Catastrophe Risk Charge before risk mitigation — Total Flood after diversification	This is the total capital requirement before risk mitigation for Flood risk, taking into consideration the diversification effect given in C0260/R1610.
C0270/R1260- R1390	Estimated Risk Mitigation — specified Region	Per each of the 14 specified Regions the estimated risk mitigation effect, corresponding to the selected scenario, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril,

	ITEM	INSTRUCTIONS
		excluding the estimated
		reinstatement premiums.
C0270/R1400	Estimated Risk Mitigation —	Total of the estimated Risk Mitigation
	Total Flood specified Regions	for the 14 specified regions.
	before diversification	
C0270/R1590	Estimated Risk Mitigation —	For all the regions other than
	Total Flood Other Regions	the specified Regions, the estimated
	before diversification	risk mitigation effect of the
		undertaking's specific reinsurance
		contracts and special purpose
		vehicles relating to this peril,
		excluding the estimated
		reinstatement premiums.
C0270/R1600	Estimated Risk Mitigation —	Total of the estimated Risk Mitigation
	Total Flood All Regions before	for all regions.
	diversification	
C0280/R1260-	Estimated Reinstatement	Per each of the 14 specified Regions
R1390	Premiums — specified Region	the estimated reinstatement
		premiums, corresponding to the
		selected scenario, as a result of the
	_0	undertaking's specific reinsurance
		contracts and special purpose
		vehicles relating to this peril.
C0280/R1400	Estimated Reinstatement	Total of the estimated reinstatement
	Premiums — Total Flood –	premiums for the
	specified Regions before	14 specified regions.
	diversification	
C0280/R1590	Estimated Reinstatement	For all the regions other than
	Premiums — Total Flood – Other	the specified Regions, the estimated
	Regions before diversification	reinstatement premiums, as a result
		of the undertaking's specific
	, <u> </u>	reinsurance contracts and special
O0000/D4000	F-G	purpose vehicles relating to this peril.
C0280/R1600	Estimated Reinstatement	Total of the estimated reinstatement
	Premiums — Total Flood — All	premiums for all regions.
C0000/D4000	Regions before diversification	Conital naminament often the
C0290/R1260-	Catastrophe Risk Charge after	Capital requirement, after the
R1390	risk mitigation	deduction of the risk mitigating effect
	— specified Region	of the undertaking's specific
		reinsurance contracts and special
		purpose vehicles relating to this peril,
		arising from Flood in each of the
		14 specified regions, corresponding to the selected scenario.
C0200/D1400	Catastropho Dick Chargo offer	
C0290/R1400	Catastrophe Risk Charge after	Total of the capital requirement, after
	risk mitigation — Total Flood	the deduction of the risk mitigating

	ITEM	INSTRUCTIONS
	specified Regions before diversification	effect of the undertaking's specific reinsurance contracts and special purpose vehicles for the 14 specified regions.
C0290/R1590	Catastrophe Risk Charge after risk mitigation — Total Flood — Other Regions before diversification	Capital requirement after risk mitigation for Flood risk in regions other than the specified Regions. It is the amount of the instantaneous loss, including the deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
C0290/R1600	Catastrophe Risk Charge after risk mitigation — Total Flood — All Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles all regions.
C0290/R1610	Catastrophe Risk Charge after risk mitigation — Diversification effect between regions	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Flood risks relating to the different regions (both specified Regions and Other regions).
C0290/R1620	Catastrophe Risk Charge after risk mitigation — Total Flood after diversification	This is the total capital requirement after risk mitigation for Flood risk, taking into consideration the diversification effect given in C0290/R1610.
Natural catastrop	ohe risk - Hail	
C0300/R1730- R1900	Estimation of the gross premiums to be earned — Other Regions	An estimate of the premiums to be earned by the insurance or reinsurance undertaking, during the following year and in relation to each of the 9 regions other than the specified Regions (include regions as specified in Annex III, except the ones specified in Annex V or in Annex XIII of Delegated Regulation (EU) 2015/35), for the contract in relation to the obligations of lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:

	ITEM	INSTRUCTIONS
		 Fire and other damage covering hail risk, including the proportional reinsurance obligations; Marine, aviation and transport insurance covering onshore property damage by hail, including the proportional reinsurance obligations; and Other motor insurance, including the proportional reinsurance obligations. Premiums shall be gross, without deduction of premiums for reinsurance contracts.
C0300/R1910	Estimation of the gross premium	Total of the estimate of the premiums
	to be earned — Total Hail Other	to be earned, by the insurance or
	Regions before diversification	reinsurance undertaking, during the following year for the other regions.
C0310/R1630- R1710	Exposure — specified Region	The sum of the total insured per each of the 9 specified regions for lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:
	checine house	 Fire and other damage, including the proportional reinsurance obligations, in relation to contracts that cover Hail risk and where the risk is situated in this particular specified region; Marine, aviation and transport insurance, including the proportional reinsurance obligations, in relation to contracts that cover onshore property damage by Hail and where the risk is situated in this particular specified region; and Other motor insurance, including the proportional reinsurance obligations, multiplied by 5, in relation to contracts that cover onshore property damage by Hail and where the risk is situated in this particular specified region.

	ITEM	INSTRUCTIONS
C0310/R1720	Exposure — Total	Total of the exposure for the
	Hail specified Regions before	9 specified regions.
	diversification	
C0320/R1630-	Specified Gross Loss	Specified gross Hail loss in each of
R1710	— specified Region	the 9 specified regions, taking into
		consideration the effect of
		diversification effect between zones.
C0320/R1720	Specified Gross Loss — Total	Total of the specified gross Hail loss
	Hail specified Regions before	for the 9 specified regions.
	diversification	
C0330/R1630-	Catastrophe Risk Charge Factor	The Risk Charge Factor per each of
R1710	before risk mitigation	the 9 specified regions for Hail
	— specified Region	according to the Standard Formula,
		taking into consideration the effect of
		diversification effect between zones.
C0330/R1720	Catastrophe Risk Charge Factor	Ratio between total specified gross
	before risk mitigation — Total	loss and total exposure.
	Hail specified Regions before	20
	diversification	
C0340/R1630-	Scenario A or B	The larger of the capital requirement
R1710	— specified Region	for Hail risk in each of the
		9 specified regions according to
		scenario A or scenario B.
	'7	When determining the largest amount
		of scenario A and B, the risk
		mitigation effect of the undertaking's
	86	specific reinsurance contracts and
		special purpose vehicles relating to
		this peril, must be taken into account.
C0350/R1630-	Catastrophe Risk Charge before	Capital requirement before risk
R1710	risk mitigation	mitigation arising from Hails in each
	- specified Region	of the 9 specified Regions
	opeomed region	corresponding to the larger of
		scenario A or B.
C0350/R1720	Catastrophe Risk Charge before	Total of the capital requirement
	risk mitigation — Total	before risk mitigation arising from
	Hail specified Regions before	Hails for the 9 specified regions.
	diversification	
C0350/R1910	Catastrophe Risk Charge before	The capital requirement before risk
	risk mitigation — Total Hail	mitigation for Hail risk in regions other
	Other Regions before	than the specified Regions. It is the
	diversification	amount of the instantaneous loss,
		without deduction of the amounts
		recoverable from reinsurance
<u> </u>	I	

