



**BANK OF ENGLAND
PRUDENTIAL REGULATION
AUTHORITY**

National specific template Log NS.07 – business model analysis non-life

General Comments

This Annex contains additional instructions and comments in relation to the national specific template NS.07.

This template is to be completed by insurance and reinsurance firms that:

- a) have permission to effect new contracts of non-life insurance and reinsurance business;
- b) are or have been party to a contract of non-life insurance or reinsurance for which cover began during the reporting period, or party to a contract of non-life insurance or reinsurance for which cover began prior to the reporting period and ends after the reporting period; and
- c) are not required to submit template NS.08: Business Model Analysis – Financial Guarantee Insurers.

(* The reporting period being the 12 months to the reporting reference date reported in Solvency II Reporting template S.01.02.01, Solvency II Reporting templates' being those set out in Commission Implementing Regulation (EU) 2015/2450)

The purpose of the template is for (re)insurance firms to report to the PRA

- a) information relating to income, expenditure, balance sheet items, own funds and solvency capital requirement for the reporting period; and
- b) forward looking income expenditure and balance sheet information so that the firm's expectation of its sources of revenue over the financial year ended and the coming three financial years is transparent.

The income and expenditure items shall be reported on the same accounting basis as that used for the Solvency II Reporting template S.05.01.01.

The balance sheet and own funds items and solvency capital requirement items shall be reported on a Solvency II basis.

The template is to be completed for: The financial year ended on the reference date (the date identifying the last day of the reporting period) – 'reporting period'. The first financial following the 'reporting period' - 'Plan year 1'. The second financial following the 'reporting period' - 'Plan year 2'. The third financial following the 'reporting period' - 'Plan year 3'.

For example:

	Reporting reference date reported in Solvency II Reporting template S.01.02.01 :	
	31 December 2016	30 June 2016
'reporting period'	Financial year ending 31/12/2016	Financial year ending 30/06/2016
'Plan year 1'	Financial year ending 31/12/2017	Financial year ending 30/06/2017
'Plan year 2'	Financial year ending 31/12/2018	Financial year ending 30/06/2018
'Plan year 3'	Financial year ending 31/12/2019	Financial year ending 30/06/2019

The information reported on this template is to be as at the reference date. This means that the information reported for 'Plan year 1', 'Plan year 2', and 'Plan year 3' should be consistent with the firm's most recent business plan approved by its Board at the reference date.

Rows and columns in the template

In this template firms are to report specified financial measures (e.g. premiums, claims, expenses) along the rows of the template by line of business down the columns of the template (with some lines of business columns split by distribution channel).

Some items in this template are derived from other items on the template (e.g. earned premium is derived from written premium, unearned premium b/f and unearned premium c/f). Where an item is derived from others, reporting of the components may not always be required. For instance for some lines of business or for some business years it is required to report earned premium but not required to report unearned premium b/f or unearned premium c/f (two of the components of earned premium). Similar also applies to claims incurred.

Some row items need only be reported for specified columns (i.e. specified lines of business), and some need only be reported for specified "business years". Therefore for some row items in the template the instruction in this template will say "item only need only be reported for columns ... and for business years ...".

Lines of business to be reported in each column

The lines of business (LoB) to be reported on this template are:

- a) All LoBs combined. Unless otherwise stated in the instructions amounts included in the 'all LoBs' columns includes amounts from annuities from non-life obligations. (Reported in column C0010)
- b) Line of business 1 '*Medical expense insurance*' in the Delegated Regulation Annex 1: "Lines of Business". (Reported in column C0110.)
- c) Line of business 2 '*income protection insurance*' in the Delegated Regulation Annex 1: "Lines of Business". (Reported in column C0120. A split of this LoB by distribution channel is reported in columns C0121 for Direct, C0122 for broker / intermediary, C0123 for price comparison website, C0124 for other.)
- d) Line of business 3 '*workers' compensation insurance*' in the Delegated Regulation Annex 1 'Lines of Business'. (Reported in column C0130.)
- e) Lines of business 4 and 5 '*motor vehicle liability insurance*' and '*other motor insurance*', in the Delegated Regulation Annex 1: "Lines of Business", combined attributable to personal lines motor business. Where the definition of personal lines motor business is that the primary purpose of each vehicle insured on the contract is to transport:
 - nine or fewer non-fare paying persons and each motor vehicle insured on the contract is individually rated;
 - nine or fewer non-fare paying persons, the persons insured are not a body corporate or partnership, and the number of vehicles insured on the contract is three or less; or
 - ten or more non-fare paying persons, the persons insured are not a body corporate or partnership and each motor vehicle insured on the contract is individually rated.(Reported in column C0140. A split of this LoB by distribution channel is reported in columns C0141 for Direct, C0142 for broker / intermediary, C0143 for price comparison website, C0144 for other.)
- f) Lines of business 4 and 5 '*motor vehicle liability insurance*' and '*other motor insurance*', in the Delegated Regulation Annex 1: 'Lines of Business', combined that is not attributable to personal lines motor business as defined above. (Reported in column C0150).
- g) Line of business 6 '*Marine, Aviation and transport insurance*' in the Delegated Regulation Annex 1: 'Lines of Business'. (Reported in column C0160).

