Annex II Chapter 10

Instructions regarding reporting templates for individual undertaking

S.26.04 – Solvency Capital Requirement – Health underwriting risk

General Comments:

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

Template SR.26.04.01 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 S.01.03.

All values shall be reported net of reinsurance and other risk mitigating techniques.

Amounts before and after shock shall be filled in with the amount of assets and liabilities sensitive to that shock. For the liabilities the assessment shall be done at the most granular level available between contract and homogeneous risk group. This means that if a contract/HRG is sensitive to a shock the amount of liabilities associated to that contract/HRG shall be reported as amount sensitive to that shock.

	ITEM	INSTRUCTIONS
Z0010	Article 112	Identifies whether the reported figures have been requested under Article 112(7) [Rule 3.4 of Solvency Capital Requirement – Internal Models Part of the PRA Rulebook], to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used: 1 – Article 112(7) reporting 2 – Regular reporting
Z0020	Ring-fenced fund, matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, 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.
R0010/C0010	Simplifications used – health mortality risk	Identify whether an undertakings used simplifications for the calculation of health mortality risk. The following options shall be used:

	1	
		1 – Simplifications used
		2 – Simplifications not used
		If R0010/C0010 = 1, only C0060 and C0080 shall be filled in for R0100.
R0020/C0010	Simplifications used - health longevity risk	Identify whether an undertaking used simplifications for the calculation of health longevity risk. The following options shall be used:
		1 – Simplifications used2 – Simplifications not used
		If R0020/C0010 = 1, only C0060 and C0080 shall be filled in for R0200.
R0030/C0010	Simplifications used: health disability— morbidity risk — Medical expense	Identify whether an undertaking used simplifications for the calculation of health disability morbidity risk – Medical expense. The following options shall be used: 1 – Simplifications used 2 – Simplifications not used
		If R0030/C0010 = 1, only C0060/R0310 and C0080/R0310 shall be filled in. R0320 and R0330 shall not be filled in.
R0040/C0010	Simplifications used: health disability— morbidity risk — Income protection	Identify whether an undertaking used simplifications for the calculation of health disability morbidity risk – Income protection. The following options shall be used: 1 – Simplifications used 2 – Simplifications not used
		If R0040/C0010 = 1, only C0060 and C0080 shall be filled in for R0340.
R0050/C0010	Simplifications used: SLT lapse risk	Identify whether an undertaking used simplifications for the calculation of lapse risk. The following options shall be used: 1 - Simplification for the Article 102 2 - Simplification for the Article 102a 9 - Simplifications not used
		Options 1 and 2 may be used simultaneously.
		If R0050/C0010 = 1, only C0060 and C0080 shall be filled in for R0400 to R0420.
R0051/C0010	Simplifications – NSLT lapse risk	Identify whether an undertaking used simplifications for the calculation of lapse risk. The following options shall be used:
		1 - Simplification for the Article 96a 9 – Simplifications not used

R0060/C0010	Simplifications used: health expense risk	Identify whether an undertaking used simplifications for the calculation of health expense risk. The following options shall be used: 1 – Simplifications used 2 – Simplifications not used
		If R0060/C0010 = 1, only C0060 and C0080 shall be filled in for R0500.