	ITEM	INSTRUCTIONS
		contracts and Special Purpose
		Vehicles.
C0350/R1920	Catastrophe Risk Charge before	Total of the capital requirement
	risk mitigation — Total Hail All	before risk mitigation arising from
	Regions before diversification	Hails for all regions.
C0350/R1930	Catastrophe Risk Charge before	Diversification effect arising from the
	risk mitigation — Diversification	aggregation of the Hail risks relating
	effect between regions	to the different regions
		(both specified Regions and other
		regions).
C0350/R1940	Catastrophe Risk Charge before	This is the total capital requirement
	risk mitigation — Total Hail after	before risk mitigation for Hail risk,
	diversification	taking into consideration the
		diversification effect given in
		C0350/R1930.
C0360/R1630-	Estimated Risk Mitigation	Per each of the 9 specified Regions
R1710	— specified Region	the estimated risk mitigation effect,
		corresponding to the selected
		scenario, of the undertaking's specific
		reinsurance contracts and special
	-0	purpose vehicles relating to this peril,
		excluding the estimated
		reinstatement premiums.
C0360/R1720	Estimated Risk Mitigation —	Total of the estimated risk mitigation
	Total Hail specified Region	for the 9 specified regions.
	before diversification	
C0360/R1910	Estimated Risk Mitigation —	For all the regions other than
	Total Hail Other Regions before	the specified Regions, the estimated
	diversification	risk mitigation effect of the
		undertaking's specific reinsurance
	CX CX	contracts and special purpose
	, <u>,</u> ,	vehicles relating to this peril,
		excluding the estimated
00000/54000	Edward Bill Mill	reinstatement premiums.
C0360/R1920	Estimated Risk Mitigation —	Total of the estimated risk mitigation
	Total Hail All Regions before	for all regions.
00070/04000	diversification	Don and of the Orange of the LD
C0370/R1630-	Estimated Reinstatement	Per each of the 9 specified Regions
R1710	Premiums — specified Region	the estimated reinstatement
		premiums, corresponding to the
		selected scenario, as a result of the
		undertaking's specific reinsurance
		contracts and special purpose
C0270/D4700	Estimated Painstatement	vehicles relating to this peril. Total of the estimated reinstatement
C0370/R1720	Estimated Reinstatement	
	Premiums — Total	premiums for the 9 specified regions.

	ITEM	INSTRUCTIONS
	Hail specified Regions before diversification	
C0370/R1910	Estimated Reinstatement Premiums — Total Hail Other Regions before diversification	For all the regions other than the specified Regions, the estimated reinstatement premiums, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
C0370/R1920	Estimated Reinstatement Premiums — Total Hail All Regions before diversification	Total of the estimated reinstatement premiums for all regions.
C0380/R1630– R1710	Catastrophe Risk Charge after risk mitigation — specified Region	Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Hail in each of the 9 specified Regions, corresponding to the selected scenario.
C0380/R1720	Catastrophe Risk Charge after risk mitigation — Total Hail specified Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles for the 9 specified regions.
C0380/R1910	Catastrophe Risk Charge after risk mitigation — Total Hail Other Regions before diversification	Capital requirement after risk mitigation for Hail risk in regions other than the specified Regions. It is the amount of the instantaneous loss, including the deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
C0380/R1920	Catastrophe Risk Charge after risk mitigation — Total Hail All Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles for all regions.
C0380/R1930	Catastrophe Risk Charge after risk mitigation — Diversification effect between regions	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Hail risks relating to the different regions (both specified Regions and Other regions).

	ITEM	INSTRUCTIONS
C0380/R1940	Catastrophe Risk Charge after	This is the total capital requirement
	risk mitigation — Total Hail after	after risk mitigation for Hail risk,
	diversification	taking into consideration the
		diversification effect given in
		C0380/R1930.
Natural catastro	phe risk - Subsidence	
C0390/R1950	Estimation of the gross premium	An estimate of the premiums to be
	to be earned — Total	earned, by the insurance or
	Subsidence before	reinsurance undertaking, during the
	diversification	following year, for the contract in
		relation to the obligations of fire and
		other damage, including the
		proportional reinsurance obligations.
		Premiums shall be gross, without
		deduction of premiums for
		reinsurance contracts, and in relation
		to the territory of France.
C0400/R1950	Exposure — Total Subsidence	The sum of the total insured made up
	before diversification	of the geographical divisions of the
	_ 0	territory of France for fire and other
		damage, including the proportional
		reinsurance obligations, which are
	\mathcal{O}_{λ}	sufficiently homogeneous in relation
	~	to the subsidence risk that the
		insurance and reinsurance
	C.CO	undertakings are exposed to in
		relation to the territory. Together the
		zones shall comprise the whole
00440/04050	On a if it is a second and a second and it is a second and it is a second and it is a sec	territory.
C0410/R1950	Specified Gross Loss — Total	Specified gross subsidence loss,
	Subsidence before	before taking into consideration the effect of diversification effect between
	diversification	
C0420/R1950	Catastrophe Risk Charge Factor	Zones. The Risk Charge Factor of the
00420/N 1900	before risk mitigation — Total	The Risk Charge Factor of the territory of France for subsidence,
	Subsidence before	before taking into consideration the
	diversification	effect of diversification effect between
	diversification	zones.
C0430/R1950	Catastrophe Risk Charge before	The capital requirement before risk
JU-JU/IX 1930	risk mitigation — Total	mitigation for Subsidence risk in the
	Subsidence before	territory of France. It is the amount of
	diversification	the instantaneous loss, without
	diversification	deduction of the amounts recoverable
		from reinsurance contracts and
		Special Purpose Vehicles, which for
		opoolari arpose veriloies, willeri for

