

QIS3

Spreadsheet Instructions

April 2007

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
Tab I.A.1 – Participant Information			
I.A.1	D5		Please fill in the name of the participating insurance undertaking.
I.A.1	D6		State the legal form of the company.
I.A.1	D7		Choose whether you report for a legal entity or for a group.
I.A.1	D8		Choose the type of reported data (life, property & casualties, or composite).
I.A.1	D9		Choose the reference year for the data reported (2005 or 2006).
I.A.1	D10		Choose the reporting currency (millions or thousands of euros). If you reply on a group basis, please make sure to use millions of euros throughout the spreadsheet.
I.A.1	D11		Specify the country of the supervisory authority who will receive your data.
I.A.1	D12		Fill in the registration number assigned by your national supervisor.
I.A.1	D15		Please state whether you used the interest rate term structures provided by CEIOPS when performing your calculations. Should you like to use your own interest rate term structure, please fill in the relevant data in tab V.A.1.
I.A.1	D18		If you are reporting as a solo entity, please state whether your company is part of an insurance group as defined in Article 3 of the Insurance Groups Directive (98/78/EC).
I.A.1	D19		If your solo entity belongs to an insurance group, please fill in the name of the group.
I.A.1	D20		If your solo entity belongs to an insurance group, please fill in the proportional share the group is holding in your undertaking (directly or indirectly), as set out in Annex 1 to the Insurance Groups Directive (98/78/EC).
I.A.1	D21		If your solo entity belongs to an insurance group, please state whether the group will participate in QIS3 on a group basis.
I.A.1	D22		If your solo entity belongs to an insurance group, please fill in the nationality of the group

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			supervisory authority who will receive the data.
Tab I.A.2 – Group Coverage			
I.A.2	D4-D10		Please fill in the number of entities, subgroups and countries of your group
I.A.2	D14-D15		Please fill in the revenues from insurance activities in EEA and third countries
I.A.2	D16		Please fill in the revenues from other financial activities
I.A.2	D18-D19		Please fill in the gross technical provisions for Non-life and Life insurance
I.A.2	D21-D22		Please fill in the net technical provisions for Non-life and Life insurance
I.A.2	D23		Please fill in the market value of investment in insurance activities
I.A.2	D24		Please fill in the total balance sheet amount
I.A.2	B27-B46		This is the EEA-countries the group's insurers are operating in. Please make the distinction if the net premium income is more than 5% of the insurance revenues of the group.
I.A.2	D27-D46		This is the revenues of the group's insurers in the corresponding EEA country. Please make the distinction if the net premium income is more than 5% of the insurance revenues of the group.
I.A.2	F27-F46		This is the third countries the group's insurers are operating in. Please make the distinction if the net premium income is more than 5% of the insurance revenues of the group.
I.A.2	G27-G46		This is the revenues of the group's insurers in the corresponding third country. Please make the distinction if the net premium income is more than 5% of the insurance revenues of the group.
I.A.2	I27-I46		This is the countries the group's other financial activities are provided in. Please make the distinction between the different countries if the net premium income is more than 5% of the total revenues of the group.
I.A.2	J27-J46		This is the corresponding revenues from other financial activities in the corresponding country.

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			Please make the distinction between the different countries if the net premium income is more than 5% of the total revenues of the group.
Tab I.A.3 – Qualitative Questions			
I.A.3	D6-H8		Please indicate, by using a rank from 1 (less) to 5 (more), your expectations from CEIOPS regarding prescriptive rules, guidance for calculation, and simplification for methodology. This tab is intended for answering question Q.S.5 of the Qualitative Questionnaire for Solo Entities.
I.A.3	D12-J13, D15-J16, D18-J19		On a scale from 1 (poor) to 5 (good), please rate the methodological suitability and the suggested calibration (against the criteria set out in paras. II.3.1 to II.3.3 of the Technical Specifications), together with the practicability, of the proposed approach for the calculation of each component of the SCR and the MCR respectively. This tab is intended for answering question Q.S.7 of the Qualitative Questionnaire for Solo Entities.
I.A.3	L22-L44		Please provide some information on operational risk management within your group, indicating at each question "Yes", "No", or "Planned". This tab is intended for answering question Q.S.30 of the Qualitative Questionnaire for Solo Entities.
Tab I.A.4 – Group Qualitative Questions			
I.A.4	D6-H8		Please indicate, by using a rank from 1 (less) to 5 (more), your expectations from CEIOPS regarding prescriptive rules, guidance for calculation, and simplification for methodology. This tab is intended for answering question Q.G.6 of the Qualitative Questionnaire for Groups.
I.A.4	L11-L33		Please provide some information on operational risk management within your group, indicating at each question "Yes", "No", or "Planned". This tab is intended for answering question Q.G.35 of the Qualitative Questionnaire for Groups.
Tab II.A.1 – Balance Sheets			

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
II.A.1	D6		This is the value of all reinsurance assets, that was shown in the undertaking's annual published accounts for the reporting reference date
II.A.1	D7		This is the value of all the investments (detailed in rows 30-35 of this Tab), that was shown at Item C in the undertaking's annual published accounts for the reporting reference date
II.A.1	D8		This is the value of all the unit-linked investments (ie those assets covering linked liabilities), that was shown at Item D in the undertaking's annual published accounts for the reporting reference date
II.A.1	D9		This is the value of all the remaining assets that was shown in the undertaking's annual published accounts for the reporting reference date (as shown on Tab I.A.1). This is a balancing item, and should be checked to ensure that the total value of assets, as shown in Cell D10, corresponds with the total value of assets shown in the undertaking's annual published accounts for the reporting reference date
II.A.1	E6		This is the value of the share capital and reserves that was shown at Item A in the undertaking's annual published accounts for the reporting reference date. It should therefore exclude the value of subordinated loans and other types of hybrid capital.
II.A.1	E7		This is the value of all the unit-linked liabilities, that was shown at Item D in the undertaking's annual published accounts for the reporting reference date
II.A.1	E8		This is the value of all the technical provisions, gross of reinsurance, that was shown at Item C in the undertaking's annual published accounts for the reporting reference date
II.A.1	E9		This is the value of all the remaining liabilities that was shown in the undertaking's annual published accounts for the reporting reference date. This is a balancing item, and should be checked to ensure that the total value of liabilities, as shown in Cell E10, corresponds

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			with the total value of liabilities shown in the undertaking's annual published accounts for the reporting reference date
II.A.1	J6		This is the amount of the required solvency margin for the undertaking under the present Solvency I regime
II.A.1	J7		This is the amount of all existing capital that is available to the undertaking to cover the required margin of solvency, in accordance with current supervisory rules, under the present Solvency I regime
II.A.1	J8		This is the amount of the minimum guarantee fund for the undertaking under the present Solvency I regime
II.A.1	D14		This is the value of all reinsurance assets, that were valued in accordance with Solvency I principles at the reporting reference date
II.A.1	D15		This is the value of all the investments (detailed in rows 30-35 of this Tab), that were valued in accordance with Solvency I principles at the reporting reference date
II.A.1	D16		This is the value of all the unit-linked investments (ie those assets covering linked liabilities), that were valued in accordance with Solvency I principles at the reporting reference date
II.A.1	D17		This is the value of all the remaining assets that were valued in accordance with Solvency I principles at the reporting reference date. This is a balancing item, and should be checked to ensure that the total value of assets, as shown in Cell D18, corresponds with the total value of assets that were taken into account for solvency purposes at the reporting reference date (so that intangible assets for example would be excluded)
II.A.1	E14		This is the value of the share capital and reserves that were considered to constitute eligible elements of capital available to cover the Solvency I required margin of solvency as at the reporting reference date. It should exclude the value of subordinated loans, other types of hybrid capital, and any Tier 3 items of