SLT health underwriting risk

R0100/C0020 Initial absolute values before shock — Assets — Health mortality risk Recoverables from reinsurance and SPVs shall not be included in this cell.
- Assets - Health mortality risk Recoverables from reinsurance and SPVs shall not be included in this cell. R0100/C0030 Initial absolute values before shock - Liabilities - Health mortality risk R0100/C0040 Absolute values after shock - Assets - Health mortality risk Health mortality risk shock. Recoverables from reinsurance and SPVs shall not be included in this cell. This is the absolute value of liabilities sensitive to health mortality risk, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables. This is the absolute value of the assets sensitive to health mortality risk charge, after the shock (i.e. permanent increase in mortality
R0100/C0030 Initial absolute values before shock Liabilities — Health mortality risk R0100/C0040 Absolute values after shock — Assets — Health mortality risk Recoverables from reinsurance and SPVs shall not be included in this cell. This is the absolute value of liabilities sensitive to health mortality risk, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables. This is the absolute value of the assets sensitive to health mortality risk charge, after the shock (i.e. permanent increase in mortality
R0100/C0030 Initial absolute values before shock Liabilities — Health mortality risk R0100/C0040 R0100/C0030 Initial absolute values before shock — Liabilities — Health mortality risk This is the absolute value of liabilities sensitive to health mortality risk, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables. This is the absolute value of the assets sensitive to health mortality risk charge, after the shock (i.e. permanent increase in mortality
R0100/C0030 Initial absolute values before shock Liabilities — Health mortality risk R0100/C0040 R0100/C0030 Initial absolute values before shock — Liabilities — Health mortality risk This is the absolute value of liabilities sensitive to health mortality risk, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables. This is the absolute value of the assets sensitive to health mortality risk charge, after the shock (i.e. permanent increase in mortality
R0100/C0030 Initial absolute values before shock Liabilities – Health mortality risk R0100/C0040 Absolute values after shock – Assets – Health mortality risk This is the absolute value of liabilities sensitive to health mortality risk, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables. This is the absolute value of the assets sensitive to health mortality risk charge, after the shock (i.e. permanent increase in mortality
values before shock Liabilities – Health mortality risk The amount of TP shall be net of reinsurance and SPV recoverables. R0100/C0040 Absolute values after shock – Assets – Health mortality risk to health mortality risk, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables. This is the absolute value of the assets sensitive to health mortality risk charge, after the shock (i.e. permanent increase in mortality)
- Liabilities - Health mortality risk The amount of TP shall be net of reinsurance and SPV recoverables. R0100/C0040 Absolute values after shock - Assets - Health mortality risk Health mortality risk This is the absolute value of the assets sensitive to health mortality risk charge, after the shock (i.e. permanent increase in mortality
mortality risk The amount of TP shall be net of reinsurance and SPV recoverables. R0100/C0040 Absolute values after shock — Assets — Health mortality risk This is the absolute value of the assets sensitive to health mortality risk charge, after the shock (i.e. permanent increase in mortality)
R0100/C0040 Absolute values after shock — Assets — Health mortality risk the shock (i.e. permanent increase in mortality
R0100/C0040 Absolute values after shock — Assets — Health mortality risk the shock (i.e. permanent increase in mortality
shock — Assets — sensitive to health mortality risk charge, after the shock (i.e. permanent increase in mortality
Health mortality risk the shock (i.e. permanent increase in mortality
rates).
Recoverables from reinsurance and SPVs shall
not be included in this cell.
R0100/C0050 Absolute values after This is the absolute value of the liabilities (after
shock – Liabilities the loss absorbing capacity of technical
(after the loss provisions) sensitive to health mortality risk
absorbing capacity charge, after the shock (i.e. permanent increas in mortality rates).
provisions) – Health
mortality risk The amount of TP shall be net of reinsurance
and SPV recoverables.
R0100/C0060 Absolute value after This is the net capital charge for health mortalit
shock – Net risk, after adjustment for the loss absorbing
solvency capital capacity of technical provisions.
requirement – Health
mortality risk If R0010/C0010=1, this item represents net
capital charge for health mortality risk
calculated using simplifications.
R0100/C0070 Absolute value after This is the absolute value of the liabilities
shock – Liabilities (before the loss absorbing capacity of technica
(before the loss provisions) sensitive to health mortality risk
absorbing capacity charge, after the shock (permanent increase in
of technical mortality rates).

	provisions) – Health mortality risk	The amount of TP shall be net of reinsurance and SPV recoverables.
R0100/C0080	Absolute value after shock – Gross solvency capital requirement – Health mortality risk	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health mortality risk. If R0010/C0010=1, this item represents gross capital charge for health mortality risk
_		calculated using simplifications.
R0200/C0020	Initial absolute values before shock - Assets - Health longevity risk	This is the absolute value of the assets sensitive to health longevity risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0200/C0030	Initial absolute values before shock Liabilities — Health longevity risk	This is the absolute value of liabilities sensitive to health longevity risk, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0200/C0040	Absolute values after shock — Assets — Health longevity risk	This is the absolute value of the assets sensitive to health longevity risk after the shock (i.e. permanent decrease in mortality rates). Recoverables from reinsurance and SPVs shall not be included in this cell.
R0200/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health longe vity—risk	This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to health longevity risk, after the shock (i.e. permanent decrease in mortality rates. The amount of TP shall be net of reinsurance and SPV recoverables.
R0200/C0060	Absolute value after shock – Net solvency capital requirement – Health longevity risk	This is the net capital charge for health longevity risk, after adjustment for the loss absorbing capacity of technical provisions. If R0020/C0010=1, this item represents net capital charge for health longevity risk calculated using simplifications.
R0200/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health longevity risk	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to health longevity risk, after the shock (permanent decrease in mortality rates). The amount of TP shall be net of reinsurance and SPV recoverables.