- h) Line of business 7 '*Fire and other damage to property insurance*' in the Delegated Regulation Annex 1: 'Lines of Business' attributable to personal lines property business. Where personal lines property business is defined as: *Contracts of insurance* (other than treaty reinsurance contracts) against loss of or damage to any of - structure of domestic properties, contents of domestic properties, or contents of domestic properties and personal items.
(Reported in column C0170. A split by distribution channel is reported in columns C0171 for Direct, C0172 for broker / intermediary, C0173 for price comparison website, C0174 for other.)
- i) Line of business 7 '*Fire and other damage to property insurance*' in the Delegated Regulation Annex 1: 'Lines of Business' that is not attributable to personal lines property business as defined above. (Reported in column C0180)
- j) Employers' liability. Defined as: *Contracts of insurance (other than reinsurance contracts) against the risks of the persons insured incurring liabilities to their employees for injury, illness or death arising out of their employment during the course of business. (Includes these risks covered under "Mixed commercial package" policies.)* (Reported in column C0190)
- k) Public and Products Liability. Defined as: *Contracts of insurance (other than reinsurance contracts) against the risks of the persons insured incurring liabilities to third parties for damage to property, injury, illness or death, arising in the course of the insured's business. (Includes these risks covered under "Mixed Commercial Package" policies.)* (Reported in column C0200)
- l) Professional Indemnity liability. Defined as: *Contracts of insurance (other than reinsurance contracts) against the risks of the persons insured incurring liabilities to third parties arising from wrongful acts (such as breach of duty, breach of trust, negligence, error or omissions) by professionals, named individuals or businesses occurring in the course of the insured's professional activities. (Including directors' and officers' liability and errors and omissions liability.)* (Reported in column C0210)
- m) Line of business 8 '*general liability insurance*' in the Delegated Regulation Annex 1: "Lines of Business" not included under Employers' liability, Public and Products Liability, or Professional Indemnity as defined above. (Reported in column C0220.)
- n) Each line of business 9 to 12 '*Credit and suretyship insurance*', '*legal expense insurance*', '*assistance*', '*miscellaneous financial loss*' in the Delegated Regulation Annex 1: "Lines of Business". (Reported in columns C0230, C0240, C0250, C0260 respectively.)
- o) Each line of business 25 to 28 '*non-proportional health reinsurance*', '*non-proportional casualty reinsurance*', '*non-proportional marine, aviation and transport reinsurance*', '*non-proportional property reinsurance*' in the Delegated Regulation Annex 1: "Lines of Business". (Reported in columns C0310, C0320, C0330, C0340 respectively)
- p) Each line of business 13 to 20 in the Delegated Regulation Annex 1: "Lines of Business" (proportional reinsurance obligations relating to each of LoBs 1 to 8 respectively). (Reported in columns C0410, C0420, C0430, C0440, C0450, C0460, C0470 respectively)
- q) Lines of business 21 to 24 in the Delegated Regulation Annex 1: "Lines of Business" combined (proportional reinsurance obligations relating to LoBs 9 to 12 combined). (Reported in column C0480.)
- r) Line of business in 33 '*Annuities stemming from non-life insurance contracts and relating to health insurance obligations*' in the Delegated Regulation Annex 1: "Lines of Business" (Reported in column C0510.)
- s) Line of business 34 '*Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations*' in the Delegated Regulation Annex 1: "Lines of Business" (Reported in column C0520.)
- t) The part of line of business 35 '*Health reinsurance*' in the Delegated Regulation Annex 1: "Lines of Business" relating to obligations included in LoB 33. (Reported in column C0530.)

- u) The part of line of business 36 'Life *reinsurance*' in the Delegated Regulation Annex 1: "Lines of Business" relating to obligations included in LoB 34. (Reported in column C0540.)

The amounts reported under columns C0510 to C0540 should relate only to claims arising from non-life obligations that have formally been settled as annuities and thus included in the Solvency II reporting template S.05.01.01 under columns for 'annuities stemming from non-life insurance or reinsurance contracts ...', or (in the case of annuities stemming from non-life accepted reinsurance contracts and relating to health insurance obligations) under columns for 'health reinsurance'.

Split of Line of Business by Distribution Channel

As discussed under 'Lines of Business' section paragraphs (d), (f) and (i) above, the following of lines of business:

- (d) income protection,
- (f) personal lines motor,
- (i) personal lines property,

are to be reported split by distribution channel as follows:

- Direct distribution. Defined as: Policies purchased from the firm via (for example) its own website, own call centre, own agency network, in-person or post.
- Broker / Intermediary. Defined as: Policies purchased via brokers, panels and partnership agreements (e.g. bancassurers and affinity partnerships). Also includes policies which have been sourced by an intermediary via a price comparison website.
- Price Comparison website (PCW). Defined as: Policies purchased via an aggregator website which have not been placed via an intermediary.
- Other. Defined as all additional policies purchased that are not covered by direct distribution, broker / intermediary or price comparison website.

Business obtained via corporate partnerships should normally be allocated to the underlying distribution channel and not included in this 'Other' distribution category.

Reconciliations with Solvency II Reporting template S.05.01.01

For some items in this template the instructions required amounts reported to relate to or reconcile with S.05.01.01. Accordingly some items on this template are of a similar nature to the information required on S.05.01.01.