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			capital (eg any implicit item for future profits).
II.A.1	E15		This is the value of all the unit-linked liabilities, that were valued in accordance with Solvency I principles at the reporting reference date
II.A.1	E16		This is the value of all the technical provisions (other than unit-linked liabilities), gross of reinsurance, that were valued in accordance with Solvency I principles at the reporting reference date
II.A.1	E17		This is the value of all the remaining liabilities that that were valued in accordance with Solvency I principles at the reporting reference date. This is a balancing item, and should be checked to ensure that the total value of liabilities, as shown in Cell E18, corresponds with the total value of assets shown in Cell D18
II.A.1	D22	I.1	This is the value of all reinsurance assets that were valued in accordance with the QIS3 specification at the reporting reference date. This should therefore normally be the difference between the value of (best estimate plus risk margin) provisions gross of reinsurance, and the value of (best estimate plus risk margin) provisions net of reinsurance.
II.A.1	D24	I.1.3 – I.1.7	This is the value of all the investments (detailed in rows 30-35 of this Tab), that were valued in accordance with the QIS3 specification at the reporting reference date
II.A.1	D25		This is the value of all the unit-linked investments (ie those assets covering linked liabilities), that were valued in accordance with the QIS3 specification at the reporting reference date
II.A.1	D26	I.1.3 – I.1.7	This is the value of all the remaining assets that were valued in accordance with the QIS3 specification at the reporting reference date.
II.A.1	E22	I.2.7	This is the value of the paid-up share capital and reserves (and any initial or foundation fund) that were considered to constitute eligible elements of Tier 1 capital (before any limitation) available to cover the SCR (or MCR) as at the reporting reference date. It may include any 'profit reserves', as defined in

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			<p>footnote 10 to paragraph I.2.7 of the specification.</p> <p>It should exclude the value of (a) all subordinated loans (or members' accounts), (b) all contingent capital, (c) all types of Tier 2 capital (eg hybrid capital), and (d) any Tier 3 items of capital.</p>
II.A.1	E23	I.1	<p>This is the amount of the risk margin that is added to the best estimate of the provisions for all insurance liabilities (including unit-linked policies), calculated in accordance with the QIS3 specification at the reporting reference date.</p>
II.A.1	E24	I.1	<p>This is the amount of the best estimate of the technical provisions (other than the unit-linked liabilities included in Cell E25), gross of reinsurance, valued in accordance with the QIS3 specification at the reporting reference date.</p> <p>If there were some insurance liabilities that could not be valued as best estimate plus risk margin, in line with the QIS3 specification, then please include the current provisions for these liabilities in this Cell (so that the figure in this Cell does include an amount in respect of all insurance liabilities).</p>
II.A.1	E25		<p>This is the value of all the unit-linked liabilities (ie the value of benefits payable to policyholders that are directly linked to the value of a particular set of investments)</p>
II.A.1	E26	I.1.136 – I.1.138	<p>This is the value of all the remaining liabilities valued in accordance with the QIS3 specification at the reporting reference date.</p>
II.A.1	D31		<p>This is the value of all land and buildings as shown in the undertaking's annual published accounts for the reporting reference date</p>
II.A.1	D32		<p>This is the value of all investments in affiliated and participating interests as shown in the undertaking's annual published accounts for the reporting reference date</p>
II.A.1	D33		<p>This is the value of all government and other bonds as shown in the undertaking's annual published accounts for the reporting reference</p>

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			date
II.A.1	D34		This is the value of all equities as shown in the undertaking's annual published accounts for the reporting reference date
II.A.1	D35		This is the value of all other investments as shown in the undertaking's annual published accounts for the reporting reference date
II.A.1	E31		This is the value of all land and buildings that were valued in accordance with Solvency I principles at the reporting reference date
II.A.1	E32		This is the value of all investments in affiliated and participating interests that were valued in accordance with Solvency I principles at the reporting reference date
II.A.1	E33		This is the value of all government and other bonds that were valued in accordance with Solvency I principles at the reporting reference date
II.A.1	E34		This is the value of all equities that were valued in accordance with Solvency I principles at the reporting reference date
II.A.1	E35		This is the value of all other investments that were valued in accordance with Solvency I principles at the reporting reference date
II.A.1	F31	I.1.3 – I.1.7	This is the value of all land and buildings that were valued in accordance with the QIS3 specification at the reporting reference date
II.A.1	F32	I.1.3 – I.1.7	This is the value of all investments in affiliated and participating interests that were valued in accordance with the QIS3 specification at the reporting reference date
II.A.1	F33	I.1.3 – I.1.7	This is the value of all government and other bonds that were valued in accordance with the QIS3 specification at the reporting reference date
II.A.1	F34	I.1.3 – I.1.7	This is the value of all equities that were valued in accordance with the QIS3 specification at the reporting reference date
II.A.1	F35	I.1.3 – I.1.7	This is the value of all other investments that were valued in accordance with the QIS3 specification at the reporting reference date

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
II.A.1	J25		This is the amount of the total SCR as calculated in QIS3
II.A.1	J26		This is the amount of the available capital to cover this SCR, as assessed for QIS3
II.A.1	J30		This should show the value of all assets (other than cash and deposits) as shown in the QIS3 balance sheet on Rows 22-27, that have not been taken into account in one or more of the market risk modules; eg inflation linked bonds, and participations that were excluded from the equity risk module (see paragraph I.2.10 (b) of the specification). It would helpful if a note were provided to describe these assets if they represent more than 5% of the total value of assets.
II.A.1	J31		This should show the value of all assets (other than cash and deposits, government bonds, equities and property) as shown in the QIS3 balance sheet on Rows 22-27, for which there exists some credit risk, but that have not been taken into account in the counterparty default risk module. It would helpful if a note were provided to describe these assets if they represent more than 5% of the total value of assets.

Tab II.A.2 – Eligible Elements

II.A.2	D5-G5	I.2 Calculati on of Eligible Capital	These lines show the total amount of eligible capital, and the apportionment of this capital between Tiers 1, 2 and 3.
II.A.2	D9-F9		These lines show the amount of the MCR (on the 1 st alternative approach) and the amount of Tier 1 and Tier 2 capital available to cover this MCR
II.A.2	D10-E10		These lines show the amount of the MCR (on the 2 nd alternative approach) and the amount of Tier 1 and Tier 2 capital available to cover this MCR
II.A.2	D12-G12		These lines show the amount of the SCR and the amount of Tier 1, Tier 2 and Tier 3 capital available to cover the SCR

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
II.A.2	K10		This is the overall change in the amount of available capital derived under the QIS3 specification, as compared to the available capital under the present Solvency I rules
II.A.2	Column E	I.2 Calculati on of Eligible Capital	All the figures shown in column E of this Tab should be based on the QIS3 summary balance sheet (as shown at lines 22-26 of Tab II.A.1).
II.A.2	E16	I.2.7 1 st indent	This is the amount of the paid-up common voting equity shares or the paid-up initial or founding fund, shown in the undertaking's annual published accounts for the reporting reference date.
II.A.2	E17	I.2.7 2 nd indent	This is the amount of the called up common voting equity shares or the called up initial or founding fund, shown in the undertaking's annual published accounts for the reporting reference date.
II.A.2	E18	I.2.7 3 rd indent	This is the amount of the retained earnings as at the reporting reference date, together with the amount of any (realised) profit reserves that may be included as an eligible item of available capital to cover the SCR (see footnote 10 to paragraph I.2.7 in the specification). The total figure shown here should be regarded as the balancing item to ensure that the total of Cells E16-E21 and F21-F24 and G34-G35 of this Tab equals Cell E22 in Tab II.A.1
II.A.2	E19	I.2.7 4 th indent	This is the amount of any valuation adjustments to the liabilities that are taken into account for the purposes of the present QIS3 assessment of available capital, ie the excess of the value of the net of reinsurance provisions in the current balance sheet over the QIS3 net of reinsurance provisions as shown on Tab II.A.1; plus the amount of any valuation adjustments to the assets that are taken into account for the purposes of the present QIS3 assessment of available capital, ie the excess of the value of the assets (other than reinsurance provisions) as valued for QIS3 (as shown on Tab II.A.1) over the value of those assets as shown in the current balance sheet. If some participations in