R0200/C0080	Absolute value after shock – Gross solvency capital requirement – Health longevity risk	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health longevity risk. If R0020/C0010=1, this item represents gross capital charge for health longevity risk
R0300/C0060	Absolute value after shock – Net solvency capital requirement –Health disability – morbidity risk	calculated using simplifications. This is the net capital charge for health disability – morbidity risk, after adjustment for the loss absorbing capacity of technical provisions.
R0300/C0080	Absolute value after shock – Gross solvency capital requirement – Health disability – morbidity risk	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability – morbidity risk.
R0310/C0060	Absolute value after shock – Net solvency capital requirement –Health disability – morbidity risk – Medical expense	This is the net capital charge for health disability – morbidity risk – Medical expense, after adjustment for the loss absorbing capacity of technical provisions. If R0030/C0010=1, this item represents net capital charge for health disability – morbidity risk – Medical expense calculated using simplifications.
R0310/C0080	Absolute value after shock – Gross solvency capital requirement – Health disability – morbidity risk – Medical expense	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability – morbidity risk – Medical expense. If R0030/C0010=1, this item represents gross capital charge for health disability – morbidity risk – Medical expense calculated using simplifications.
R0320/C0020	Initial absolute values before shock Assets — Health disability — morbidity risk — Medical expense — increase of medical payments	This is the absolute value of the assets sensitive to health disability – morbidity risk – Medical expense charge due to an increase of medical payments, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell. If R0030/C0010=1, this row shall not be filled in.
R0320/C0030	Initial absolute values before shock Liabilities—Health disability—morbidity risk—Medical	This is the absolute value of liabilities sensitive to health disability – morbidity risk – Medical expense charge due to an increase of medical payments, before the shock.

		T
	expense increase	The amount of TP shall be net of reinsurance
	of medical payments	and SPV recoverables.
		If R0030/C0010=1, this row shall not be filled in.
R0320/C0040	Absolute values after	This is the absolute value of the assets
	shock - Assets -	sensitive to health disability – morbidity risk –
	Health disability -	Medical expense charge due to an increase of
	morbidity risk	medical payments, after the shock (i.e. as
	Medical expense -	prescribed by standard formula).
	increase of medical	,
	payments	Recoverables from reinsurance and SPVs shall
	. ,	not be included in this cell.
		If R0030/C0010=1, this row shall not be filled in.
R0320/C0050	Absolute values after	This is the absolute value of liabilities (after the
	shock - Liabilities	loss absorbing capacity of technical provisions)
	(after the loss	sensitive to health disability - morbidity risk -
	absorbing capacity	Medical expense charge due to an increase of
	of technical	medical payments, after the shock (i.e. as
	provisions) – Health	prescribed by standard formula).
	disability - morbidity	
	risk – Medical	The amount of TP shall be net of reinsurance
	expense - increase	and SPV recoverables.
	of medical payments	
		If R0030/C0010=1, this row shall not be filled in.
R0320/C0060	Absolute value after	This is the net capital charge for health
	shock – Net	disability – morbidity risk – Medical expense –
	solvency capital	increase of medical payments, after adjustment
	requirement –Health	for the loss absorbing capacity of technical
	disability - morbidity	provisions.
	risk – Medical	M 70000/000/00 / // // // // // // // // //
	expense increase	If R0030/C0010=1, this row shall not be filled in.
D0000/00070	of medical payments	T
R0320/C0070	Absolute value after	This is the absolute value of the liabilities
	shock - Liabilities	(before the loss absorbing capacity of technical
	(before the loss	provisions) underlying health disability
	absorbing capacity of technical	morbidity risk – Medical expense charge
	o	expenses – increase of medical payments, after
	provisions) – Health disability – morbidity	the shock (i.e. as prescribed by standard formula) as used to compute the risk.
	risk – Medical	romula) as used to compute the lisk.
	expense – increase	The amount of TP shall be net of reinsurance
	of medical payments	and SPV recoverables.
	o i medicai payments	and or viceoverables.
		If R0030/C0010=1, this row shall not be filled in.

R0320/C0080	Absolute value after	This is the gross capital charge (before the loss
110020/00000	shock – Gross	absorbing capacity of technical provisions) for
	solvency capital	health disability – morbidity risk – Medical
	requirement – Health	expense – increase of medical payments.
	disability – morbidity	expense increase of medical payments.
	risk – Medical	If R0030/C0010=1, this row shall not be filled in.
	expense – increase	in 10030/00010=1, this fow shall flot be filled in.
	of medical payments	
R0330/C0020	Initial absolute	This is the absolute value of the assets
110000/00020	values before shock	sensitive to health disability – morbidity risk –
	- Assets - Health	
	disability – morbidity	Medical expense charge due to an decrease of
	risk – Medical	medical payments, before the shock.
		Recoverables from reinsurance and SPVs shall
	expense – decrease	
	of medical payments	not be included in this cell.
		If R0030/C0010=1, this row shall not be filled in.
R0330/C0030	Initial absolute	This is the absolute value of liabilities sensitive
KU33U/GUU3U	values before shock	to health disability morbidity risk — Medical
	- Liabilities - Health	
		expense charge due to an decrease of medical
	disability – morbidity	payments, before the shock.
		The amount of TP shall be net of reinsurance
	expense – decrease	
	of medical payments	and SPV recoverables.
		If R0030/C0010=1, this row shall not be filled in.
R0330/C0040	Absolute values after	This is the absolute value of the assets
	shock - Assets -	sensitive to health disability – morbidity risk –
	Health disability	Medical expense charge due to an decrease of
	morbidity risk	medical payments, after the shock (i.e. as
	Medical expense	prescribed by standard formula).
	decrease of medical	,
	payments	Recoverables from reinsurance and SPVs shall
		not be included in this cell.
		If R0030/C0010=1, this row shall not be filled in.
R0330/C0050	Absolute values after	This is the absolute value of liabilities (after the
	shock - Liabilities	loss absorbing capacity of technical provisions)
	(after the loss	sensitive to health disability – morbidity risk –
	absorbing capacity	Medical expense charge due to an decrease of
	of technical	medical payments, after the shock (i.e. as
	provisions) - Health	prescribed by standard formula).
	disability - morbidity	,
	risk - Medical	The amount of TP shall be net of reinsurance
	expense - decrease	and SPV recoverables.
	of medical payments	
	. ,	If R0030/C0010=1, this row shall not be filled in.
R0330/C0050	Health disability morbidity risk Medical expense decrease of medical payments Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Medical expense — decrease	Medical expense charge due to an decrease of medical payments, after the shock (i.e. as prescribed by standard formula). Recoverables from reinsurance and SPVs shall not be included in this cell. If R0030/C0010=1, this row shall not be filled in. This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health disability — morbidity risk — Medical expense charge due to an decrease of medical payments, after the shock (i.e. as prescribed by standard formula). The amount of TP shall be net of reinsurance and SPV recoverables.