The instructions for 'Other expenditure' reported in row R1140 require that this item is to include change in provision for unexpired risks. The reason for this being that unlike S05.01.01 this template does not have a row for 'Changes in other technical provisions'. (*In S.05.01.01 change in provision for unexpired risks would be included in 'Changes in other technical provisions'. This is to be consistent with 'The Large and Medium-sized Companies and Groups (Accounts and Reports) Regulations 2008 – statutory instrument 2008 No.410, at Schedule 3 – Insurance Companies : companies act individual accounts , at Part I section B – required formats, at notes on the balance sheet (25) – other technical provisions. This note 25 states that other technical provisions are to comprise provision for unexpired risks.*)

Instructions for individual items

The first column of the next table identifies the items to be reported by identifying the rows as shown in the template NS.07. The columns in the template applicable to each row are identified in the instruction column.

CELL(S)	ITEM	INSTRUCTIONS
	Basic Information	
Z0010	Business year	<p>From the drop-down box select one of:</p> <ul style="list-style-type: none"> • Reporting period • Plan year 1 (Financial year following the reference date) • Plan year 2 (The second financial year following the reference date) • Plan year 3 (The third financial year following the reference date) <p>Firms must report all four of the above business years.</p>
	Income	
R0110	Premiums written - gross	<p>Derived as: $R0110 = R0120 + R0130$</p> <p>This item is to be reported:</p> <ul style="list-style-type: none"> • at all columns other than C0510 to C0540 (i.e. this item need not be reported for annuities stemming from non-life obligations); and • for each of the four business years. <p>Definition of premiums written provided in application of directive 91/674/EEC Article 35. (This applies to items R0110 to R0200)</p> <p>Premiums written shall comprise all amounts due during the financial year in respect of (re)insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year. (This applies to items R0110 to R0200)</p> <p>The premiums written under this item are gross of reinsurance.</p> <p>The amount reported at column C0010 for the 'reporting period' business year should be the same as the amount reported on Solvency II Reporting template at {S.05.01.01, (R0110+R0120+R0130), C0200}</p>
R0120	Premiums written – gross – contracts of 12 months or less duration	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item); and • for each of the four business years. <p>The premiums written under this item relates to contracts of 12 months or less duration.</p>

CELL(S)	ITEM	INSTRUCTIONS
R0130	Written premiums – gross – contracts of more than 12 months duration	<p>This item need only be reported:</p> <ul style="list-style-type: none"> at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item); and for each of the four business years. <p>The premiums written under this item relates to contracts of more than 12 months duration.</p>
R0140	Premiums written – gross – amounts included in R0120+R0130 relating to contracts incepting prior to the business year	<p>This item need only be reported:</p> <ul style="list-style-type: none"> at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item); and for business years: reporting period. <p>The premiums written under this item relate to contracts incepting prior to the business year.</p>
R0150	Premiums written – gross – amounts included in R0120+R0130 relating to contracts incepting after the business year	<p>This item need only be reported:</p> <ul style="list-style-type: none"> at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item); and for business years: reporting period. <p>The premiums written under this item relate to contracts incepting after the business year.</p>
R0160	Premiums written - net	<p>Derived as $R0160 = R0170 + R0180$</p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item); and for each of the four business years. <p>The premiums written under this item are net of reinsurance premium ceded.</p> <p>The amount reported at column C0010 for the 'reporting period' business year should equal the amount reported on Solvency II Reporting template at {S.05.01.01, R0200, C0200}</p>
R0170	Premiums written – net – contracts of 12	As per R0120 but net of reinsurance premium ceded

CELL(S)	ITEM	INSTRUCTIONS
	months or less duration	
R0180	Written premiums – net – of more than 12 months duration	As per R0130 but net of reinsurance premium ceded
R0190	Premiums written – net – amounts included in (R0170+R0180) relating to contracts incepting prior to the business years	As per R0140 but net of reinsurance premium ceded
R0200	Premiums written – net – amounts included in (R0170+R0180) relating to contracts incepting after the business year	As per R0150 but net of reinsurance premium ceded
R0210	Premiums earned – gross	<p>Item would normally be derived as R0210 = Premiums written - gross (R0110) plus Provision for unearned premiums - gross – start of business year (R0240) less Provision for unearned premiums - gross – end of business year (R0230)</p> <p>This item is to be reported:</p> <ul style="list-style-type: none"> • at all columns other than C0510 to C0540 (i.e. this item need not be reported for annuities stemming from non-life obligations); and • for each of the four business years. <p>The amount reported at column C0010 for the ‘reporting period’ business year should equal the amount reported on Solvency II Reporting template at {S.05.01.01, (R0210 +R0220 +R0230), C0200}</p>
R0220	Premiums earned – net of reinsurance	<p>Item would normally be derived as R0220 = Premiums written - net (R0160) plus Provision for unearned premiums – net of reinsurance – start of business year (R0260) less Provision for unearned premiums – net of reinsurance –</p>

CELL(S)	ITEM	INSTRUCTIONS
		<p>end of business year (R0250)</p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item); and for each of the four business years. <p>The amount reported at column C0010 for the 'reporting period' business year should equal the amount reported on Solvency II Reporting template at {S.05.01.01, R0300, C0200}</p>
R0230	Provision for unearned premiums - gross – end of business year	<p>This item need only be reported:</p> <ul style="list-style-type: none"> at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item); and for the business years: reporting period. <p>Definition of provision for unearned premiums provided in application of Directive 91/674/EEC Article 25 (first paragraph). It is the amount representing that part of premiums written which is to be allocated to the following financial year or to subsequent financial years. (This definition also applies to items R0240, R0250, R0260)</p> <p>Premiums under this item are gross of reinsurance and are unearned at the end of the business year.</p>
R0240	Provision for unearned premiums - gross – start of business year	As per R0230 but premiums are unearned at the start of the business year.
R0250	Provision for unearned premiums – net of reinsurance – end of business year	As per row R0230 but net of premium ceded to reinsurers,
R0260	Provision for unearned premiums – net of reinsurance – start of business year	As per row R0240 but net of premium ceded to reinsurers
R0410	Business	This item need only be reported:

CELL(S)	ITEM	INSTRUCTIONS
	transfers in	<ul style="list-style-type: none"> at columns: C0010, C0510 to C0540 (i.e. this item only need be reported for Solvency II Delegated Acts non-life lines of business in total and for annuities stemming from non-life obligations.); and for the business years: reporting period , plan year 1. <p>Amounts due during the financial year in respect of non-life insurance contracts accepted by the firm via a transfer of business under Part VII of FSMA 2000.</p>
R0420	Investment income	<p>This item need only be reported:</p> <ul style="list-style-type: none"> at columns: C0010; and for each of the four business years. <p>The amount required to be reported under directive 91/674/EEC Article 34 (III.3)</p>
R0430	Realised and unrealised gains / (losses)	<p>This item need only be reported:</p> <ul style="list-style-type: none"> at columns: C0010; and for the business years: reporting period. <p>The amount required to be reported under directive 91/674/EEC Article 34 (III.5(b),(c))</p>
R0440	Other earned income included in income statement	<p>This item need only be reported:</p> <ul style="list-style-type: none"> at columns: C0010; and for the business years: reporting period. <p>Include in this item any other income attributable to the financial year not included in rows R0210 and R0410 to R0430 above that the firm includes in its income statement (and not in its Other Comprehensive Income Statement).</p> <p>Other income attributable to the financial year not included in rows R0210 and R0410 to R0430 that the firm would include in its Other Comprehensive Income Statement is not to be included in this item as this is to be reported in row R1620.</p> <p>This would normally be the amount required to be reported under directive 91/674/EEC Article 34 (III.7)</p>
R0510	Total income earned in the business year	<p>Derived as R0510 = Premiums earned – net of reinsurance (R0220) plus Investment income (R0420) plus Realised and unrealised gains / (losses) (R0430) plus Other earned income included in income statement (R0440)</p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> at columns: C0010; and <p>for the business years: reporting period.</p>
	Expenditure	
		<p>Claims incurred information (rows R0610 to R0730)– general comments:</p> <p>The amounts reported in these rows should normally relate to benefit and claim payments. However, other cash flows can be</p>

CELL(S)	ITEM	INSTRUCTIONS
		included if necessary in order to satisfy the instructions to rows R0610 and R0690 that gross and net claims incurred reported at these rows are equivalent measure to claims incurred amounts reported in Solvency II Reporting template S.05.01.01
R0610	Claims incurred – gross (undiscounted)	<p>Item would normally be derived as R0610 = Gross amounts of benefit and claim payments payable in the business year (R0620) plus Gross undiscounted provision for future benefit and claim payments at end of business year (R0630) less Gross undiscounted provision for future benefit and claim payments at start of business year (R0640).</p> <p>This item is to be reported:</p> <ul style="list-style-type: none"> at all columns other than C0510 to C0540 (i.e. this item need not be reported for annuities stemming from non-life obligations.); and for each of the four business years. <p>Claims incurred in the reporting period as defined in directive 91/674/EEC, in particular article 38. The claims incurred means the sum of the claims paid and the change in the provision for claims during the business year. (This definition also applies for rows R0670 and R0680)</p> <p>This item is gross of reinsurance and not discounted for investment income.</p> <p>The amount reported for all lines of business combined (at column C0010) is to exclude annuities from non-life obligations. Thus for the 'reporting period' business year the amount reported at C0010 should equal the amount reported on the Solvency II reporting template {S.05.01.01, (R0310+R0320+R0330), C0200} as if there is no explicit discounting. (Where explicit discounting is that referred to in Directive 91/674/EC article 60 section 2(g))</p>
R0620	Gross amounts of benefit and claim payments payable in the business year	<p>Derived as R0620 = R0650 +R0660</p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480, C0510, C0520, C0530, C0540 (NB a split by distribution channel need not be reported for this item); and for each of the four business years. <p>Gross of reinsurance amounts payable to policyholders in the business year.</p> <p>The amount reported for all lines of business combined (at column C0010) is to exclude annuities from non-life obligations.</p>
R0630	Gross	Derived as R0630 = R0670 +R0680

CELL(S)	ITEM	INSTRUCTIONS
	undiscounted provision for future benefit and claim payments at end of business year	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns: at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item, and this item need not be reported for annuities stemming from non-life obligations); and • for each of the four business years. <p>Gross undiscounted provision for future benefit and claim payments from end of the business year made at end of the business year.</p> <p>The amount reported for all lines of business combined (at column C0010) is to exclude annuities from non-life obligations.</p>
R0640	Gross undiscounted provision for future benefit and claim payments at start of business year	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns: at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item, and this item need not be reported for annuities stemming from non-life obligations); and • for the business year: reporting period. <p>Gross undiscounted provision for future benefit and claim payments from start of the business year made at start of business year.</p> <p>The amount reported for all lines of business combined (at column C0010) is to exclude annuities from non-life obligations.</p>
R0650	Gross amounts of benefit and claim payments payable in the business year: Claim events relating to the business year	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item, and this item need not be reported for annuities stemming from non-life obligations); and • for the business year: reporting period. <p>Gross of reinsurance amounts of benefit and claim payments payable in the business year that relate to:</p> <ul style="list-style-type: none"> ➤ claim events that occurred in the business year (for business that the firm reports by accident year), or ➤ insurance and reinsurance contracts the firm allocates to the underwriting year that is the business year (for