	ITEM	INSTRUCTIONS
		subsidence is equal to the Specified
		Gross Loss (item C0410/R1950).
C0430/R1960	Catastrophe Risk Charge before	Diversification effect arising from the
	risk mitigation — Diversification	aggregation of the Subsidence risks
	effect between zones	relating to the different zones of the
		territory of France.
C0430/R1970	Catastrophe Risk Charge before	This is the total capital requirement
	risk mitigation — Total	before risk mitigation for subsidence
	Subsidence after diversification	risk, taking into consideration the
		diversification effect given in item
		C0430/R1960.
C0440/R1950	Estimated Risk Mitigation —	The estimated risk mitigation effect of
	Total Subsidence before	the undertaking's specific reinsurance
	diversification	contracts and special purpose
		vehicles relating to this peril,
		excluding the estimated
		reinstatement premiums.
C0450/R1950	Estimated Reinstatement	The estimated reinstatement
	Premiums — Total Subsidence	premiums as a result of the
	before diversification	undertaking's specific reinsurance
	O	contracts and special purpose
		vehicles relating to this peril.
C0460/R1950	Catastrophe Risk Charge after	Capital requirement, after the
	risk mitigation — Total	deduction of the risk mitigating effect
	Subsidence before	of the undertaking's specific
	diversification	reinsurance contracts and special
		purpose vehicles relating to this peril,
	X	arising from subsidence.
C0460/R1960	Catastrophe Risk Charge after	Diversification effect arising from the
	risk mitigation — Diversification	aggregation of the capital
	effect between zones	requirement after risk mitigations for
	(0)	Subsidence risks relating to the
		different zones of the territory of
	V*	France.
C0460/R1970	Catastrophe Risk Charge after	This is the total capital requirement
	risk mitigation — Total	after risk mitigation for subsidence
	Subsidence after diversification	risk, taking into consideration the
		diversification effect given in item
		C0460/R1960.
	phe risk – Non-proportional propert	
C0470/R2000	Estimation of the gross premium	An estimate of the premiums to be
	to be earned	earned, by the insurance or
		reinsurance undertaking, during the
		following year, for the contract in
		relation to the obligations of the line
		of business, as defined in Annex I to

	ITEM	INSTRUCTIONS
	ITEM	INSTRUCTIONS Delegated Regulation (EU) 2015/35, non–proportional property reinsurance other than non–proportional reinsurance obligations relating to insurance obligations included in lines of business 9 and 21. Premiums shall be gross, without deduction of premiums for reinsurance contracts.
C0480/R2000	Catastrophe Risk Charge before risk mitigation	The capital requirement before risk mitigation for non–proportional property reinsurance. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
C0490/R2000	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from accepted non—proportional property reinsurance, excluding the estimated reinstatement premiums.
C0500/R2000	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from accepted non–proportional property reinsurance.
C0510/R2000	Catastrophe Risk Charge after risk mitigation	Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from accepted non—proportional property reinsurance.
Man-made catas	strophe risk – Motor Vehicle Liability	<i></i>
C0520/R2100	Number of vehicles policy limit above 24M EUR	Number of vehicles insured by the insurance or reinsurance undertaking in line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Motor vehicle liability

	ITEM	INSTRUCTIONS
		insurance, including proportional
		reinsurance obligations, with a
		deemed policy limit above 24000000
		Euro.
C0530/R2100	Number of vehicles policy limit	Number of vehicles insured by the
	below or equal to 24M EUR	insurance or reinsurance undertaking
	·	in line of business, as defined in
		Annex I to Delegated Regulation (EU)
		2015/35, Motor vehicle liability
		insurance, including proportional
		reinsurance obligations, with a
		deemed policy limit below or equal to
		24000000 Euro
C0540/R2100	Catastrophe Risk Charge Motor	This is the total capital requirement
	Vehicle Liability before risk	before risk mitigation for Motor
	mitigation	Vehicle Liability risk.
C0550/R2100	Estimated Risk Mitigation	The estimated risk mitigation effect of
		the undertaking's specific
		retrocession contracts and special
		purpose vehicles relating to risks
		arising from Motor Vehicle Liability,
		excluding the estimated
		reinstatement premiums.
C0560/R2100	Estimated Reinstatement	The estimated reinstatement
	Premiums	premiums as a result of the
		undertaking's specific reinsurance
	,0`	contracts and special purpose
		vehicles relating to risks arising from
		Motor Vehicle Liability.
C0570/R2100	Catastrophe Risk Charge Motor	Capital requirement, after the
	Vehicle Liability after risk	deduction of the risk mitigating effect
	mitigation	of the undertaking's specific
		retrocession contracts and special
		purpose vehicles, relating to risks
	•	arising from Motor Vehicle Liability.
Man-made catas	strophe risk – Marine Tanker Collisi	1
C0580/R2200	Type of cover Catastrophe Risk	This is the capital requirement before
	Charge Share marine hull in	risk mitigation, per each marine hull
	tanker t before risk mitigation	cover, for risks arising from Marine
		Tanker Collision.
		The maximum relates to all oil and
		gas tankers insured by the insurance
		or reinsurance undertaking in respect
		of tanker collision in lines of business,
		or tariker combining in mies or business,

	ITEM	INSTRUCTIONS
		as defined in Annex I to Delegated
		Regulation (EU) 2015/35:
		 Marine, aviation and transport, including proportional reinsurance obligations; and Non-proportional marine, aviation and transport reinsurance.
		The amount for this cover is equal to the sum insured accepted by the insurance or reinsurance undertaking for marine insurance and reinsurance in relation to each tanker.
C0590/R2200	Catastrophe Risk Charge Share marine liability in tanker t before risk mitigation	This is the capital requirement before risk mitigation, per marine liability cover, for risks arising from Marine Tanker Collision.
		The maximum relates to all oil and gas tankers insured by the insurance or reinsurance undertaking in respect of tanker collision in lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:
	exective woll	 Marine, aviation and transport, including proportional reinsurance obligations; and Non-proportional marine, aviation and transport reinsurance.
		The amount for this cover is equal to the sum insured accepted by the insurance or reinsurance undertaking for marine insurance and reinsurance in relation to each tanker.
C0600/R2200	Catastrophe Risk Charge Share marine oil pollution liability in tanker t before risk mitigation	This is the capital requirement before risk mitigation, per marine oil pollution liability cover, for risks arising from Marine Tanker Collision.
		The maximum relates to all oil and gas tankers insured by the insurance or reinsurance undertaking in respect of tanker collision in lines of business,