R0330/C0060	Absolute value after shock – Net solvency capital requirement –Health disability – morbidity risk – Medical expense – decrease	This is the net capital charge for health disability – morbidity risk – Medical expense – decrease of medical payments, after adjustment for the loss absorbing capacity of technical provisions. If R0030/C0010=1, this row shall not be filled in.
	of medical payments	
R0330/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Medical	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) underlying health disability—morbidity risk—Medical expense charge—decrease of medical payments, after the shock (i.e. as prescribed by standard formula) as used to compute the risk.
	expense — decrease of medical payments	The amount of TP shall be net of reinsurance and SPV recoverables. If P0020/C0010-12 this row shall not be filled in
D0000/0000	A1 1 6	If R0030/C0010=1, this row shall not be filled in.
R0330/C0080	Absolute value after shock – Gross solvency capital requirement – Health disability – morbidity risk – Medical expense – decrease increase of medical payments	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability – morbidity risk – Medical expense – decrease of medical payments. If R0030/C0010=1, this row shall not be filled in.
R0340/C0020	Initial absolute values before shock - Assets Health disability morbidity risk Income protection	This is the absolute value of the assets sensitive to health disability – morbidity risk – Income protection, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0340/C0030	Initial absolute values before shock Liabilities – Health disability – morbidity risk – Income protection	This is the absolute value of liabilities sensitive to health disability – morbidity risk – Income protection charge, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0340/C0040	Absolute values after shock — Assets — Health disability — morbidity risk — Income protection	This is the absolute value of the assets sensitive to health disability – morbidity risk – Income protection charge, after the shock (i.e. as prescribed by standard formula). Recoverables from reinsurance and SPVs shall

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R0340/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Income protection	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health disability — morbidity risk — Income protection, after the shock (i.e. as prescribed by standard formula). The amount of TP shall be net of reinsurance and SPV recoverables.
R0340/C0060	Absolute value after shock – Net solvency capital requirement –Health disability – morbidity risk – Income protection	This is the net capital charge for health disability – morbidity risk – Income protection, after adjustment for the loss absorbing capacity of technical provisions. If R0040/C0010=1, this item represents net capital charge for health disability – morbidity risk – Income protection calculated using simplifications.
R0340/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Income protection	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) underlying health disability – morbidity risk. Income protection charge, after the shock (i.e. as prescribed by standard formula) as used to compute the risk. The amount of TP shall be net of reinsurance and SPV recoverables.
R0340/C0080	Absolute value after shock – Gross solvency capital requirement – Health disability – morbidity risk – Income protection	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability – morbidity risk – Income protection. If R0040/C0010=1, this item represents gross capital charge for health disability – morbidity risk – Income protection calculated using simplifications.
R0400/C0060	Absolute value after shock – Net solvency capital requirement – SLT Health lapse risk	This is the overall net capital charge for SLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, after adjustment for the loss absorbing capacity of technical provisions
R0400/C0080	Absolute value after shock – Gross solvency capital requirement – SLT Health lapse risk	This is the overall gross capital charge (before the loss absorbing capacity for technical provisions) for SLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35.