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			<p>other insurers or banks are deducted from capital (paragraph I.2.10 (c) of the specification), then the corresponding adjustment in value should be made here.</p> <p>Note: all of these valuation adjustments should be net of any adjustment for the potential tax payments, or deferred tax payments, resulting from this restatement of assets and liabilities.</p>
II.A.2	E20	I.2.7 5 th indent	This is the amount of any subordinated members' accounts
II.A.2	E21	I.2.7 6 th indent	This is the amount of subordinated liabilities which meet the criteria set out in the 6 th indent of paragraph I.2.7 of the specification, for inclusion as Tier 1 capital
II.A.2	F24	I.2.8 1 st indent	This is the amount of subordinated liabilities which do not meet the criteria for inclusion as Tier 1 capital (and are therefore not included in Cell E21), but which meet the criteria set out in the 1 st indent of paragraph I.2.7 of the specification, for inclusion as Tier 2 capital.
II.A.2	F25	I.2.8 2 nd indent	This is the amount of any letters of credit and guarantees provided by authorised credit institutions that are held in trust for the benefit of insurance creditors by an independent trustee.
II.A.2	F26	I.2.8 3 rd indent	This is the amount of any supplementary contributions that may be called from members of P&I Associations.
II.A.2	F27	I.2.8 4 th indent	This is amount of any contingent capital which meets the criteria set out in the 4 th indent of paragraph I.2.8 of the specification, and which has not been included in any of the Cells above.
II.A.2	F28	I.2.8 4 th indent	This is the amount of any unpaid share capital or initial fund that has not been called up, which meets the criteria set out in the 4 th indent of paragraph I.2.8 of the specification, and which has not been included in any of the Cells above (other than Cell F27).
II.A.2	F29	I.2.8 4 th indent	This is the amount of any letters of credit and other commitments, which meet the criteria set out in the 4 th indent of paragraph I.2.8 of the

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			specification, and which has not been included in any of the Cells above (other than Cell F27).
II.A.2	F30	1.2.8 4 th indent	This is the amount of any members' calls by way of supplementary contribution, which meet the criteria set out in the 4 th indent of paragraph I.2.8 of the specification, and which has not been included in any of the Cells above (other than Cell F27).
II.A.2	F31	I.2.8 4 th indent	This is the amount of any other contingent capital which meets the criteria set out in the 4 th indent of paragraph I.2.8 of the specification, but which has not been included in any of the Cells above (other than Cell F27).
II.A.2	G33	I.2.9	This is the total amount of Tier 3 capital that meets the criteria set out in paragraph I.2.9 of the specification.
II.A.2	G34	I.2.9 1 st indent	This is the amount of subordinated liabilities which do not meet the criteria for inclusion as either Tier 1 or Tier 2 capital, and therefore have not been included in any of the Cells above (other than Cell G33).
II.A.2	G35	I.2.9 2 nd indent	This is amount of any contingent capital which does not meet the criteria for inclusion as Tier 2 capital, and which therefore has not been included in any of the Cells above.
II.A.2	G36	I.2.9 2 nd indent	This is the amount of unpaid share capital or initial fund that has not been called up, and that does not meet the criteria for inclusion as Tier 2 capital, and therefore has not been included in any of the Cells above (other than Cell G33).
II.A.2	G37	I.2.9 3 rd indent	This is the amount of letters of credit and other contingent commitments received, that do not meet the criteria for inclusion as Tier 2 capital, and therefore have not been included in any of the Cells above (other than Cell G33).
II.A.2	G38	I.2.9 4 th indent	This is the amount of members' calls by way of supplementary contribution, that do not meet the criteria for inclusion as Tier 2 capital, and therefore have not been included in any of the Cells above (other than Cell G33).
II.A.2	I15	I.2.10	This is the amount of holdings in other (re)insurers, banks or investment firms that

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			have been subject to a market risk charge under the SCR market risk module
II.A.2	J15	I.2.10	This is the amount of holdings in other (re)insurers, banks or investment firms that have not been subject to a market risk charge
II.A.2	K15	I.2.10	This is the amount of holdings in other (re)insurers, banks or investment firms that have been deducted from capital (ie subject to a 100% market risk charge under the SCR market risk module)
Tab II.A.3 – Activity Summary			
II.A.3	Row 5		For each class of life business shown in the column headings, please enter Yes or No to show whether the undertaking has written policies of this type
II.A.3	Row 6		This shows the amount of gross of reinsurance provisions on the current Solvency I basis, for each class of business written (as entered in Tab III.A)
II.A.3	Row 7		This shows the amount of net of reinsurance provisions on the current Solvency I basis, for each class of business written (as entered in Tab III.A)
II.A.3	Row 8		Please show here the proportion of the provisions (as valued on the current Solvency I basis) that were recalculated as best estimate plus risk margin, in accordance with the QIS3 specification (eg if 10% of the current provisions could not be recalculated as best estimate plus risk margin for QIS3, then please enter 90% here)
II.A.3	Row 9		This shows the net of reinsurance best estimate provisions assessed on the QIS3 basis, for each class of business written (as entered in Tab III.A)
II.A.3	Row 11	I.1.39	Please enter here the amount of the risk margin, net of reinsurance, added to the best estimate of the provisions for each class of business written.
II.A.3	Row 12	I.1.42	This is an optional figure that may be provided for the total amount of the risk margin on the provisions as assessed by an internal cost-of-

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			capital model. The figure should be net of reinsurance, and include an amount for all the life insurance liabilities for this class of business that were valued in accordance with the QIS3 specification, so that it is comparable with the figure in Row 11.
II.A.3	D13	I.1.60	This is an optional figure that may be provided for the total amount of the provisions as assessed by the cost-of-capital approach in the QIS3 specification model, but assuming that full allowance may be made for potential diversification between lines of business ie by calculating the cost of capital margins on the life insurance business as a whole. The figure should be net of reinsurance and include an amount for all the life insurance liabilities valued in accordance with the QIS3 specification, so that it is comparable with the figure in cell D11.
II.A.3	Row 14	I.1.47- I.1.52	Please indicate here the method that was selected to allocate risk margins between different lines of business
II.A.3	Rows 17 & 36		For each line of non-life business shown in the column headings, please enter Yes or No to show whether the undertaking has written policies of this type
II.A.3	Rows 18 & 37		This shows the amount of gross of reinsurance premiums earned, for each line of business written (as entered in Tab III.C)
II.A.3	Rows 19 & 38		This shows the amount of gross of reinsurance provisions on the current Solvency I basis, for each line of business written (as entered in Tab III.C)
II.A.3	Rows 20 & 39		This shows the amount of net of reinsurance provisions on the current Solvency I basis, for each line of business written (as entered in Tab III.C)
II.A.3	Rows 21 & 40		Please show here the proportion of the provisions (as valued on the current Solvency I basis) that were recalculated as best estimate plus risk margin, in accordance with the QIS3 specification (eg if 10% of the current provisions could not be recalculated as best

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			estimate plus risk margin for QIS3, then please enter 90% here)
II.A.3	Rows 22 & 41		This shows the net of reinsurance best estimate provisions assessed on the QIS3 basis, for each line of business written (as entered in Tab III.C)
II.A.3	Rows 23 & 42	I.1.122	Please enter 'Yes' here if the sum of the current unearned premium provision and the provision for unexpired risk was taken as a proxy for the sum of the best estimate premium provision and the corresponding risk margin. Otherwise, please enter 'No' here.
II.A.3	Rows 24 & 43	I.1.123- I.1.126	If you have answered 'Yes' in Row 23 (or 45), then please enter here the amount of any balance derived by a 'Liability adequacy test'. (A positive figure indicates that the value of expected claims and expenses is lower than the current unearned premium provision taken as a proxy)
II.A.3	Rows 26 & 45		This shows the assumed standard deviation for premium risk in the calculation of the SCR (as taken from Tab IV.A.5)
II.A.3	Rows 27 & 46		This shows the undertaking's own estimate of the standard deviation for premium risk (as input in Tab III.C)
II.A.3	Rows 28 & 47		This shows the undertaking's own estimate of the standard deviation for reserve risk (as input in Tab III.C)
II.A.3	Rows 30 & 49	I.1.39	Please enter here the amount of the risk margin, net of reinsurance, added to the best estimate of the provisions for each line of business written.
II.A.3	Rows 31 & 50	I.1.40	This is an optional figure that may be provided for any alternative calculation of the risk margin for long-tailed business
II.A.3	Rows 32 & 51	I.1.42	This is an optional figure that may be provided for the total amount of the risk margin on the provisions as assessed by an internal cost-of-capital model. The figure should be net of reinsurance, and include an amount for all the non-life insurance liabilities in this line of business that were valued in accordance with the QIS3 specification, so that it is comparable