CELL(S)	ITEM	INSTRUCTIONS
		<p>business that the firm reports by underwriting year).</p> <p>The amount reported for all lines of business combined (at column C0010) is to exclude annuities from non-life obligations.</p>
R0660	Gross amounts of benefit and claim payments payable in the business year: Claim events relating to prior years	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item, and this item need not be reported for annuities stemming from non-life obligations); and • for the business year: reporting period. <p>Gross of reinsurance amounts of benefit and claim payments payable in the business year that relate to:</p> <ul style="list-style-type: none"> ➤ claim events that occurred prior to the business year (for business that the firm reports by accident year), or ➤ insurance and reinsurance contracts the firm allocates to the underwriting years prior business year (for business that the firm reports by underwriting year). <p>The amount reported for all lines of business combined (at column C0010) is to exclude annuities from non-life obligations.</p>
R0670	Gross undiscounted provision for future benefit and claim payments at end business year: Claim events relating to the business year	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns: at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item, and this item need not be reported for annuities stemming from non-life obligations); and • for the business year: reporting period. <p>Gross undiscounted provision for future benefit and claim payments from the end of the business year made at end of the business year relating to:</p> <ul style="list-style-type: none"> ➤ claim events that occurred in the business year (for business that the firm reports by accident year), or ➤ insurance and reinsurance contracts the firm allocates to the underwriting year that is the business year (for business that the firm reports by underwriting year). <p>The amount reported for all lines of business combined (at column C0010) is to exclude annuities from non-life obligations.</p>
R0680	Gross undiscounted	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns: at columns: C0010, C0110, C0120, C0130,

CELL(S)	ITEM	INSTRUCTIONS
	expected future payments to policy holders at end business year: Claim events relating to prior years	<p>C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item, and this item need not be reported for annuities stemming from non-life obligations); and</p> <ul style="list-style-type: none"> for the business year: reporting period. <p>Gross undiscounted provision for future benefit and claim payments from end of the business year made at end of business year relating to:</p> <ul style="list-style-type: none"> ➤ claim events that occurred prior to the business year (for business that the firm reports by accident year), or ➤ insurance and reinsurance contracts the firm allocates to the underwriting years prior business year (for business that the firm reports by underwriting year). <ul style="list-style-type: none"> The amount reported for all lines of business combined (at column C0010) is to exclude annuities from non-life obligations.
R0690	Claims incurred –net (undiscounted)	<p>Item would normally be derived as R0690 = Net amounts of benefit and claim payments payable in the business year (R0700) plus Net undiscounted provision for future benefit and claim payments at end of business year (R0710) less Net undiscounted provision for future benefit and claim payments at start of business year (R0720).</p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> at columns: at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item, and this item need not be reported for annuities stemming from non-life obligations); and for the each of the four business years. <p>As per row R0610 but net of benefit and claim payments ceded to reinsurers.</p> <p>The amount reported for all lines of business combined (at column C0010) is to exclude annuities from non-life obligations. Thus for the ‘reporting period’ business year the amount reported should equal the amount reported in the Solvency II Reporting template {S.05.01.01, R0400,C0200} as if there is no explicit discounting . (Where explicit discounting is that referred to in Directive 91/674/EC article 60 section 2(g)).</p>
R0700	Net amounts of benefit and claim payments	<p>As per row R0620 but after allowing for benefit and claim payments ceded to reinsurers</p> <p>The amount reported for all lines of business combined (at</p>

CELL(S)	ITEM	INSTRUCTIONS
	payable in the business year	column C0010) is to exclude annuities from non-life obligations.
R0710	Net undiscounted provision for future benefit and claim payments at end of business year	As per row R0630 but net of future benefit and claim payments from end of business year ceded to reinsurers. The amount reported for all lines of business combined (at column C0010) is to exclude annuities from non-life obligations.
R0720	Net undiscounted provision for future benefit and claim payments at start of business year	As per row R0640 but net of future benefit and claim payments from start of business year ceded to reinsurers. The amount reported for all lines of business combined (at column C0010) is to exclude annuities from non-life obligations.
R0730	Net claims incurred (discounted)	This item need only be reported for columns: <ul style="list-style-type: none"> at columns C0010, C0510 to C0540 (i.e. for total non-life Solvency II Delegated Act lines of business and for annuities stemming from non-life obligations’); and for each of the four business years. This item is as per row R0690 but after any explicit discounting to allow for investment income (as per Directive 91/674/EC article 60 section 2(g)). For column C0010, if the firm does not apply explicit discounting as per Directive 91/674/EC article 60 section 2(g), i.e. if the amounts reported on Solvency II Reporting template S.05.01.01 at row R0400 are undiscounted, the amount reported for net claims incurred discounted should be the same as the undiscounted. The amount reported at columns C0510 and C0520 for the ‘reporting period’ business year should equal the amount reported in Solvency II Reporting template at {S.05.01.01, R1700, C0250 and C0260 respectively}.
R0910	Total expenses incurred in the business year (net of reinsurance ceded)	Derived as R0910 = Administrative expenses incurred in the business year net of reinsurance ceded (R0920) plus Investment Management expenses incurred in the business year net of reinsurance ceded (R0930) plus Claims Management expenses incurred in the business year net of reinsurance ceded (R0940) plus Acquisition expenses incurred in the business year - commission relating to business accepted (R0950) plus Acquisition expenses incurred in the business year - other (R0960) less Reinsurance commissions and profit participations incurred in the business year (R0970)