	ITEM	INSTRUCTIONS
		as defined in Annex I to Delegated
		Regulation (EU) 2015/35:
		Marine, aviation and transport,
		including proportional reinsurance
		obligations; and
		Non-proportional marine, aviation
		and transport reinsurance.
		The amount for this cover is equal to
		the sum insured accepted by the
		insurance or reinsurance undertaking
		for marine insurance and reinsurance
00040/00000	0	in relation to each tanker.
C0610/R2200	Catastrophe Risk Charge	This is the total capital requirement
	Marine Tanker Collision before	before risk mitigation for risks arising
C0620/R2200	risk mitigation	from Marine Tanker Collision.
C0620/R2200	Estimated Risk Mitigation	The estimated risk mitigation effect of
		the undertaking's specific reinsurance
		contracts and special purpose
		vehicles relating to risks arising from
		Marine Tanker Collision, excluding
		the estimated reinstatement
C0630/R2200	Estimated Reinstatement	premiums. The estimated reinstatement
C0630/R2200		
	Premiums	premiums as a result of the undertaking's specific reinsurance
	C.CO	
		contracts and special purpose
		vehicles relating to risks arising from Marine Tanker Collision.
C0640/R2200	Catastrophe Risk Charge	The total capital requirement after risk
C0040/R2200	Marine Tanker Collision after	mitigation, after the deduction of the
	risk mitigation	risk mitigating effect of the
	nsk tilitigation	undertaking's specific retrocession
		contracts and special purpose
		vehicles, relating to risks arising from
		Marine Tanker Collision.
C0650/R2200	Name vessel	Name of the corresponding vessel.
	strophe risk – Marine Platform Expl	. •
C0660–	Catastrophe Risk Charge	This is the capital requirement before
C0700/R2300	Marine Platform Explosion	risk mitigation, per type of cover
00100/112300	— <i>Type of cover</i> — before risk	(Property damage, Removal of
	mitigation	wreckage, Loss of production income, Capping of the well or
		making the well secure, Liability
		insurance and reinsurance
		modiance and remodiance

	ITEM	INSTRUCTIONS
		obligations), for risks arising from
		Marine Platform Explosion.
		The maximum relates to all oil and
		gas offshore platforms insured by the
		insurance or reinsurance undertaking
		in respect of platform explosion in
		lines of business, as defined in Annex
		I to Delegated Regulation (EU)
		2015/35:
		Marine, aviation and transport,
		including proportional reinsurance
		obligations; and
		Non–proportional marine, aviation
		and transport reinsurance.
		The amount per type of cover is
		equal to the sum insured for the
		specific type of cover accepted by the
	0	insurance or reinsurance undertaking
	0,6	in relation to the selected platform.
C0710/R2300	Catastrophe Risk Charge	This is the total capital requirement
	Marine Platform Explosion	before risk mitigation for risks arising
	before risk mitigation	from Marine Platform Explosion.
C0720/R2300	Estimated Risk Mitigation	The estimated risk mitigation effect of
	CAO	the undertaking's specific reinsurance
		contracts and special purpose
		vehicles relating to risks arising from
		Marine Platform Explosion, excluding
		the estimated reinstatement
00700/70000	-40	premiums.
C0730/R2300	Estimated Reinstatement	The estimated reinstatement
	Premiums	premiums as a result of the
		undertaking's specific reinsurance
		contracts and special purpose
		vehicles relating to risks arising from
00740/0000	Cotootroph a Biole Observe	Marine Platform Explosion.
C0740/R2300	Catastrophe Risk Charge	Capital requirement, after the
	Marine Platform Explosion after	deduction of the risk mitigating effect
	risk mitigation	of the undertaking's specific
		retrocession contracts and special
		purpose vehicles, relating to risks
		arising from Marine Platform
00750/50000	Name and Marie	Explosion.
C0750/R2300	Name platform	Name of the corresponding platform.

	ITEM	INSTRUCTIONS
Number of vess	els	
C0781/R2421	Number of vessels below the threshold of EUR 250k	This is the number of vessels below the threshold of EUR 250k
Man-made catas	strophe risk - Marine	
C0760/R2400	Catastrophe Risk Charge Marine before risk mitigation — Total before diversification	This is the total capital requirement before risk mitigation, before diversification effect between types of events, for marine risks.
C0760/R2410	Catastrophe Risk Charge Marine before risk mitigation — Diversification between type of event	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different type of events for marine risks.
C0760/R2420	Catastrophe Risk Charge Marine before risk mitigation — Total after diversification	This is the total capital requirement before risk mitigation, after diversification effect between the types of events, for marine risks.
C0770/R2400	Estimated Total Risk Mitigation — Total before diversification	This is the total risk mitigation effect, before diversification effect between types of events, of the undertaking's specific reinsurance contracts and special purpose vehicles arising from the marine risks.
C0780/R2400	Catastrophe Risk Charge Marine after risk mitigation — Total before diversification	This is the total capital requirement after risk mitigation, before diversification effect between types of events, for marine risks.
C0780/R2410	Catastrophe Risk Charge Marine after risk mitigation — Diversification between type of event	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different type of events for marine risks.
C0780/R2420	Catastrophe Risk Charge Marine after risk mitigation — Total after diversification	This is the total capital requirement after risk mitigation, after diversification effect between the types of events, for marine risks.
	strophe risk - Aviation	
C0790- C0800/R2500	Catastrophe Risk Charge Aviation before risk mitigation — Type of cover— before risk mitigation	This is the capital requirement before risk mitigation, per type of cover (Aviation hull and Aviation liability), for risks arising from Aviation.
		The maximum relates to all aircrafts insured by the insurance or reinsurance undertaking in lines of

	ITEM	INSTRUCTIONS
		business, as defined in Annex I to Delegated Regulation (EU) 2015/35:
		 Marine, aviation and transport, including proportional reinsurance obligations; and Non-proportional marine, aviation and transport reinsurance.
		The amount per type of cover is equal to the sum insured for the specific type of cover accepted by the insurance or reinsurance undertaking for aviation insurance and reinsurance and in relation to the selected aircraft.
C0810/R2500	Catastrophe Risk Charge Aviation before risk mitigation	This is the total capital requirement before risk mitigation for risks arising from Aviation.
C0820/R2500	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Aviation, excluding the estimated reinstatement premiums.
C0830/R2500	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Aviation.
C0840/R2500	Catastrophe Risk Charge Aviation after risk mitigation — Total (row)	The total capital requirement after risk mitigation, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Aviation.
Man-made catas	strophe risk - Fire	,
C0850/R2600	Catastrophe Risk Charge Fire before risk mitigation	This is the total capital requirement before risk mitigation for Fire risks.
		This amount is equal to the largest fire risk concentration of an insurance or reinsurance undertaking being the set of buildings with the largest sum

	ITEM	INSTRUCTIONS
		insured that meets the following conditions:
		 The insurance or reinsurance undertaking has insurance or reinsurance obligations in lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35 Fire and other damage to property insurance, including proportional reinsurance obligations, in relation to each building which cover damage due to fire or explosion, including as a result of terrorist attacks. All buildings are partly or fully located within a radius of 200 meters.
C0860/R2600	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from Fire, excluding the
C0870/R2600	Estimated Reinstatement Premiums	estimated reinstatement premiums. The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Fire.
C0880/R2600	Catastrophe Risk Charge after risk mitigation Fire	The total capital requirement after risk mitigation, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Fire.
Man-made catastrophe risk - Liability		
C0890/R2700- R2740	Earned premium following 12 months –Type of cover	Premiums earned, per type of cover, by the insurance or reinsurance undertaking, during the following 12 months, in relation to insurance and reinsurance obligations in liability risks, for the following type of covers:

	ITEM	INSTRUCTIONS
	exective trongs.	 Professional malpractice liability insurance and proportional reinsurance obligations other than professional malpractice liability insurance and reinsurance for self—employed crafts persons or artisans; Employers liability insurance and proportional reinsurance obligations; Directors and officers liability insurance and proportional reinsurance obligations; Liability insurance and reinsurance obligations included in line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, General liability insurance, including proportional reinsurance obligations, other than obligations included in liability risk groups 1 to 3 and other than personal liability insurance and proportional reinsurance and other than professional malpractice liability insurance and reinsurance for self—employed crafts persons or artisans; Non—proportional reinsurance. For this purpose premiums shall be gross, without deduction of premiums for reinsurance contracts.
C0890/R2750	Earned premium following 12 months — Total	Total for all types of covers of premiums earned by the insurance or reinsurance undertaking, during the following 12 months.
C0900/R2700- R2740	Largest liability limit provided – Type of cover	The largest liability limit, per type of cover, provided by the insurance or reinsurance undertaking in liability risks.
C0910/R2700- R2740	Number of claims –Type of cover	The number of claims, per type of cover, which is equal to the lowest integer that exceeds the amount according to the provided formula.

	ITEM	INSTRUCTIONS
C0920/R2700-	Catastrophe Risk Charge	This is the capital requirement before
R2740	Liability before risk mitigation –	risk mitigation, per type of cover, for
	Type of cover	liability risks.
C0920/R2750	Catastrophe Risk Charge	Total for all types of cover of the
	Liability before risk mitigation —	capital requirement before risk
	Total	mitigation for liability risks.
C0930/R2700-	Estimated Risk Mitigation —	The estimated risk mitigation effect,
R2740	Type of cover	per type of cover, of the undertaking's
		specific reinsurance contracts and
		special purpose vehicles relating to
		risks arising from Liability, excluding
		the estimated reinstatement
		premiums.
C0930/R2750	Estimated Risk Mitigation —	Total for all types of cover of the
	Total	estimated risk mitigation.
C0940/R2700-	Estimated Reinstatement	The estimated reinstatement
R2740	Premiums — Type of cover	premiums, per type of cover, as a
		result of the undertaking's specific
		reinsurance contracts and special
		purpose vehicles relating to risks
		arising from Liability.
C0940/R2750	Estimated Reinstatement	Total for all types of cover of the
	Premiums — Total	estimated reinstatement premiums.
C0950/R2700-	Catastrophe Risk Charge	Capital requirement, per type of
R2740	Liability after risk mitigation —	cover, after the deduction of the risk
	Type of cover	mitigating effect of the undertaking's
		specific retrocession contracts and
	^	special purpose vehicles, relating to
C0050/D0750	Catastusinh Diali Chausa	risks arising from Liability.
C0950/R2750	Catastrophe Risk Charge	Total for all types of cover of the
	Liability after risk mitigation —	capital requirement, per type of cover, after the deduction of the risk
	Total	mitigating effect of the undertaking's
		specific retrocession contracts and
		special purpose vehicles, relating to
		risks arising from Liability.
C0960/R2800	Catastrophe Risk Charge	This is the total capital requirement
00900/112000	Liability before risk mitigation —	before risk mitigation, before
	Total before diversification	diversification effect between types of
	Total Bololo divolonication	cover, for liability risks.
C0960/R2810	Catastrophe Risk Charge	Diversification effect arising from the
	Liability before risk mitigation —	aggregation of the total capital
	Diversification between type of	charges before risk mitigation relating
	cover	to different type of covers for liability
	-	risks.

	ITEM	INSTRUCTIONS
C0960/R2820	Catastrophe Risk Charge	This is the total capital requirement
	Liability before risk mitigation —	before risk mitigation, after
	Total after diversification	diversification effect between the
		types of covers, for liability risks.
C0970/R2800	Estimated Total Risk Mitigation	This is the estimated total risk
	 Total before diversification 	mitigation, before diversification effect
		between types of cover, for liability
		risks.
C0980/R2800	Catastrophe Risk Charge	This is the total capital requirement
	Liability after risk mitigation —	after risk mitigation, before
	Total before diversification	diversification effect between types of
		cover, for liability risks.
C0980/R2810	Catastrophe Risk Charge	Diversification effect arising from the
	Liability after risk mitigation —	aggregation of the total capital
	Diversification between type of	charges after risk mitigation relating
	cover	to different type of covers for liability
		risks.
C0980/R2820	Catastrophe Risk Charge	This is the total capital requirement
	Liability after risk mitigation —	after risk mitigation, after
	Total after diversification	diversification effect between the
	0	types of covers, for liability risks.
Man-made catas	strophe risk – Credit & Suretyship	
C0990/R2900-	Exposure (individual or group)	Two largest gross credit insurance
R2910	— Largest exposure	exposures of the insurance or
	~	reinsurance undertaking based on a
		comparison of the net loss-given-
	(40)	default of the credit insurance
	X	exposures, being the loss-given-
		default after deduction of the
		amounts recoverable from
		reinsurance contracts and special
	(0)	purpose vehicles.
C0990/R2920	Exposure (individual or group)	Total of the two largest gross credit
	← Total	insurance exposures of the insurance
		or reinsurance undertaking based on
		a comparison of the net loss-given-
		default of the credit insurance
		exposures, being the loss-given-
		default after deduction of the
		amounts recoverable from
		reinsurance contracts and special
		purpose vehicles.
C1000/R2900-	Proportion of damage caused	Percentage representing the loss
R2910	by scenario — Largest exposure	given default of the gross credit
		exposure without deduction of the
		amounts recoverable from