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			with the figure in Row 11.
II.A.3	Rows 33 & 52	I.1.49- I.1.52 & I.1.134- I.1.135	Please indicate here the method that was selected to allocate risk margins between different lines of business
Tab III.A – Activities in Life Insurance			
III.A	General	I.1.8 – I.1.38 and I.1.73 – I.1.109	Separate Tabs should be completed for each 1 st level segment of the life insurance business, as defined in paragraph I.1.73 of the specification
III.A	D5		This is the amount of the provision for unearned premiums, gross of reinsurance, for this line of business, included at Item C1 of the balance sheet in the undertaking's annual published accounts for the reporting reference date (please refer to the insurance accounts directive 91/647/EEC)
III.A	D6		This is the amount of the life assurance provision, gross of reinsurance, for this line of business, included at Item C2 of the balance sheet in the undertaking's annual published accounts for the reporting reference date
III.A	D7		This is the amount of the claims provision, gross of reinsurance, for this line of business, included at Item C3 of the balance sheet in the undertaking's annual published accounts for the reporting reference date
III.A	D8		This is the amount of the provision for bonuses and rebates, gross of reinsurance, for this line of business, included at Item C4 of the balance sheet in the undertaking's annual published accounts for the reporting reference date
III.A	D9		This is the amount of other provisions, gross of reinsurance, for this line of business, included in the balance sheet in the undertaking's annual published accounts for the reporting reference date
III.A	D10		This is the amount of the provision for unit-linked liabilities, gross of reinsurance, for this line of business, included at Item D of the balance sheet in the undertaking's annual

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			published accounts for the reporting reference date
III.A	D11		This is the amount of the provision for all insurance liabilities, gross of reinsurance, for this line of business, included in the undertaking's annual published accounts for the reporting reference date
III.A	D12		This the amount of deferred acquisition costs attributable to this line of business, gross of reinsurance, that are included in the balance sheet of the undertaking's annual published accounts for the reporting reference date
III.A	E5		This is the amount of the provision for unearned premiums, net of reinsurance, for this line of business, included at Item C1 of the balance sheet in the undertaking's annual published accounts for the reporting reference date
III.A	E6		This is the amount of the life assurance provision, net of reinsurance, for this line of business, included at Item C2 of the balance sheet in the undertaking's annual published accounts for the reporting reference date
III.A	E7		This is the amount of the claims provision, net of reinsurance, for this line of business, included at Item C3 of the balance sheet in the undertaking's annual published accounts for the reporting reference date
III.A	E8		This is the amount of the provision for bonuses and rebates, net of reinsurance, for this lien of business, included at Item C4 of the balance sheet in the undertaking's annual published accounts for the reporting reference date
III.A	E9		This is the amount of other provisions, net of reinsurance, for this line of business, included in the balance sheet in the undertaking's annual published accounts for the reporting reference date
III.A	E10		This is the amount of the provision for unit-linked liabilities, net of reinsurance, for this line of business, included at Item D of the balance sheet in the undertaking's annual published accounts for the reporting reference date

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
III.A	E11		This is the amount of the provision for all insurance liabilities, net of reinsurance, for this line of business, included in the undertaking's annual published accounts for the reporting reference date
III.A	E12		This the amount of deferred acquisition costs attributable to this line of business, net of reinsurance, that are included in the balance sheet of the undertaking's annual published accounts for the reporting reference date
III.A	D15	I.1.18- I.1.38 and I.1.78- I.1.109	This is the total amount of the best estimate of the provisions, gross of reinsurance, for this line of business, that have been valued in accordance with paragraphs I.1.18 - I.1.38 and I.1.78 - I.1.109 of the specification.
III.A	E15	I.1.18 – I.1.38 and I.1.78 – I.1.109	This is the total amount of the best estimate of the provisions, net of reinsurance, for this line of business, that have been valued in accordance with paragraphs I.1.18 - I.1.38 and I.1.78 - I.1.109 of the specification.
III.A	D16–D19	1.1.73	This is the apportionment of Cell D15 across the different 2 nd level segments identified in paragraphs I.1.73 – I.1.77 of the specification
III.A	E16–E19	1.1.73	This is the apportionment of Cell E15 across the different 2 nd level segments identified in paragraphs I.1.73 – I.1.77 of the specification
III.A	D21 (Optional)	I.1.11	This is the total amount of the provisions, gross of reinsurance, included within Cell D15 of this Tab that have been valued as a hedgeable liability in accordance with paragraphs I.1.12 - I.1.13 or I.1.16 of the specification.
III.A	D22 (Optional)	I.1.11	This is the total amount of the best estimate element of the provisions, gross of reinsurance, included within Cell D15 of this Tab that have been valued as a non-hedgeable liability in accordance with paragraphs I.1.14 - I.1.15 or I.1.17 of the specification. It should therefore exclude any amounts already included in Cell D19 of this Tab.
III.A	E21–E22 (Optional)	I.1.11	These are the net of reinsurance figures corresponding to Cells D21 and D22
Tab III.B – Activities in Health Insurance			

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
III.B	D5-E5		Please fill in provisions for unearned premiums calculated under the current regime both gross (D5) and net (E5) of reinsurance.
III.B	D6-E6		Please fill in life assurance provisions calculated under the current regime both gross (D6) and net (E6) of reinsurance.
III.B	D7-E7		Please fill in claims provisions under the current regime both gross (D7) and net (E7) of reinsurance.
III.B	D8-E8		Please fill in provisions for bonuses and rebates calculated under the current regime both gross (D8) and net (E8) of reinsurance.
III.B	D9-E9		Please fill in other provisions calculated under the current regime both gross (D9) and net (E9) of reinsurance.
III.B	D10-E10		Please fill in unit-linked provisions calculated under the current regime both gross (D10) and net (E10) of reinsurance.
III.B	D11-E11		These cells calculate the total value of technical provisions less deferred acquisition costs calculated under the current regime both gross (D11) and net (E11) of reinsurance.
III.B	D12-E12		Please fill in deferred acquisition costs calculated under the current regime both gross (D12) and net (E12) of reinsurance.
III.B	D15-E15	I.1.18- I.1.38	Please fill in the best estimate value of liabilities both gross (D15) and net (E15) of reinsurance.
III.B	D17-E17	I.1.8- I.1.17	On an optional basis, please provide best estimate value of hedgeable risks both gross (D17) and net (E17) of reinsurance.
III.B	D18-E18	I.1.8- I.1.17	On an optional basis, please provide best estimate value of non hedgeable risks both gross (D18) and net (E18) of reinsurance.
Tab III.C – Activities in Non-Life Insurance			
III.C	General	I.1.8 – I.1.38 and I.1.110 – I.1.130	Separate Tabs should be completed for each segment of the non-life insurance business, as defined in paragraph I.1.110 of the specification
III.C	F5		This is the amount of the provision for unearned