CELL(S)	ITEM	INSTRUCTIONS
		<p>plus Overhead expenses incurred in the business year net of reinsurance ceded (R0980) plus Other expenses incurred in the business year net of reinsurance ceded (R0990)</p> <p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns C0010 ; and • for each of the four business years. <p>This item should comprise all expensed incurred by the undertaking attributable to the business year, on accrual basis.</p>
R0920	Administrative expenses incurred in the business year (net of reinsurance ceded)	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns C0010; and • for the business years: reporting period. <p>Administrative expenses incurred by the undertaking attributable to the business year, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.</p> <p>The amount reported is net of the amount ceded to reinsurance undertakings.</p> <p>The amount reported for all lines of business combined (at column C0010) should equal the amount reported in the Solvency II reporting template at {S.05.01.01, R0700, C0200} + {S.05.01.01, R2000, (C0250 +C0260) }</p>
R0930	Investment Management expenses incurred in the business year (net of reinsurance ceded)	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns C0010, C0510 to C0540 (i.e. for all non-life business including annuities stemming from non-life obligations and separately for annuities stemming from non-life obligations); and • for each of the four business years. <p>Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.</p> <p>The amount reported is net of the amount ceded to</p>

CELL(S)	ITEM	INSTRUCTIONS
		<p>reinsurance undertakings.</p> <p>The amount reported for all lines of business combined (at column C0010) should equal the amount reported in the Solvency II reporting template at {S.05.01.01, R0800, C0200} + {S.05.01.01, R2100, (C0250 +C0260) }</p>
R0940	Claims Management expenses incurred in the business year (net of reinsurance ceded)	<p>This item need only be reported:</p> <ul style="list-style-type: none"> at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480, C0510, C0520, C0530, C0540 (NB a split by distribution channel need not be reported for this item); and for each of the four business years. <p>Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster's fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster's fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department).</p> <p>The amount reported is net of the amount ceded to reinsurance undertakings.</p> <p>The amount reported for all lines of business combined (at column C0010) should equal the amount reported in the Solvency II reporting template at {S.05.01.01, R0900, C0200} + {S.05.01.01, R2200, (C0250 +C0260) }</p>
R0950	Acquisition expenses incurred in the business year - commission relating to business accepted	<p>This item need only be reported:</p> <ul style="list-style-type: none"> at all columns other than C0510 to C0540 (i.e. this item need not be reported for annuities stemming from non-life obligations); and for each of the four the business years. <p>Commission costs which can be identified at the level of individual insurance contract and have been incurred because the firm has issued that particular contract. Reinsurance commissions and profit participations are to be reported row R0970 (see below) and are not to be included in this item.</p>
R0960	Acquisition expenses incurred in the business year - other	<p>This item need only be reported:</p> <ul style="list-style-type: none"> at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item, and this item need not be reported for annuities stemming from non-life obligations); and for business years: reporting period. <p>Other acquisition expenses include expenses which can be</p>

CELL(S)	ITEM	INSTRUCTIONS
		<p>identified at the level of individual insurance contract and have been incurred because the firm has issued that particular contract. These are costs of selling, underwriting and initiating an insurance contract that has been issued (but exclude commission costs). Reinsurance commissions and profit participations are to be reported row R0970 (see below) and are not to be included in this item.</p>
R0970	Reinsurance commissions and profit participations incurred in the business year	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns: C0010, C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260, C0310, C0320, C0330, C0340, C0410, C0420, C0430, C0440, C0450, C0460, C0470, C0480 (NB a split by distribution channel need not be reported for this item, and this item need not be reported for annuities stemming from non-life obligations); and • for business years: reporting period, plan year 1. <p>These expenses are included in that reported under Directive 91/674/EEC Article 34 (1.7(d))</p> <p>Reinsurance commissions are amounts received from reinsurers relating to business ceded to reinsurers that are not in respect of benefit payments or expenses incurred by the firm that are recoverable from the reinsurer under the reinsurance contract. Typically these commissions are intended to compensate the firm for the commission and other acquisition expenses it has incurred in obtaining the business it has ceded to the reinsurer.</p> <p>Profit participations include amounts received from reinsurers relating to profits made on the business ceded to the reinsurer (these amounts can be negative)</p>
R0980	Overhead expenses incurred in the business year (net of reinsurance ceded)	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns C0010; and • for the business years: reporting period. <p>Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software).</p> <p>The amount reported is net of the amount ceded to reinsurance undertakings.</p> <p>The amount reported for all lines of business combined (at column C0010) should equal the amount reported in the Solvency II reporting template at {S.05.01.01, R1100, C0200} + {S.05.01.01, R2400, (C0250 +C0260) }</p>