	ITEM	INSTRUCTIONS
		reinsurance contracts and special
		purpose vehicles, for each of the two
		largest gross credit insurance
		exposures of the insurance or
		reinsurance undertaking.
C1000/R2920	Proportion of damage caused	Average loss given default of the two
	by scenario — Total	largest gross credit exposures without
		deduction of the amounts recoverable
		from reinsurance contracts and
		special purpose vehicles.
C1010/R2900-	Catastrophe Risk Charge Credit	This is the capital requirement before
R2910	& Suretyship before risk	risk mitigation, per largest exposure,
	mitigation — Large Credit	arising from the Large Credit Default
	Default –Largest exposure	scenario of Credit & Suretyship risks.
C1010/R2920	Catastrophe Risk Charge Credit	This is the total capital requirement
	& Suretyship before risk	before risk mitigation arising from the
	mitigation — Large Credit	Large Credit Default scenario of
	Default — Total	Credit & Suretyship risks.
C1020/R2900-	Estimated Risk Mitigation —	The estimated risk mitigation effect,
R2910	Largest exposure	per largest exposure, of the
	0	undertaking's specific reinsurance
	O'C	contracts and special purpose
		vehicles relating to risks arising from
	2	the Large Credit Default scenario of
		Credit & Suretyship, excluding the
		estimated reinstatement premiums.
C1020/R2920	Estimated Risk Mitigation —	The estimated risk mitigation effect,
	Total	for the two largest exposures, of the
	.0	undertaking's specific reinsurance
		contracts and special purpose
		vehicles relating to risks arising from
	6.01	the Large Credit Default scenario of
		Credit & Suretyship, excluding the
(estimated reinstatement premiums.
C1030/R2900-	Estimated Reinstatement	The estimated reinstatement
R2910	Premiums — Largest exposure	premiums, per largest exposure, as a
		result of the undertaking's specific
		reinsurance contracts and special
		purpose vehicles relating to risks
		arising from the Large Credit Default
		scenario of Credit & Suretyship.
C1030/R2920	Estimated Reinstatement	The estimated reinstatement
	Premiums — Total	premiums, for the two largest
		exposures, as a result of the
		undertaking's specific reinsurance
		contracts and special purpose
	<u> </u>	contracts and special pulpose

	ITEM	INSTRUCTIONS
		vehicles relating to risks arising from the Large Credit Default scenario of Credit & Suretyship.
C1040/R2900– R2910	Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Large Credit Default — Largest exposure	Net capital requirement, per largest exposure, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from the Large Credit Default scenario of Credit & Suretyship.
C1040/R2920	Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Large Credit Default — Total	The total capital requirement after risk mitigation, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from the Large Credit Default scenario of Credit & Suretyship.
C1050/R3000	Earned premium following 12 months	Gross premiums earned by the insurance or reinsurance undertaking, during the following 12 months, in line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Credit and Suretyship insurance including proportional reinsurance obligations.
C1060/R3000	Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Recession Risk	This is the total capital requirement before risk mitigation for the Recession scenario of Credit & Suretyship risks.
C1070/R3000	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from the Recession scenario of Credit & Suretyship, excluding the estimated reinstatement premiums.
C1080/R3000	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Recession scenario of Credit & Suretyship.

	ITEM	INSTRUCTIONS
C1090/R3000	Catastrophe Risk Charge Credit	The total capital requirement after risk
	& Suretyship after risk mitigation	mitigation, after the deduction of the
	— Recession Risk	risk mitigating effect of the
		undertaking's specific retrocession
		contracts and special purpose
		vehicles, relating to risks arising from
		the Recession scenario of Credit &
		Suretyship.
C1100/R3100	Catastrophe Risk Charge Credit	This is the total capital requirement
	& Suretyship before risk	before risk mitigation, before
	mitigation — Total before	diversification effect between types of
04400/00440	diversification	events, for Credit & Suretyship risks.
C1100/R3110	Catastrophe Risk Charge Credit	Diversification effect arising from the
	& Suretyship before risk	aggregation of the total capital
	mitigation — Diversification	charges before risk mitigation relating
	between type of event	to different type of events for Credit & Suretyship risks.
C1100/R3120	Catastrophe Risk Charge Credit	This is the total capital requirement
C1100/R3120	& Suretyship before risk	before risk mitigation, after
	mitigation — Total after	diversification effect between the
	diversification	types of events, for Credit &
		Suretyship risks.
C1110/R3100	Estimated Total Risk Mitigation	This is the total risk mitigation effect,
	— Total before diversification	before diversification effect between
		types of events, of the undertaking's
		specific reinsurance contracts and
	, , O ,	special purpose vehicles arising from
	X	the Credit & Suretyship risks.
C1120/R3100	Catastrophe Risk Charge Credit	This is the total capital requirement
	& Suretyship after risk mitigation	after risk mitigation, before
	Total before diversification	diversification effect between types of
	(0)	events, for Credit & Suretyship risks.
C1120/R3110	Catastrophe Risk Charge Credit	Diversification effect arising from the
	& Suretyship after risk mitigation	aggregation of the total capital
	— Diversification between type	charges after risk mitigation relating
	of event	to different type of events for Credit &
04400/D0400	Octobranka Bisk Obsama Octobr	Suretyship risks.
C1120/R3120	Catastrophe Risk Charge Credit	This is the total capital requirement
	& Suretyship after risk mitigation — Total after diversification	after risk mitigation, after diversification effect between the
		types of events, for Credit &
		Suretyship risks.
Man-made catas	l strophe risk – Other non-life catastr	
C1130/R3200-	Estimation of the gross premium	An estimate of the premiums to be
R3240	to be earned — Group of	earned by the insurance or
. 102 10	obligations	reinsurance undertaking, during the
<u> </u>	19	Transfer and and and and and and and

ITEM	INSTRUCTIONS
	following year, for the contracts in relation to the following group of obligations:
Exective Krom 31. De	 Insurance and reinsurance obligations included in line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Marine, aviation and transport insurance, including proportional reinsurance obligations, other than marine insurance and reinsurance and reinsurance and reinsurance, Reinsurance obligations included in line of business Non—proportional marine, aviation and transport reinsurance, other than marine reinsurance and aviation reinsurance; Insurance and reinsurance obligations included in line of business Miscellaneous financial loss, including proportional reinsurance obligations other than extended warranty insurance and reinsurance obligations provided that the portfolio of these obligations is highly diversified and these obligation do not cover the costs of product recalls; Reinsurance obligations included in line of business Non—proportional casualty reinsurance, other than general liability reinsurance; Non—proportional reinsurance obligations relating to insurance obligations relating to insurance obligations included in line of business Credit and Suretyship insurance, including proportional reinsurance obligations.