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			premiums for direct business, gross of reinsurance, for this line of business, as included at Item C1 of the balance sheet in the undertaking's annual published accounts for the reporting reference date
III.C	F6		This is the amount of the provision for claims outstanding (including IBNR) for direct business, gross of reinsurance, for this line of business, as included at Item C3 of the balance sheet in the undertaking's annual published accounts for the reporting reference date
III.C	F7		This is the amount of any provision for bonuses and rebates for direct business, gross of reinsurance, for this line of business, as included at Item C4 of the balance sheet in the undertaking's annual published accounts for the reporting reference date
III.C	F8		This is the amount of the equalisation provision for direct business, gross of reinsurance, for this line of business, as included at Item C5 of the balance sheet in the undertaking's annual published accounts for the reporting reference date
III.C	F9		This is the amount of the provision for other technical provisions for direct business, gross of reinsurance, for this line of business, as included at Item C of the balance sheet in the undertaking's annual published accounts for the reporting reference date. This should be regarded as a balancing item to ensure that the total amount of the technical provisions shown in Cell D11 of Tab III.C for all risk groups is equal to the total amount of the provisions for non-life insurance business shown at Item C of the balance sheet in the undertaking's annual published accounts for the reporting reference date.
III.C	F10		This is the amount of the provision for unexpired risks for direct business, gross of reinsurance, for this line of business, as included in Cells F9 above
III.C	F11		This is the total value of provisions, gross of reinsurance, for this line of business, as included at Item C1 of the balance sheet in the

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			undertaking's annual published accounts for the reporting reference date
III.C	F12		This is the amount of the deferred acquisition costs for direct business, gross of reinsurance, for this line of business, included as an asset at Item G of the balance sheet in the undertaking's annual published accounts for the reporting reference date
III.C	G5-G12		These figures are the net of reinsurance amounts corresponding to the gross figures in Cells F5-F12
III.C	H5-H12		These cells correspond to Cells F5-F12 but represent (proportional) reinsurance accepted rather than direct business. Note: If (proportional) reinsurance accepted cannot be shown separately, then please show an aggregate figure for direct and reinsurance business accepted in Column F, and add a note to this effect
III.C	I5-I12		These figures are the net of reinsurance amounts corresponding to the gross figures in Cells H5-H12
III.C	D5-D12		These figures are the total gross of reinsurance amounts for both direct business and proportional reinsurance business, corresponding to the figures in Cells F5-F12
III.C	E5-E12		These figures are the net of reinsurance amounts corresponding to the gross figures in Cells D5-D12
III.C	D15	I.1.18 – I.1.78 and I.1.114 – I.1.115	This is the total amount of the best estimate of the premium provisions, gross of reinsurance, (included within Cell D17 of this Tab) for this line of business, that have been valued in accordance with paragraphs I.1.18 - I.1.78 and I.1.114 - I.1.115 of the specification
III.C	E15	I.1.18 – I.1.78 and I.1.114 – I.1.115	This is the total amount of the best estimate of the premium provisions, net of reinsurance, (included within Cell E17 of this Tab) for this line of business, that have been valued in accordance with paragraphs I.1.18 - I.1.78 and I.1.114 - I.1.115 of the specification
III.C	H15		This is the amount of written premiums, gross

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			of reinsurance, for this line of business, receivable during the most recent accounting year
III.C	I15		This is the amount of written premiums, net of reinsurance, for this line of business, receivable during the most recent accounting year
III.C	D16	I.1.18 – I.1.78 and I.1.114 – I.1.118	This is the total amount of the best estimate of the claim provisions, gross of reinsurance, (included within Cell D17 of this Tab) for this line of business, that have been valued in accordance with paragraphs I.1.18 - I.1.78 and I.1.114 - I.1.118 of the specification
III.C	E16	1.1.18 – 1.1.78 and 1.114 – 1.118	This is the total amount of the best estimate of the claim provisions, net of reinsurance, (included within Cell D17 of this Tab) for this line of business, that have been valued in accordance with paragraphs I.1.18 - I.1.78 and I.1.114 - I.1.118 of the specification
III.C	H16		This is the amount of earned premiums, gross of reinsurance, for this line of business, receivable during the most recent accounting year
III.C	I16		This is the amount of earned premiums, net of reinsurance, for this line of business, receivable during the most recent accounting year
III.C	D17	1.1.18 – 1.1.78 and 1.114 – 1.118	This is the total amount of the best estimate of the total provisions, gross of reinsurance, for this line of business, that have been valued in accordance with paragraphs I.1.18 - I.1.78 and I.1.114 - 1.118 of the specification
III.C	E17	1.1.18 – 1.1.78 and 1.114 – 1.118	This is the total amount of the best estimate of the total provisions, net of reinsurance, for this line of business, that have been valued in accordance with paragraphs I.1.18 - I.1.78 and I.1.114 - 1.118 of the specification
III.C	D19 (Optional)	I.1.12 – I.1.17	This is the total amount of the provisions, gross of reinsurance, included within Cell D17 of this Tab that have been valued as a hedgeable liability in accordance with paragraph 1.1.12 - 1.1.13 or I.1.16 of the specification.
III.C	D20 (Optional)	I.1.12 – I.1.17	This is the total amount of the best estimate element of the provisions, gross of reinsurance,

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			included within Cell D17 of this Tab that have been valued as a non-hedgeable liability in accordance with paragraphs 1.1.14 - 1.1.15 or I.1.17 of the specification. It should therefore exclude any amounts already included in Cell D19 of this Tab.
III.C	E19 (Optional)	1.1.12-1.1.17	This is the total amount of the provisions, net of reinsurance, included within Cell E17 of this Tab that have been valued as a hedgeable liability in accordance with paragraph 1.1.12 - 1.1.13 or I.1.16 of the specification.
III.C	E20 (Optional)	1.1.12-1.1.17	This is the total amount of the best estimate element of the provisions, net of reinsurance, included within Cell E17 of this Tab that have been valued as a non-hedgeable liability in accordance with paragraphs 1.1.14 - 1.1.15 or I.1.17 of the specification. It should therefore exclude any amounts already included in Cell E19 of this Tab
III.C	H20 (Optional)	1.3.251	This is the firm's own estimate of the standard deviation of loss ratios for this line of business, (based on recent relevant experience and judgement)
III.C	I20 (Optional)	1.3.251	This is the firm's own estimate of the standard deviation of reserve risk for this line of business, (based on recent relevant experience and judgement)
III.C	D23		This is the amount of earned premiums, net of reinsurance, for this line of business, for the most recent accounting year
III.C	E23	1.3.231	This is the loss ratio, net of reinsurance, for the most recent accounting year, where this loss ratio is as defined in paragraph I.3.231 of the specification
III.C	D24-E37		<p>These are the amounts of earned premiums and the corresponding loss ratios (as defined in the instructions for row 23 above) for each historical accident year</p> <p><i>Note: Firms may exclude data for accident years in which the data was not of a sufficient size to be relevant and credible as an indicator for future experience, but should apply a consistent premium volume threshold for this</i></p>

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			<i>purpose.</i>
III.C	I23		This is the number of accident years with relevant data that are included in this table
III.C	I26		This is the amount of written premiums, net of reinsurance, for this line of business, that are expected to be receivable during the following year
III.C	I27		This is the amount of earned premiums, net of reinsurance, for this line of business, that are expected to be receivable during the following year
III.C	I32		This is the historical standard deviation of the firm's own loss ratios (that is utilised in Tab IV.A.5, Column G, along with a credibility factor and some market volatility parameters, to assess the capital component for premium risk)
Tab IV.A.1 – Market Risk (All Assets)			
IV.A.1	J5	I.3.30	Here you may find the output for SCR_{Mkt} . This result is automatically calculated based upon the input given.
IV.A.1	J12	I.3.31	Here you may find the output for KC_{Mkt} . This result is automatically calculated based upon the input given.
IV.A.1	D15-E15	I.3.35, I.3.36	Please input the results of an upward (cell D15) and downward (cell E15) shift of the term structure for the fixed income exposure and the technical provisions (excluding provisions for linked business). Note that the required input is the <i>change</i> in these values, <i>not</i> the absolute value. <u>This tab page uses the convention that a <i>drop</i> in the total Net Asset Value equals a <i>positive</i> value and that an increase in the Net Asset Value equals a negative value.</u>
IV.A.1	F15	I.3.35	This cell should contain the value of Mkt_{int} . This result is automatically calculated based upon the input given.
IV.A.1	D16-E16	I.3.38	Please input the results of an upward (cell D16) and downward (cell E16) shift of the term structure for the fixed income exposure and the technical provisions (excluding provisions for linked business), taking account of the risk mitigating effect of future profit sharing. Note