R0410/C0020	Initial absolute	This is the absolute value of the assets
NU410/00020	values before shock	sensitive to the risk of an increase in lapse
	- Assets - SLT	· ·
		rates, before the shock.
	health lapse risk- risk of increase in	Recoverables from reinsurance and SPVs shall
D0440/00000	lapse	not be included in this cell.
R0410/C0030	Initial absolute	This is the absolute value of liabilities sensitive
	values before shock	to the risk of an increase in lapse rates, before
	- Liabilities - SLT	the shock.
	health lapse risk	
	risk of increase in	The amount of TP shall be net of reinsurance
D0440/00040	lapse	and SPV recoverables.
R0410/C0040	Absolute values after	This is the absolute value of the assets
	shock - Assets -	sensitive to the risk of an increase in lapse
	SLT health lapse risk	rates after the shock (i.e. permanent increase in
	-risk of increase in	the rates of lapse).
	lapse	
		Recoverables from reinsurance and SPVs shall
		not be included in this cell.
R0410/C0050	Absolute values after	This is the absolute value of the liabilities (after
	shock - Liabilities	the loss absorbing capacity of technical
	(after the loss	provisions) sensitive to the risk of an increase in
	absorbing capacity	lapse rates, after the shock (i.e. permanent
	of technical	increase of the rates of lapse).
	provisions) - SLT	
	health lapse risk -	The amount of TP shall be net of reinsurance
	risk of increase in	and SPV recoverables.
	lapse	
R0410/C0060	Absolute value after	This is the net capital charge for the risk of a
	shock - Net	permanent increase in lapse rates, after
	solvency capital	adjustment for the loss absorbing capacity of
	requirement - SLT	technical provisions.
	health lapse risk -	·
	risk of increase in	If R0050/C0010=1, this item represents net
	lapse	capital charge for a permanent increase in SLT
	K ') '	health lapse rates referred to in Title I Chapter
		V Section 4 of Delegated Regulation (EU)
	*	2015/35, calculated using simplified calculation
		for SLT health lapse rate
R0410/C0070	Absolute value after	This is the absolute value of the liabilities
	shock - Liabilities	(before the loss absorbing capacity of technical
	(before the loss	provisions) underlying the risk of a permanent
	absorbing capacity	increase in lapse rates, after the shock
	of technical	(permanent increase in lapse rates) as used to
	provisions) - SLT	compute the risk.
	health lapse risk –	
	risk of increase in	The amount of TP shall be net of reinsurance
	lapse	and SPV recoverables.
	Liabac	and of vicoovera bles.

R0410/C0080	Absolute value after shock – Gross solvency capital requirement – SLT health lapse risk –	This is the gross capital charge (excluding the loss absorbing capacity for technical provisions) for the risk of a permanent increase in lapse rates.
	risk of increase in lapse	If R0050/C0010=1, this item represents gross capital charge for a permanent increase in lapse rates, calculated using simplified calculation for SLT health lapse rate referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35.
R0420/C0020	Initial absolute values before shock Assets — SLT health lapse risk- risk of decrease in lapse	This is the absolute value of the assets sensitive to the risk of a permanent decrease in lapse rates, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0420/C0030	Initial absolute values before shock Liabilities — SLT health lapse risk — risk of decrease in lapse	This is the absolute value of liabilities sensitive to the risk of a permanent decrease in lapse rates, before the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0420/C0040	Absolute values after shock — Assets — SLT health lapse risk — risk of decrease in lapse	This is the absolute value of the assets sensitive to the risk of a permanent decrease in lapse rates, after the shock (i.e. permanent decrease in the rates of lapse). Recoverables from reinsurance and SPVs shall not be included in this cell.
R0420/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — SLT health lapse risk — risk of decrease in lapse	This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent decrease in lapse rates, after the shock (i.e. permanent decrease of the rates of lapse). The amount of TP shall be net of reinsurance and SPV recoverables.
R0420/C0060	Absolute value after shock – Net solvency capital requirement– SLT health lapse risk – risk of decrease in lapse	This is the net capital charge for the risk of a permanent decrease in lapse rates, after adjustment for the loss absorbing capacity of technical provisions. If R0050/C0010=1, this item represents net capital charge for a permanent decrease in SLT health rates referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated using simplified calculation for SLT health lapse rate

Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — SLT health lapse risk — Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — SLT — The amount of TP shall be net of reinsurance.	
(before the loss absorbing capacity of technical provisions) – SLT provisions) sensitive to the risk of a permanded decrease in lapse rates, after the shock (permanent decrease in lapse rates).	
absorbing capacity of technical provisions) — SLT decrease in lapse rates, after the shock (permanent decrease in lapse rates).	
of technical (permanent decrease in lapse rates).	CIII
provisions) – SLT	
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mediti idpos not	:e
risk of decrease in and SPV recoverables.	
lapse	
R0420/C0080 Absolute value after This is the gross capital charge (before the	loss
shock – Gross absorbing capacity for technical provisions)	for
solvency capital the risk of a permanent decrease in lapse ra	ates
requirement – SLT	
health lapse risk – If R0050/C0010=1, this item represents gro	
risk of decrease in capital charge for a permanent decrease in	SLT
lapse health rates referred to in Title I Chapter V	
Section 4 of Delegated Regulation (EU)	
2015/35, calculated using simplified calcula	ition
for SLT health lapse rate. R0430/C0020 Initial absolute This is the absolute value of the assets	
values before shock sensitive to mass lapse risk, before the sho	ol.
— Assets — SLT	CK.
health lapse risk Recoverables from reinsurance and SPVs	shall
mass lapse risk not be included in this cell.	Silaii
R0430/C0030 Initial absolute This is the absolute value of liabilities sensi	tive
values before shock to mass lapse risk, before the shock.	
- Liabilities - SLT	
health lapse risk — The amount of TP shall be net of reinsuran	ce
mass lapse risk and SPV recoverables.	
R0430/C0040 Absolute values after This is the absolute value of the assets	
shock – Assets – sensitive to mass lapse risk, after the shock	(.
SLT health lapse risk	
— mass lapse risk Recoverables from reinsurance and SPVs	shall
not be included in this cell.	0
R0430/C0050 Absolute values after This is the absolute value of liabilities (after	
shock Liabilities loss absorbing capacity of technical provision (after the loss sensitive to mass lapse risk, after the shock)	
absorbing capacity	τ .
of technical The amount of TP shall be net of reinsuran	ce.
provisions) – SLT and SPV recoverables.	
health lapse risk –	
mass lapse risk	
R0430/C0060 Absolute value after This is the net capital charge for SLT health	1
shock – Net lapse risk – mass lapse risk, after adjustme	nt
solvency capital for the loss absorbing capacity of technical	
requirement – SLT provisions.	
health lapse risk –	
mass lapse risk	
R0430/C0070 Absolute value after This is the absolute value of the liabilities	.:!
shock Liabilities (before the loss absorbing capacity of techr	ncal
(before the loss	

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	absorbing capacity of technical	provisions) sensitive to mass lapse risk, after the shock.
	provisions) - Health	
	lapse risk – mass	The amount of TP shall be net of reinsurance
	lapse risk	and SPV recoverables.
R0430/C0080	Absolute value after	This is the gross capital charge (excluding the
	shock – Gross	loss absorbing capacity for technical
	solvency capital	provisions) for SLT health lapse risk – mass
	requirement – SLT	lapse risk referred to in Title I Chapter V
	health lapse risk -	Section 4 of Delegated Regulation (EU)
	mass lapse risk	2015/35.
R0500/C0020	Initial absolute	This is the absolute value of the assets
	values before shock	sensitive to expense risk, before the shock.
	- Assets - Health	
	expense risk	Recoverables from reinsurance and SPVs shall
	,	not be included in this cell.
R0500/C0030	Initial absolute	This is the absolute value of liabilities sensitive
	values before shock	to expense risk, before the shock.
	- Liabilities - Health	
	expense risk	The amount of TP shall be net of reinsurance
	'	and SPV recoverables.
R0500/C0040	Absolute values after	This is the absolute value of the assets
	shock - Assets -	sensitive to health expense risk, after the
	Health expense risk	shock.
		Recoverables from reinsurance and SPVs shall
		not be included in this cell.
R0500/C0050	Absolute values after	This is the absolute value of liabilities (after the
	shock - Liabilities	loss absorbing capacity of technical provisions)
	(after the loss	sensitive to health expense risk, after the
	absorbing capacity	shock.
	of technical	
	provisions) - Health	The amount of TP shall be net of reinsurance
	expense risk	and SPV recoverables.
R0500/C0060	Absolute value after	This is the net capital charge for health
	shock – Net	expense risk, after adjustment for the loss
	solvency capital	absorbing capacity of technical provisions.
	requirement –	accounty of toolingal provident.
	Health expense risk	If R0060/C0010=1, this item represents net
		capital charge for health expense risk
		calculated using simplified calculations.
R0500/C0070	Absolute value after	This is the absolute value of the liabilities
. 10000/000/0	shock – Liabilities	(before the loss absorbing capacity of technical
	(before the loss	provisions) sensitive to expense risk charge,
	absorbing capacity	after the shock.
	of technical	and the shook.
	provisions) - Health	The amount of TP shall be net of reinsurance
	expense risk	and SPV recoverables.
L	Toybolio o liok	ana or v roccia bica.