	ITEM	INSTRUCTIONS
		Premiums shall be gross, without
		deduction of premiums for
		reinsurance contracts.
C1140/R3200-	Catastrophe Risk Charge Other	This is the capital requirement before
R3240	non-life catastrophe risk before	risk mitigation, per group of
	risk mitigation — Group of	obligations, for Other non-life
	obligations	catastrophe risks.
C1140/R3250	Catastrophe Risk Charge Other	This is the total capital requirement
	non-life catastrophe risk before	before risk mitigation, before
	risk mitigation — Total before	diversification effect between groups
	diversification	of obligations, for Other non-life
		catastrophe risks.
C1140/R3260	Catastrophe Risk Charge Other	Diversification effect arising from the
	non–life catastrophe risk before	aggregation of the total capital
	risk mitigation — Diversification	charges before risk mitigation relating
	between groups of obligations	to different groups of obligations for
		Other non-life catastrophe risks.
C1140/R3270	Catastrophe Risk Charge Other	This is the total capital requirement
	non-life catastrophe risk before	before risk mitigation, after
	risk mitigation — Total after	diversification effect between groups
	diversification	of obligations, for Other non–life
	06	catastrophe risks.
C1150/R3250	Estimated Total Risk Mitigation	This is the estimated total risk
	— Total before diversification	mitigation, before diversification effect
		between groups of obligations, for
		Other non-life catastrophe risks.
C1160/R3250	Catastrophe Risk Charge Other	This is the total capital requirement
	non-life catastrophe risk after	after risk mitigation, before
	risk mitigation — Total before	diversification effect between groups
	diversification	of obligations, for Other non-life
		catastrophe risks.
C1160/R3260	Catastrophe Risk Charge Other	Diversification effect arising from the
	non-life catastrophe risk after	aggregation of the total capital
	risk mitigation — Diversification	charges after risk mitigation relating
	between groups of obligations	to different groups of obligations for
		Other non-life catastrophe risks.
C1160/R3270	Catastrophe Risk Charge Other	This is the total capital requirement
	non-life catastrophe risk after	after risk mitigation, after
	risk mitigation — Total after	diversification effect between groups
	diversification	of obligations, for Other non-life
		catastrophe risks.
Health Catastrop	ohe risk	
Health catastrop	he risk – Mass accident	
C1170/R3300-	Policyholders — per type of	All insured persons of the insurance
R3600,	event	or reinsurance undertaking who are
		inhabitants of each of the countries
L	1	

	ITEM	INSTRUCTIONS
C1190/R3300-		and are insured against the following
R3600,		types of event:
C1210/R3300-		
R3600,		Death caused by an accident;
C1230/R3300-		Permanent disability caused by
R3600,		an accident;
C1250/R3300-		Disability that lasts 10 years
R3600		caused by an accident;
		Disability that lasts 12 months
		caused by an accident;
		Medical treatment caused by an
		accident.
C1180/R3300-	Value of benefits payable — per	The value of the benefits shall be the
R3600,	type of event	sum insured or where the insurance
C1200/R3300-	is po or event	contract provides for recurring benefit
R3600,		payments the best estimate of the
C1220/R3300-		benefit payments, using the cash-
R3600,		flow projection, per event type.
C1240/R3300-		now projection, per event type.
R3600,		Where the benefits of an insurance
C1260/R3300-		contract depend on the nature or
R3600		extent of any injury resulting from
13000		event types, the calculation of the
		value of the benefits shall be based
	'	on the maximum benefits obtainable
		under the contract which are
		consistent with the event.
	840	Consistent with the event.
		For medical expense insurance and
	ckecine	reinsurance obligations the value of
	X	the benefits shall be based on an
		estimate of the average amounts paid
	20	in case of event types taking into
		account the specific guarantees the
		obligations include.
C1270/R3300-	Catastrophe Risk Charge before	Capital requirement before risk
R3600	risk mitigation	
173000	Hak Hilligation -	mitigation, for each of the countries,
		arising from the mass accident risk
		sub-module to health insurance and
C1270/D2640	Cataatranha Biak Charga hafara	reinsurance obligations.
C1270/R3610	Catastrophe Risk Charge before	This is the total capital requirement
	risk mitigation — Total Mass	before risk mitigation, before
	accident all countries before	diversification effect between
	diversification	countries, for the mass accident risk
		sub-module to health insurance and
		reinsurance obligations.

	ITEM	INSTRUCTIONS
C1270/R3620	Catastrophe Risk Charge before	Diversification effect arising from the
	risk mitigation — Diversification	aggregation of the mass accident risk
	effect between countries	sub-module to health insurance and
		reinsurance obligations relating to the
		different countries.
C1270/R3630	Catastrophe Risk Charge before	This is the total capital requirement
	risk mitigation — Total Mass	before risk mitigation, after
	accident all countries after	diversification effect between
	diversification	countries, for the mass accident risk
		sub-module to health insurance and
		reinsurance obligations.
C1280/R3300-	Estimated Risk Mitigation	For each country the estimated risk
R3600		mitigation effect of the undertaking's
		specific reinsurance contracts and
		special purpose vehicles relating to
		this peril, excluding the estimated
C1280/R3610	Cating at ad Dials Mitigation	reinstatement premiums.
C1280/R3610	Estimated Risk Mitigation — Total Mass accident all	Total amount of estimated risk
	countries before diversification	mitigation effect of the undertaking's specific reinsurance contracts and
	countries before diversification	special purpose vehicles for all
		countries.
C1290/R3300-	Estimated Reinstatement	For each country the estimated
R3600	Premiums	reinstatement premiums as a result of
1.0000		the undertaking's specific reinsurance
		contracts and special purpose
	,0	vehicles relating to this peril.
C1290/R3610	Estimated Reinstatement	Total amount of estimated
	Premiums — Total Mass	reinstatement premiums as a result of
	accident all countries before	the undertaking's specific reinsurance
	diversification	contracts and special purpose
	(.0)	vehicles for all countries.
C1300/R3300-	Catastrophe Risk Charge after	Capital requirement, after the
R3600	risk mitigation	deduction of the risk mitigating effect
		of the undertaking's specific
		reinsurance contracts and special
		purpose vehicles relating to this peril,
		arising from the mass accident risk
		sub-module to health insurance and
		reinsurance obligations, for each
C1300/R3610	Catastrophe Risk Charge after	country. This is the total capital requirement
01300/13010	risk mitigation — Total Mass	after risk mitigation, before
	accident all countries before	diversification effect between
	diversification	countries, for the mass accident risk
	divorsinoation	ocuments, for the mass according tisk

	ITEM	INSTRUCTIONS
		sub-module to health insurance and
		reinsurance obligations.
C1300/R3620	Catastrophe Risk Charge after	Diversification effect arising from the
	risk mitigation — Diversification	aggregation of the capital
	effect between countries	requirement after risk mitigations for
		the mass accident risk sub-module to
		health insurance and reinsurance
		obligations relating to the different
		countries.
C1300/R3630	Catastrophe Risk Charge after	This is the total capital requirement
	risk mitigation — Total Mass	after risk mitigation for the mass
	accident all countries after	accident risk sub-module to health
	diversification	insurance and reinsurance
		obligations, taking into consideration
		the diversification effect given in
		C1300/R3620.
	he risk - Concentration accident	
C1310/R3700-	Largest known accident risk	The largest accident risk
R4010	concentration — Countries	concentration of an insurance or
		reinsurance undertaking, for each
	_ 0	country, shall be equal to the largest
		number of persons for which the
		following conditions are met:
	7	
		The insurance or reinsurance
		undertaking has a workers'
	C.(O	compensation insurance or
		reinsurance obligation or a group
		income protection insurance or
		reinsurance obligation in relation
		to each of the persons;
	Kecine	The obligations in relation to each
		of the persons cover at least one
	V	of the events set out in the next
		item;
		The persons are working in the
		same building which is situated in
		this particular country.
		Those persons are incured against
		These persons are insured against
		the following types of event:
		Death caused by an accident;
		 Permanent disability caused by
		an accident;
		an acolacit,