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			that the required input is the <i>change</i> in these values, <i>not</i> the absolute value. <u>This tab page uses the convention that a <i>drop</i> in the total Net Asset Value equals a <i>positive</i> value and that an increase in the Net Asset Value equals a negative value.</u>
IV.A.1	F16	I.3.38	This cell should contain the value of Mkt_{int} minus KC_{int} . This result is automatically calculated based upon the input given.
IV.A.1	D19-E19	I.3.49	Please input the results of the equity shocks on, respectively, the global index (cell D19) and the other index (cell E19). Note that the required input is the <i>change</i> in these values, <i>not</i> the absolute value. <u>This tab page uses the convention that a <i>drop</i> in the total Net Asset Value equals a <i>positive</i> value and that an increase in the Net Asset Value equals a negative value.</u>
IV.A.1	F19	I.3.55	This cell should contain the value of Mkt_{eq} . This result is automatically calculated based upon the input given.
IV.A.1	D22-E22	I.3.57	Please input the results of the equity shocks on, respectively, the global index (cell D22) and the other index (cell E22), taking account of the risk mitigating effect of future profit sharing. Note that the required input is the <i>change</i> in these values, <i>not</i> the absolute value. <u>This tab page uses the convention that a <i>drop</i> in the total Net Asset Value equals a <i>positive</i> value and that an increase in the Net Asset Value equals a negative value.</u>
IV.A.1	F22	I.3.57	This cell should contain the value of Mkt_{eq} minus KC_{eq} . This result is automatically calculated based upon the input given.
IV.A.1	K21-K22	I.3.65 - I.3.78	Those participants interested in calculating the outcome of the alternative calculation proposed in I.3.65 – I.3.78 may enter the results in these cells, before (cell K21) and after (cell K22) taking account of the risk mitigating effect of future profit sharing. <u>Note that the result may be automatically calculated based upon the input given on tab page V.C.2.</u>
IV.A.1	D25	I.3.61	Please input the <i>change</i> in the exposure to

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			property prices of the shock specified in I.3.61, taking into account hedging arrangements, gearing etc. <u>This tab page uses the convention that a <i>drop</i> in the total Net Asset Value equals a <i>positive</i> value and that an increase in the Net Asset Value equals a negative value.</u> This cell should contain the value of Mkt_{prop} .
IV.A.1	D26	I.3.64	Please input the <i>change</i> in the exposure to property prices of the shock specified in I.3.61, taking into account hedging arrangements, gearing, <i>and taking into account the risk mitigating effect of future profit sharing (if any)</i> . <u>This tab page uses the convention that a <i>drop</i> in the total Net Asset Value equals a <i>positive</i> value and that an increase in the Net Asset Value equals a negative value.</u> This cell should contain the value of Mkt_{prop} minus KC_{prop} .
IV.A.1	K25-K26	I.3.79, I.3.80	Those participants interested in calculating the outcome of the alternative calculation proposed in I.3.79 – I.3.80 may enter the results in these cells, before (cell K25) and after (cell K26) taking account of the risk mitigating effect of future profit sharing. <u><i>Note that the result may be automatically calculated based upon the input given on tab page V.C.2.</i></u>
IV.A.1	D29-E29	I.3.84	Please input the <i>change</i> in the exposure to foreign currencies of the shocks specified in I.3.84, taking into account hedging arrangements, gearing etc. Cell D29 should contain the change in net asset value following a rise in the value of foreign currencies v the local currency and E29 should contain the change in net asset value following a fall in the value of foreign currencies v the local currency. <u>This tab page uses the convention that a <i>drop</i> in the total Net Asset Value equals a <i>positive</i> value and that an increase in the Net Asset Value equals a negative value.</u>
IV.A.1	F29	I.3.84	This cell should contain the value of Mkt_{fx} . This result is automatically calculated based upon the input given.
IV.A.1	D30-E30	I.3.87	Please input the <i>change</i> in the exposure to foreign currencies of the shocks specified in I.3.84, taking into account hedging

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			arrangements, gearing, and taking into account the risk mitigating effect of future profit sharing (if any). Cell D30 should contain the change in net asset value following a rise in the value of foreign currencies v the local currency and cell E30 should contain the change in net asset value following a fall in the value of foreign currencies v the local currency. <u>This tab page uses the convention that a drop in the total Net Asset Value equals a positive value and that an increase in the Net Asset Value equals a negative value.</u>
IV.A.1	F30	I.3.87	This cell should contain the value of Mkt_{fx} minus KC_{fx} . This result is automatically calculated based upon the input given.
IV.A.1	D34-D41	I.3.94 - I.3.96	Please input per rating category the total sum of all credit risk exposures i (as determined by reference to market values) times the duration for each i , <i>taking into account for each rating category the cap placed on the duration by the formula in I.3.96.</i>
IV.A.1	G34-G41	I.3.94 - I.3.96	These cells should contain the values of the spread risk capital charge per rating category. This result is automatically calculated based upon the input given.
IV.A.1	G33	I.3.94 - I.3.96	This cell should contain the value of Mkt_{sp} . This result is automatically calculated based upon the input given.
IV.A.1	E34-E41	I.3.99	Please input per rating category the total sum of all credit risk exposures i (as determined by reference to market values) times the duration for each i , <i>taking into account for each rating category the cap placed on the duration by the formula in I.3.96, and taking into account the risk mitigating effect of future profit sharing (if any).</i>
IV.A.1	H34-H41	I.3.99	These cells should contain the values of the spread risk capital charge per rating category, <i>taking into account the risk mitigating effect of future profit sharing (if any).</i> This result is automatically calculated based upon the input given.
IV.A.1	H33	I.3.99	This cell should contain the value of Mkt_{sp} minus

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			KC _{sp} . This result is automatically calculated based upon the input given.
IV.A.1	D43	I.3.109 - I.3.113	Please input the value of Mkt _{conc} . <i>Note that the result may be automatically calculated based upon the input given on tab page V.B.1.</i>
Tab IV.A.2 – Counterparty Default Risk			
IV.A.2	D5	I.3.115 – I.3.126	Please input the value of SCR _{def} for reinsurance only. <i>Note that the result may be automatically calculated based upon the input given on tab page V.B.2.</i>
IV.A.2	E5	I.3.115 – I.3.126	Please input the value of SCR _{def} for derivatives only. <i>Note that the result may be automatically calculated based upon the input given on tab page V.B.2.</i>
IV.A.2	K5	I.3.115 – I.3.126	Please input the value of SCR _{def} . <i>Note that the result may be automatically calculated based upon the input given on tab page V.B.2.</i>
Tab IV.A.3 – Life Underwriting Risk			
IV.A.3	D6	I.3.130, I.3.134- I.3.141	Please fill in the capital charge for mortality risk bearing in mind paragraph I.3.139
IV.A.3	E6	I.3.130, I.3.142- I.3.149	Please fill in the capital charge for longevity risk bearing in mind paragraph I.3.147
IV.A.3	F6	I.3.130, I.3.150- I.3.157	Please fill in the capital charge for disability risk bearing in mind paragraph I.3.155
IV.A.3	G6	I.3.130, I.3.158- I.3.163	Please fill in the capital charge for lapse risk bearing in mind paragraph I.3.161
IV.A.3	H6	I.3.130, I.3.164- I.3.169	Please fill in the capital charge for expense risk bearing in mind paragraph I.3.167
IV.A.3	I6	I.3.130, I.3.170- I.3.174	Please fill in the capital charge for revision risk
IV.A.3	J6	I.3.130, I.3.175- I.3.184	This is the capital charge for catastrophe risk bearing in mind paragraph I.3.182 (formula in paragraph I.3.179)
IV.A.3	K6	I.3.132	This is the solvency capital requirement for life