CELL(S)	ITEM	INSTRUCTIONS
R0990	Other expenses incurred in the business year (net of reinsurance ceded)	<p>This item need only be reported:</p> <ul style="list-style-type: none"> at columns C0010 ; and for the business years: reporting period. <p>Other expenses not covered by above mentioned expenses. Such expenses could be for example company pension scheme deficits, holding companies' operational expenses connected with expenses linked to entities which are not insurance or reinsurance undertakings.</p> <p>The amount reported is net of the amount ceded to reinsurance undertakings.</p> <p>In the case of firms engaged in only non-life insurance activity, the amount reported for all lines of business combined (at column C0010) should equal the amount reported in the Solvency II reporting template at {S.05.01.01, R1200, C0200} + {S.05.01.01, R2500, C0300}</p>
R1110	Business transfers -out	<p>This item need only be reported:</p> <ul style="list-style-type: none"> at columns C0010, C0510 to C0540 (i.e. for all non-life business including annuities stemming from non-life obligations and separately for annuities stemming from non-life obligations); and for the business years: reporting period, plan year 1. <p>Amounts paid or payable during the financial year in respect of non-life insurance contracts transferred out by the firm under Part VII of FSMA 2000</p>
R1120	Interest payable	<p>This item need only be reported:</p> <ul style="list-style-type: none"> at column C0010 ; and for the business years: reporting period. <p>Interest payable before deduction of tax</p>
R1130	Taxation	<p>This item need only be reported:</p> <ul style="list-style-type: none"> at column C0010 ; and for the business years: reporting period. <p>The amount of income tax payable for the business year.</p> <p>Where the business year is the reporting period, the amount is to be as stated in the statutory financial account of the reporting period.</p>
R1140	Other expenditure attributable to the business year and included in the income statement.	<p>This item need only be reported:</p> <ul style="list-style-type: none"> at columns C0010; and for the business years: reporting period. <p>Outgo attributable to the business year that is not included in claims, expenses, business transfer, interest payable, taxation above; and is included in the firm's income statement (and not included in its Other Comprehensive Income Statement).</p> <p>This item should include change in provision for unexpired risks (see general comments above). Definition of provision for unexpired risks provided in application of Directive 91/674/EEC Article 26. It is 'the amount set aside in addition to unearned</p>

CELL(S)	ITEM	INSTRUCTIONS
		premiums in respect of risks to be borne by the firm after the end of the financial year, ...'
R1310	Total expenditure incurred (discounted) in the business year	<p>Derived as R1310 = Net claims incurred discounted (R0730) plus Total expenses attributable to the business year (R0910) plus Interest payable (R1120) plus Taxation (R1130) plus Other expenditure (R1140) This item need only be reported:</p> <ul style="list-style-type: none"> • at columns C0010; and • for the business years: reporting period.
R1510	Dividends paid or payable in the business year	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at column C0010; and • for each of the four business years. <p>In the case where the business year is the reporting period, this amount is the dividend payments to shareholders approved by the Board of the firm whether actually paid or not. In the case where the business year is a future year, this amount is the dividend payments to shareholders that the firm plans to be approved by its Board.</p>
R1610	Other Comprehensive Income	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns C0010; and • for the business years: reporting period. <p>Amounts that the firm in the Other Comprehensive Income statement in its financial statements that are not included in any of the income or expenditure items above. This amount can be negative.</p>
R1620	Total comprehensive income for the business year	<p>Derived as R1620 = Total income earned in the business year (R0510) less Total expenditure incurred (R1310) plus Other Comprehensive Income (R1610) This item need only be reported:</p> <ul style="list-style-type: none"> • at columns C0010; and • for the business years: reporting period. <p>This amount would normally be that reported under 'Total comprehensive income for the year attributable to the equity shareholders of the company' in the firm's Annual Report and Financial Statements' This amount can be negative</p>
	Balance Sheet Information	
R1710	Number of in-force policies	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns: C0110, C0120, C0130, C0140, C0150, C0160, C0170, C0180, C0190, C0200, C0210, C0220, C0230, C0240, C0250, C0260 (NB a split by distribution channel

CELL(S)	ITEM	INSTRUCTIONS
		<p>need not be reported for this item, this item need not be reported for inwards reinsurance business or annuities stemming from non-life obligations); and</p> <ul style="list-style-type: none"> for business years: reporting period, plan year 1. <p>The number of insurance contracts exposed to a claim event at the end of the business year.</p>
R1910	Assets at end business year end – investments (Solvency II basis)	<p>This item need only be reported:</p> <ul style="list-style-type: none"> at column C0010 ; and for each of the four business years. <p>This item should comprise of the investments included in Solvency II Reporting template at {S.02.01.01, R0070, C0010}.</p>
R1920	Assets at end business year end – Total (Solvency II basis)	<p>This item need only be reported:</p> <ul style="list-style-type: none"> at column C0010 ; and for each of the four business years. <p>This item should comprise of the assets included in Solvency II Reporting template at {S.02.01.01, R0500, C0010}.</p>
R1930	Best Estimate gross Claim provision at end business year.	<p>This item need only be reported:</p> <ul style="list-style-type: none"> at columns C0010, C0510 to C0540 (i.e. for all non-life business and for annuities from non-life obligations); and for each of the four business years. <p>For the ‘reporting period’ business year, the amount reported in columns C0010, C0510, C0520, C0530 and C0540 should equal the amounts reported on the Solvency II Reporting templates as follows:</p> <p>a) C0010 (all LoBs) should equal:</p> <ul style="list-style-type: none"> ➤ Technical provisions calculated as a whole plus gross total claim provision for non-life obligations ie {S.17.01.01, (R0010 +R0160), C0180} ➤ plus Technical provisions calculated as a whole plus gross best estimate for annuities stemming from non-life insurance and accepted reinsurance contracts other that health reinsurance accepted ie {S.12.01.01, (R0010 +R0030), (C0090 +C0140 +C0190) } ➤ plus Technical provisions calculated as a whole plus gross best estimate for annuities stemming from non-life accepted reinsurance contracts and relating to health insurance obligations ie the amount in {S.12.01.01, (R0010 + R0030), C0200} arising from annuities stemming from non-life accepted reinsurance contracts and relating to health insurance obligations} <p>b) C0510 (Non-life annuities relating to health insurance obligations) should equal Technical provisions calculated as a whole plus gross best estimate for annuities stemming from non-life insurance contracts and relating to health insurance obligations ie {S.12.01.01, (R0010 +R0030), C0190} :</p> <p>c) C0520 (Non-life annuities relating to insurance obligations</p>