	Absolute value after shock – Gross solvency capital requirement – Health expense risk	This is the gross capital charge (excluding the loss absorbing capacity of technical provisions) for health expense risk. If R0060/C0010=1, this item represents gross capital charge for health expense risk
		calculated using simplified calculations.
R0600/C0020	Initial absolute	This is the absolute value of the assets
	values before shock	sensitive to health revision risk, before the
	- Assets - Health	shock.
		SHUCK.
	revision risk	
		Recoverables from reinsurance and SPVs shall
		not be included in this cell.
R0600/C0030	Initial absolute	This is the absolute value of liabilities sensitive
	values before shock	to health revision risk charge, before the shock.
		to Health revision hisk charge, before the shock.
	- Liabilities - Health	
	revision risk	The amount of TP shall be net of reinsurance
		and SPV recoverables.
R0600/C0040	Absolute values after	This is the absolute value of the assets
	shock - Assets -	sensitive to health revision risk, after the shock.
	Health revision risk	Serielare te ricala revision non, anter and entern
	Health revision risk	December 1 Commence and ODV and all
		Recoverables from reinsurance and SPVs shall
		not be included in this cell.
R0600/C0050	Absolute values after	This is the absolute value of liabilities (after the
	shock - Liabilities	loss absorbing capacity of technical provisions)
	(after the loss	sensitive to health revision risk, after the shock.
	absorbing capacity	Solidare to recall revision not, and and are should
	of technical	The amount of TP shall be net of reinsurance
	provisions) - Health	and SPV recoverables.
	revision risk	
	Absolute value after	This is the net capital charge for health revision
	shock – Net	risk, after adjustment for the loss absorbing
	solvency capital	capacity of technical provisions.
	requirement - Health	, ,
	revision risk	
	Absolute value after	This is the absolute value of the liabilities
	shock - Liabilities	(before the loss absorbing capacity of technical
	(before the loss	provisions) sensitive to health revision risk
	absorbing capacity	charge, after the shock (i.e. as prescribed by
	of technical	standard formula, a % increase in the annual
	provisions) - Health	amount payable for annuities exposed to
	revision risk	revision risk).
	TO VIOIOTI TIOIN	TOVISIOIT HSKY:
		The amount of TP shall be net of reinsurance
1		and SPV recoverables.
R0600/C0080	Absolute value after	This is the gross capital charge (before the loss
	Absolute value after shock – Gross	This is the gross capital charge (before the loss
	shock – Gross	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for
	shock – Gross solvency capital	This is the gross capital charge (before the loss
	shock – Gross	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for

R0700/C0060	Diversification within SLT health underwriting risk module – Net	This is the diversification effect within the SLT health underwriting risk module referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single
		risk sub-modules. Diversification shall be reported as a negative value if they reduce the capital requirement.
R0700/C0080	Diversification within SLT health underwriting risk module – Gross	This is the diversification effect within the SLT health underwriting risk module referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, as a result of the aggregation of the gross capital requirements (before the loss absorbing capacity of technical provisions) of the single risk sub–modules. Diversification shall be reported as a negative
		value if they reduce the capital requirement.
R0800/C0060	Net solvency capital requirement – SLT health underwriting risk	This is the total net capital charge for SLT health underwriting risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 20 5/35, after adjustment of the loss absorbing capacity of technical provisions.
R0800/C0080	Gross solvency capital – SLT health underwriting risk	This is the total gross capital charge for SLT health underwriting risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, before adjustment of the loss absorbing capacity of technical provisions.

Further details on revision risk

R0900/C0090	Revision shock USP	Revision shock – undertaking specific parameter as calculated by the undertaking and approved by the <u>Prudential Regulatory Authority supervisory authority</u> .
		This item is not reported where no undertaking specific parameter is used.

NSLT Health premium and reserve risk

R1000-R1030/ C0100 Standa for prer USP	mium risk – dev bus Reg rein and	is is the undertaking specific standard iation for premium risk for each line of iness, as defined in Annex I to Delegated gulation (EU) 2015/35, and its proportional surance as calculated by the undertaking approved or prescribed by the supervisory process Prudential Regulatory Authority.
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		This item is not reported where no undertaking specific parameter is used.
R1000-R1030/ C0110	USP Standard Deviation gross/net	Identify if the USP standard Deviation was applied gross or net. One of the options in the following closed list shall be used: 1 – USP gross 2 – USP net
R1000-R1030/ C0120	Standard deviation for premium risk – USP – Adjustment factor for non – proportional reinsurance	This is the undertaking specific adjustment factor for non–proportional reinsurance of each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, which allows undertakings to take into account the risk–mitigating effect of particular per risk excess of loss ("XL") reinsurance – as calculated by the undertaking and approved or prescribed by the supervisory authority Prudential Regulatory Authority Where no undertaking specific parameter is used, this cell shall be left blank.
R1000-R1030/ C0130	Standard deviation for reserve risk – USP	This is the undertaking specific standard deviation for reserve risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance as calculated by the undertaking and approved or prescribed by the supervisory authority Prudential Regulatory Authority. This item is not reported where no undertaking
R1000-R1030/ C0140	Volume measure for premium and reserve risk – volume measure for premium risk: Vprem	specific parameter is used. The volume measure for premium risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance
R1000-R1030/ C0150	Volume measure for premium and reserve risk – Volume measure reserve risk: Vres	The volume measure for reserve risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance
R1000-R1030/ C0160	Volume measure for premium and reserve risk – Geographical Diversification	This represents the geographical diversification to be used for the volume measure for premium and reserve risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance.