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			underwriting risk (SCR_{life})
IV.A.3	D7-J13	I.3.132	This is the correlation matrix used for the aggregation of the capital charges for mortality risk, longevity risk, disability risk, lapse risk, expense risk, revision risk and catastrophe risk read out from Tab 0.3
IV.A.3	D14	I.3.130, I.3.134-I.3.141	Please fill in the capital charge for mortality risk bearing in mind paragraph I.3.140
IV.A.3	E14	I.3.130, I.3.142-I.3.149	Please fill in the capital charge for longevity risk bearing in mind paragraph I.3.148
IV.A.3	F14	I.3.130, I.3.150-I.3.157	Please fill in the capital charge for disability risk bearing in mind paragraph I.3.156
IV.A.3	G14	I.3.130, I.3.158-I.3.163	Please fill in the capital charge for lapse risk bearing in mind paragraph I.3.162
IV.A.3	H14	I.3.130, I.3.164-I.3.169	Please fill in the capital charge for expense risk bearing in mind paragraph I.3.168
IV.A.3	J14	I.3.130, I.3.175-I.3.184	This is the capital charge for catastrophe risk bearing in mind paragraph I.3.183
IV.A.3	D15	I.3.130, I.3.134-I.3.141	This is the risk mitigating effect KC_{mort} of future profit sharing for mortality risk (paragraph I.3.141)
IV.A.3	E15	I.3.130, I.3.142-I.3.149	This is the risk mitigating effect KC_{long} of future profit sharing for longevity risk (paragraph I.3.149)
IV.A.3	F15	I.3.130, I.3.150-I.3.157	This is the risk mitigating effect KC_{dis} of future profit sharing for disability risk (paragraph I.3.157)
IV.A.3	G15	I.3.130, I.3.158-I.3.163	This is the risk mitigating effect KC_{lapse} of future profit sharing for lapse risk (paragraph I.3.163)
IV.A.3	H15	I.3.130, I.3.164-I.3.169	This is the risk mitigating effect KC_{exp} of future profit sharing for expense risk (paragraph I.3.169)
IV.A.3	J15	I.3.130, I.3.175-	This is the risk mitigating effect KC_{CAT} of future profit sharing for life CAT risk (paragraph

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
		I.3.184	I.3.184)
IV.A.3	K15	I.3.133	This is the risk mitigating effect KC_{life} of future profit sharing for life underwriting risk (determined by aggregating the risk mitigating effects of future profit sharing for mortality risk, longevity risk, disability risk, lapse risk, expense risk and life CAT risk)
IV.A.3	D18	I.3.176	Please fill in for all mortality and disability policies the (net of reinsurance) technical provisions held (TP)
IV.A.3	D19	I.3.176	Please fill in for all policies the sum assured (net of reinsurance) on death or disability, where benefits are payable as a single lump sum (otherwise zero) (SA)
IV.A.3	D20	I.3.176	Please fill in for all policies the annualised amount of benefit (net of reinsurance) payable on death or disability, where benefits are not payable as a single lump sum (otherwise zero) (AB)
IV.A.3	D21	I.3.176	Please fill in the average annuity factor for the expected duration over which benefits may be payable in the event of a claim for mortality and disability policies (Annuity_factor)
IV.A.3	D22	I.3.180	This is the Capital at Risk
IV.A.3	D23	I.3.180	This is the unchangeable parameter (read out from Tab 0.3) used in the defined formula to determine the capital charge for the mortality and disability catastrophe risk
IV.A.3	D24	I.3.179, I.3.180	This is the capital charge for the mortality and disability catastrophe risk ($Life_{mort+dis,CAT}$)
IV.A.3	D25	I.3.177	Please fill in the sum of the differences (where positive) between the amount currently payable on surrender and the technical provisions held
IV.A.3	D26	I.3.181	This is the unchangeable parameter (read out from Tab 0.3) used in the defined formula to determine the capital charge for the lapse catastrophe risk
IV.A.3	D27	I.3.179, I.3.181	This is the capital charge for the lapse catastrophe risk ($Life_{lapse,CAT}$)
IV.A.3	D33	II.3.39- II.3.40	Please fill in the sum of the (net of reinsurance) capital at risk in the portfolio

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
IV.A.3	D42	II.3.39- II.3.40	This is the unchangeable parameter (read out from Tab 0.3) used in the factor-based approximation of the capital charge for mortality risk
IV.A.3	D44	II.3.39- II.3.40	This is factor-based approximation of the capital charge for mortality risk
IV.A.3	E34	II.3.41- II.3.42	Please fill in the total of (net) technical provisions, net of any benefits payable on immediate death (Potential_release)
IV.A.3	E42	II.3.41- II.3.42	This is the unchangeable parameter (read out from Tab 0.3) used in the factor-based approximation of the capital charge for longevity risk
IV.A.3	E44	II.3.41- II.3.42	This is the factor-based approximation of the capital charge for longevity risk
IV.A.3	F33	II.3.43- II.3.44	This is the Capital at Risk used in the factor-based approximation of the capital charge for disability risk
IV.A.3	F42	II.3.43- II.3.44	This is the unchangeable parameter (read out from Tab 0.3) used in the factor-based approximation of the capital charge for disability risk
IV.A.3	F44	II.3.43- II.3.44	This is the factor-based approximation of the capital charge for disability risk
IV.A.3	G35	II.3.45	Please fill in the sum of the differences (where positive) between the technical provisions held for policies which can be lapsed or surrendered, and the amount currently payable on surrender (surrender_release)
IV.A.3	G36	II.3.45	Please fill in the sum of the differences (where positive) between the amount currently payable on surrender, and the technical provisions held for policies which can be lapsed or surrendered (surrender_strain)
IV.A.3	G42	II.3.45	This is the unchangeable parameter (read out from Tab 0.3) used in the factor-based approximation of the capital charge for lapse risk
IV.A.3	G44	II.3.45	This is the factor-based approximation of the capital charge for lapse risk
IV.A.3	H37	II.3.47	Please fill in the total annual amount of the

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			expenses for business with fixed loadings (E_{fixed})
IV.A.3	H38	II.3.47	Please fill in the average outstanding duration of business with fixed loadings (f_{fixed})
IV.A.3	H39	II.3.47	Please fill in the total annual amount of the expenses for business with adjustable loadings (E_{adj})
IV.A.3	H40	II.3.47	Please fill in the average outstanding duration of business with adjustable loadings (f_{adj})
IV.A.3	H42-H43	II.3.47	These are unchangeable parameters (read out from Tab 0.3) used in the factor-based approximation of the capital charge for expense risk
IV.A.3	H44	II.3.47	This is the factor-based approximation of the capital charge for expense risk
IV.A.3	I41	II.3.46	Please fill in the total of (net) technical provisions for annuities exposed to revision risk (TP_{rev})
IV.A.3	I42	II.3.46	This is the unchangeable parameter (read out from Tab 0.3) used in the factor-based approximation of the capital charge for revision risk
IV.A.3	I44	II.3.46	This is the factor-based approximation of the capital charge for revision risk
IV.A.3	E48	II.3.43	Please fill in for all disability policies the (net of reinsurance) technical provisions held (TP)
IV.A.3	E49	II.3.43	Please fill in for all policies the sum assured (net of reinsurance) on disability, where benefits are payable as a single lump sum (otherwise zero) (SA)
IV.A.3	E50	II.3.43	Please fill in for all policies the annualised amount of benefit (net of reinsurance) payable on disability, where benefits are not payable as a single lump sum (otherwise zero) (AB)
IV.A.3	E51	II.3.43	Please fill in the average annuity factor for the expected duration over which benefits may be payable in the event of a claim for disability policies (Annuity_factor)
IV.A.3	E52	II.3.43	This is the Capital at Risk used in the factor-based approximation of the capital charge for disability risk