	ITEM	INSTRUCTIONS
		 Disability that lasts 10 years caused by an accident; Disability that lasts 12 months caused by an accident; Medical treatment caused by an accident.
C1320/R3700– R4010, C1330/R3700– R4010, C1340/R3700– R4010, C1350/R3700– R4010, C1360/R3700– R4010	Average sum insured per type of event	The average value of benefits payable by insurance and reinsurance undertakings for the largest accident risk concentration.
C1370/R3700– R4010	Catastrophe Risk Charge before risk mitigation	Capital requirement before risk mitigation, for each country, arising from the health sub-module concentration accident.
C1410	Other countries to be considered in the Concentration accident	Identify the ISO code of other countries to be considered in the Concentration accident.
C1370/R4020	Catastrophe Risk Charge before risk mitigation — Total Concentration accident all countries before diversification	This is the total capital requirement before risk mitigation, before diversification effect between countries, for the health sub–module concentration accident.
C1370/R4030	Catastrophe Risk Charge before risk mitigation — Diversification effect between countries	Diversification effect arising from the aggregation of the health sub—module concentration accident relating to the different countries.
C1370/R4040	Catastrophe Risk Charge before risk mitigation — Total Concentration accident all countries after diversification	This is the total capital requirement before risk mitigation, after diversification effect between countries, for the health sub–module concentration accident.
C1380/R3700– R4010	Estimated Risk Mitigation — Countries	For each of the countries identified the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.

	ITEM	INSTRUCTIONS		
C1380/R4020	Estimated Risk Mitigation —	Total of estimated risk mitigation		
	Total Concentration accident all	effect of the undertaking's specific		
	countries before diversification	reinsurance contracts and special		
		purpose vehicles for all countries.		
C1390/R3700-	Estimated Reinstatement	For each of the countries identified		
R4010	Premiums — Countries	the estimated reinstatement		
		premiums as a result of the		
		undertaking's specific reinsurance		
		contracts and special purpose		
		vehicles relating to this peril.		
C1390/R4020	Estimated Reinstatement	Total of the estimated reinstatement		
	Premiums — Total	premiums as a result of the		
	Concentration accident all	undertaking's specific reinsurance		
	countries before diversification	contracts and special purpose		
04400/50700	0 1 1 1 1 1 1 1	vehicles for all countries.		
C1400/R3700-	Catastrophe Risk Charge after	Capital requirement, after the		
R4010	risk mitigation — Countries	deduction of the risk mitigating effect		
		of the undertaking's specific		
		reinsurance contracts and special		
		purpose vehicles relating to this peril,		
		arising from the health sub–module concentration accident for each of the		
		concentration accident for each of the countries identified.		
C1400/R4020	Catastropha Biok Charge after			
C1400/R4020	Catastrophe Risk Charge after risk mitigation — Total	The total capital requirement after risk mitigation, before diversification effect		
	Concentration accident all	between countries, for the health		
	countries before diversification	sub-module concentration accident.		
C1400/R4030	Catastrophe Risk Charge after	Diversification effect arising from the		
01100/1000	risk mitigation — Diversification	aggregation of the capital		
	effect between countries	requirement after risk mitigations for		
	X	the health sub-module concentration		
		accident risks relating to the different		
		countries.		
C1400/R4040	Catastrophe Risk Charge after	This is the total capital requirement		
	risk mitigation — Total	after risk mitigation for the health		
	Concentration accident all	sub-module concentration accident		
	countries after diversification	risk, taking into consideration the		
		diversification effect given in		
		C1400/R4020.		
Health catastrophe risk - Pandemic				
C1440/R4100-	Medical expense — Number of	The number of insured persons of		
R4410	insured persons — Countries	insurance and reinsurance		
		undertakings, for each of the		
		countries identified, which meet the		
		following conditions:		

	ITEM	INSTRUCTIONS
		The insured persons are
		inhabitants of this particular
		country;
		 The insured persons are covered
		by medical expense insurance or
		reinsurance obligations, other
		than workers' compensation
		insurance or reinsurance
		obligations that cover medical
		expense resulting from an
		infectious disease.
		These insured persons may claim
		benefits for the following healthcare
		utilisation:
		Hospitalisation;
		 Consultation with a medical
		practitioner;
		No formal medical care sought.
C1450/R4100-	Medical expense — Unit claim	Best estimate of the amounts
R4410,	cost per type of healthcare	payable, using the cash–flow
C1470/R4100-	Countries	projection, by insurance and
R4410,	0	reinsurance undertakings for an
C1490/R4100-		insured person in relation to medical
R4410		expense insurance or reinsurance
	(0)	obligations, other than workers'
	K.	compensation insurance or
	.0,	reinsurance obligations per
		healthcare utilisation type, in the
		event of a pandemic, for each of the
		countries identified.
C1460/R4100-	Medical expense — Ratio of	The ratio of insured persons with
R4410,	insured persons using type of	clinical symptoms utilising healthcare
C1480/R4100-	healthcare — Countries	type, for each of the countries
R4410,		identified.
C1500/R4100-		
R4410		
C1510/R4100-	Catastrophe Risk Charge before	Capital requirement before risk
R4410	risk mitigation — Countries	mitigation, for each of the countries
		identified, arising from the health
		sub-module pandemic.
C1550	Other countries to be	Identify the ISO code of other
	considered in the Pandemic	countries to be considered in the
		Concentration accident.

	ITEM	INSTRUCTIONS
C1420/R4420	Income protection — Number of insured persons — Total Pandemic all countries	Total number of insured persons for all countries identified covered by the income protection insurance or reinsurance obligations other than workers' compensation insurance or
C1430/R4420	Income protection — Total	reinsurance obligations. The total of all income protection
	pandemic exposure — Total Pandemic all countries	pandemic exposure for all countries identified of insurance and reinsurance undertakings.
		The value of the benefits payable for the insured person shall be the sum insured or where the insurance contract provides for recurring benefit payments the best estimate of the benefit payments assuming that the insured person is permanently disabled and will not recover.
C1510/R4420	Catastrophe Risk Charge before risk mitigation — Total Pandemic all countries	This is the total capital requirement before risk mitigation for the health sub-module pandemic for all countries identified.
C1520/R4420	Estimated Risk Mitigation — Total Pandemic all countries	The total estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums for all countries identified.
C1530/R4420	Estimated Reinstatement Premiums — Total Pandemic all countries	The total estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril for all countries identified.
C1540/R4420	Catastrophe Risk Charge after risk mitigation — Total Pandemic all countries	The total capital requirement after risk mitigation for the health sub-module pandemic for all countries identified.