CELL(S)	ITEM	INSTRUCTIONS
		<p>other than health) should equal Technical provisions calculated as a whole plus gross best estimate for annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations ie {S.12.01.01, (R0010 +R0030), C0090}</p> <p>➤</p> <p>d) C0530 (Non-life annuities relating to health accepted reinsurance obligations) should equal Technical provisions calculated as a whole plus gross best estimate for annuities stemming from non-life accepted reinsurance contracts and relating to health insurance obligations ie</p> <p>➤ The amount in {S.12.01.01, (R0010 +R0030), C0200} arising from annuities stemming from non-life accepted reinsurance contracts and relating to health insurance obligations};</p> <p>e) C0540 (Non-life annuities relating to accepted reinsurance obligations other than health) should equal Technical provisions calculated as a whole plus gross best estimate for annuities stemming from non-life accepted reinsurance contracts and relating to insurance obligations other than health insurance obligations ie {S.12.01.01, (R0010 +R0030), C0140}.</p> <p>(NB this item is to include technical provisions calculated as a whole, which is gross of reinsurance in accordance with instructions set out in S.12.01 and S.17.01 in Annex II of Commission Implementing Regulation (EU) 2015/2450.)</p>
R1940	Best Estimate gross Premium provision at end business year	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns C0010; and • for each of the four business years. <p>For the 'reporting period' business year, the item reported in column C0010 should equal the amount reported on the Solvency II Reporting template at {S.17.01.01, R0060, C0180}</p>
R1950	Risk margin at end business year	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at columns C0010, C0510 to C0540 (i.e. for all non-life business and for annuities from non-life insurance obligations); and • for each of the four business years. <p>For the 'reporting period' business year, the item reported in column s C0010, C0510, C0520, C0530 and C0540 should equal the amounts reported on the Solvency II Reporting templates as follows:</p> <p>a) C0010 should equal that reported on Solvency II Reporting template at:</p> <ul style="list-style-type: none"> ➤ {S.17.01.01, R0280, C0180} ➤ plus {S.12.01.01, R0100, (C0090 +C0140 +C0190) } ➤ plus the amount in {S.12.01.01, R0100, C0200} arising

CELL(S)	ITEM	INSTRUCTIONS
		<p>from annuities stemming from non-life accepted reinsurance contracts and relating to health insurance obligations).</p> <p>b) C0510 should equal that reported on Solvency II Reporting template at {S.12.01.01, R0100, C0190}.</p> <p>c) C0520 should equal that reported on Solvency II Reporting template at {S.12.01.01, R0100, C0090}.</p> <p>d) C0530 should equal the amount reported on Solvency II Reporting template at {S.12.01.01, R0100, C0200} that arises from annuities stemming from non-life obligations }</p> <p>C0540 should equal that reported on Solvency II Reporting template at {S.12.01.01, R0100, C0140} .</p>
R1960	Total liabilities at end business year (Solvency II basis)	<p>This item need only be reported:</p> <ul style="list-style-type: none"> • at column C0010 ; and • for each of the four business years. <p>This item should comprise of the liabilities included in Solvency II Reporting template at {S.02.01.01 R0900, C0010}</p>
	Basic Own funds and SCR	<p>General comment:</p> <p>Each of the items in rows R2110 to R2190 need only be reported:</p> <ul style="list-style-type: none"> • at column C0010; and <p>for each of the four business years.</p>
R2110	Basic Own Funds at end business year – Tier 1	This item should comprise of the items included in Solvency II Reporting template at {S.23.01.01, R0290, (C0020 +C0030) }
R2120	Tier 1 injected during the business year	The amount included in row R2110 that was injected into the undertaking (eg via investment from shareholder) during the business year.
R2130	Basic Own Funds at end business year – Tier 2	This item should comprise of the items included in Solvency II Reporting template at {S.23.01.01, R0290, C0040}
R2140	Tier 2 injected during the business year	The amount included in row R2130 that was injected into the undertaking during the business year.
R2150	Basic Own Funds at end business year – Tier 3	This item should comprise of the items included in Solvency II Reporting template at {S.23.01.01, R0290, C0050}
R2160	Basic Own Funds at end business year – TOTAL	This item should comprise of the items included in Solvency II Reporting template at {S.23.01.01, R0290, C0010}

CELL(S)	ITEM	INSTRUCTIONS
R2170	Ancillary Own funds at end of business year	This item should comprise of the items included in Solvency II Reporting template at {S.23.01.01, R0400, C0010}
R2180	Eligible own funds to meet SCR end of business year	This item should comprise of the items included in Solvency II Reporting template at {S.23.01.01, R0540, C0010}
R2190	SCR at end of business year	This item should comprise of the items included in Solvency II Reporting template at {S.23.01.01, R0580, C0010}

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