		If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
R1000-R1030/	Volume measure for	The volume measure for NSLT health premium
C0170	premium and reserve risk – V	and reserve risk referred to in Title I Chapter V Sections 4 and 12 of Delegated Regulation (EU) 2015/35, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance
R1040/C0170	Total Volume measure for premium and reserve risk	The total volume measure for premium and reserve risk, equal to the sum of the volume measures for premium and reserve risk for all lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
R1050/C0100	Combined standard deviation	This is the combined standard deviation for premium and reserve risk for all segments.
R1100/C0180	Solvency capital requirement – NSLT health premium and reserve risk	This is the total capital charge for the NSLT health premium and reserve risk sub module referred to in Title I Chapter V Sections 4 and 12 of Delegated Regulation (EU) 2015/35.
R1200/C0190	Initial absolute	This is the absolute value of the assets
	values before shock Assets Lapse risk	sensitive to the NSLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, before the shock.
		Recoverables from reinsurance and SPVs shall not be included in this cell.
R1200/C0200	Initial absolute	This is the absolute value of liabilities sensitive
	values before shock Liabilities Lapse risk	to the NSLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, before the shock.
		The amount of TP shall be net of reinsurance and SPV recoverables.
R1200/C0210	Absolute values after shock — Assets — Lapse risk	This is the absolute value of the assets sensitive to the NSLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, after the shock.
		Recoverables from reinsurance and SPVs shall not be included in this cell.
R1200/C0220	Absolute values after shock Liabilities –	This is the absolute value of the liabilities sensitive to lapse risk, after the shock.
	Lapse risk	The amount of TP shall be net of reinsurance and SPV recoverables.

R1200/C0230	Absolute value after shock– Solvency capital requirement – Lapse risk	This is the capital charge for NSLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35.
R1300/C0240	Diversification within NSLT health underwriting risk – gross	This is the diversification effect within the NSLT health underwriting risk sub-module referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, as a result of the aggregation of the capital requirements for NSLT health premium and reserve risk and NSLT health lapse risk. Diversification shall be reported as a negative value if they reduce the capital requirement.
R1400/C0240	Total solvency	This is the total capital charge for the NSLT
111.100,002.10	capital requirement	health underwriting risk sub module referred to
	for NSLT health	in Title I Chapter V Section 4 of Delegated
	underwriting	Regulation (EU) 2015/35.

Health catastrophe risk

R1500/C0250	Net solvency capital requirement for health catastrophe risks – Mass accident risk sub module	The net solvency capital requirement for the mass risk sub-module calculated after loss absorbing capacity of technical provisions
R1500/C0260	Gross solvency capital requirement for health catastrophe risks Mass accident risk sub module	The gross solvency capital requirement for the mass risk sub–module, calculated before loss absorbing capacity of technical provisions.
R1510/C0250	Net solvency capital requirement for health catastrophe risks – Accident concentration risk	The net solvency capital requirement for the accident concentration risk sub-module, calculated after loss absorbing capacity of technical provisions
R1510/C0260	Gross solvency capital requirement for health catastrophe risks— Accident concentration risk	The gross solvency capital requirement for the accident concentration risk sub-module calculated before loss absorbing capacity of technical provisions.
R1520/C0250	Net solvency capital requirement for health catastrophe risks – Pandemic risk	The net solvency capital requirement for the pandemic risk sub–module, calculated after loss absorbing capacity of technical provisions.

R1520/C0260	Gross solvency capital requirement for health catastrophe risks – Pandemic risk	The gross solvency capital requirement for the pandemic risk sub-module is calculated before loss absorbing capacity of technical provisions.
R1530/C0250	Diversification within health catastrophe risk – Net	This is the diversification effect within the health catastrophe risk sub-module as a result of the aggregation of the capital requirements for the risks of a mass accident, accident concentration and pandemic risk, calculated after loss absorbing capacity of technical provisions
R1530/C0260	Diversification within health catastrophe risk – Gross	This is the diversification effect within the health catastrophe risk sub-module as a result of the aggregation of the capital requirements for the risks of a mass accident, accident concentration and pandemic risk, calculated after loss absorbing capacity of technical provisions.
R1540/C0250	Total net solvency capital requirement for health catastrophe risk	This is the total net capital charge (after loss absorbing capacity of technical provisions) for the health catastrophe risk sub–module
R1540/C0260	Total gross solvency capital requirement for health catastrophe risk	This is the total gross capital charge for the health catastrophe risk sub – module (before loss absorbing capacity of technical provisions)

Total health underwriting risk

R1600/C0270	Diversification within health underwriting risk module – Net	This is the diversification effect within the health underwriting risk sub-module as a result of the aggregation of the capital requirements SLT health underwriting risk sub-module, NSLT health underwriting risk sub-module and health catastrophe risk sub-module, referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated after loss absorbing capacity of technical provision.
R1600/C0280	Diversification within health underwriting risk module – Gross	This is the diversification effect within the health underwriting risk sub-module as a result of the aggregation of the capital requirements SLT health underwriting risk sub-module, NSLT health underwriting risk sub-module and health catastrophe risk sub-module, referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated before loss absorbing capacity of technical provisions.
R1700/C0270	Total net solvency capital requirement for health underwriting risk	This is the total net solvency capital requirement for the health underwriting risk module.

	, ,	This is the total gross solvency capital requirement for the health underwriting risk module.
	underwining risk	

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