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
Tab IV.A.4 – Health Underwriting Risk			
IV.A.4	G5	I.3.189	This cell calculates the capital charge for health underwriting risk.
IV.A.4	G9	I.3.190	This cell calculates the risk mitigating effect for future profit sharing for health underwriting risk.
IV.A.4	K13	I.3.193	Please fill in the capital charge for health expense risk taking into account the risk mitigating effect of future profit sharing.
IV.A.4	K16	I.3.204	Please fill in the capital charge for health claim/mortality/cancellation risk taking into account the risk mitigating effect of future profit sharing.
IV.A.4	D19-E19	I.3.214	These cells should be filled with national market data on claims expenditure and gross premiums earned. Data are provided by local supervisors.
IV.A.4	I20	I.3.204	Please fill in the capital charge for health epidemic/accumulation risk taking into account the risk mitigating effect of future profit sharing.
IV.A.4	D25-M25	I.3.192	Please fill in the gross premiums earned over the previous ten-year-period.
IV.A.4	D26-M26	I.3.192	Please fill in the expense result over the previous ten-year-period.
IV.A.4	D27-M27	I.3.203	Please fill in the underwriting result with regard to claims, mortality and cancellation risk over the previous ten-year-period.
Tab IV.A.5 – Non-Life Underwriting Risk			
IV.A.5	D5	I.3.234, I.3.247	This is the volume measure used to determine the capital charge for premium and reserve risk
IV.A.5	E5	I.3.234, I.3.248	This is the standard deviation of the combined ratio for the overall portfolio
IV.A.5	F5	I.3.234- I.3.236	This percentage of the volume measure gives the capital charge for premium and reserve risk for a VaR of 99,5 %
IV.A.5	G5	I.3.224, I.3.234	This is the capital charge for premium and reserve risk (NL_{pr})
IV.A.5	H5	I.3.224, I.3.259-	This is the capital charge for non-life catastrophe risk (NL_{CAT})

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
		I.3.260	
IV.A.5	G6-H7	I.3.224	This is the correlation matrix used to combined the capital charge for premium and reserve risk and the capital charge for non-life catastrophe risk
IV.A.5	K5	I.3.224	This is the solvency capital requirement for non-life underwriting risk (SCR_{nl})
IV.A.5	D12-D26, M10-M24	I.3.238, I.3.240	These are the volume measures for premium risk for each line of business ($V_{(prem,lob)}$)
IV.A.5	E12-E26	I.3.244	These are the given market-wide estimates of the standard deviation for premium risk for each line of business (read out from Tab 0.3)
IV.A.5	F12-F26	I.3.243, I.3.246	These are the undertaking-specific estimates of the standard deviation for premium risk for each line of business
IV.A.5	G12-G26	I.3.230	These are the numbers of historic years for each line of business (n_{lob})
IV.A.5	H12-H26	I.3.243, I.3.245	These are the credibility factors for each line of business (C_{lob})
IV.A.5	I12-I26, N10-N24	I.3.243	These are the standard deviations for premium risk for each line of business (determined via a credibility mix of an undertaking-specific estimate and a market-wide estimate)
IV.A.5	J12-J26, M25-M39	I.3.238, I.3.239	These are the volume measures for reserve risk for each line of business ($V_{(res,lob)}$)
IV.A.5	K12-K26, N25-N39	I.3.242	These are the given standard deviations for reserve risk for each line of business (read out from Tab 0.3)
IV.A.5	O10-O24	I.3.248	This is the product of the standard deviation for premium risk (credibility mix) and the volume measure for premium risk for each line of business
IV.A.5	O25-O39	I.3.248	This is the product of the standard deviation for reserve risk (given) and the volume measure for reserve risk for each line of business
IV.A.5	D29-E38	I.3.252-I.3.266	Please fill in the losses and definitions of the regional and man-made catastrophe events (at most 10 scenarios). This part of the spreadsheet will be further specified and probably amended by your national supervisor.

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
Tab IV.B.1 – Operational Risk			
IV.B.1	D5-D7	I.3.17	Please fill in the total earned premium (gross of reinsurance) differentiated by the kind of insurance
IV.B.1	D9-D11	I.3.17	Please fill in the total insurance technical provisions (gross of reinsurance) differentiated by the kind of insurance
IV.B.1	D13	I.3.17	This is the basic solvency capital requirement read out from Tab IV.B.2
IV.B.1	E5-E7, E9-E11	I.3.19	These are unchangeable parameters of the defined formula to determine the capital charge for operational risk read out from Tab 0.3
IV.B.1	E13	I.3.19- I.3.20	This is the unchangeable percentage (Op_{load}) of the basic solvency capital requirement to be used to determine the maximum capital charge for operational risk (read out from Tab 0.3)
IV.B.1	F8	I.3.19	This is the capital charge for operational risk based on total earned premium (gross of reinsurance)
IV.B.1	F12	I.3.19	This is the capital charge for operational risk based on total insurance technical provisions (gross of reinsurance)
IV.B.1	F14	I.3.19- I.3.20	This is the maximum capital charge for operational risk
IV.B.1	K5	I.3.19	This is the capital charge for operational risk (SCR_{op})
IV.B.1	D17-D18	I.3.22	Please fill in the additional information pertaining to unit-linked business: total earned life premium (gross of reinsurance) und total life insurance technical provisions (gross of reinsurance)
IV.B.1	D20-D22	I.3.22	Please fill in the additional information pertaining to unit-linked business: total earned life premium (gross of reinsurance), total life insurance technical provisions (gross of reinsurance) and net administrative expenses where the allocation to cover management expenses is not fixed for a period exceeding 5 years
Tab IV.B.2 – SCR and BSCR Overview			

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
IV.B.2	J9	I.3.24	Fill in the total amount in technical provisions corresponding to future discretionary benefits.
IV.B.2	L9	I.6.69	If you reply on a group basis, please state the amount which reflects the barriers to the full transferability of profits between different entities.
IV.B.2	I6	I.3.26	This cell aggregates the capital charges of the five modules (market risk, default risk, life, health and non-life underwriting risk).
IV.B.2	I12	I.3.26	This cell aggregates the risk mitigating effects of future profit sharing of three out of the five modules (market risk, life and health underwriting risk).
IV.B.2	J6	I.3.26	This cell calculates the BSCR.
IV.B.2	L6	I.3.15	This cell calculates the SCR.
IV.B.2	L19		This cell shows the SCR ratio (eligible capital divided by the SCR).
IV.B.2	D13-H13		If you use an internal model, please fill in the capital charges for the separate modules.
IV.B.2	K13		If you use an internal model, please fill in the capital charge for operational risk.
IV.B.2	L13		If you use an internal model, please fill in the solvency capital requirement.
IV.B.2	F18-F39		If you use an internal model, please fill in the capital charges for the separate sub-modules.
Tab IV.B.3 – MCR Overview			
IV.B.3	D5	I.5.4- I.5.5	This is the minimum capital requirement of the participant (no floor applied), under market risk Alternative 1 (MCR ₁)
IV.B.3	D6	I.5.4- I.5.5	This is the minimum capital requirement of the participant (no floor applied), under market risk Alternative 2 (MCR ₂)
IV.B.3	E5-G5	I.5.4, I.5.6, I.5.42	These are the minimum capital requirements of the participant under market risk Alternative 1, subject to the placeholder absolute minimum capital requirement (MCR ₁ _{AMCR1}) or subject to an alternative absolute minimum capital requirement (MCR ₁ _{AMCR2} , MCR ₁ _{AMCR3})
IV.B.3	E6-G6	I.5.4,	These are the minimum capital requirements of

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
		I.5.6, I.5.42	the participant under market risk Alternative 2, subject to the placeholder absolute minimum capital requirement ($MCR_2 _{AMCR1}$) or subject to an alternative absolute minimum capital requirement ($MCR_2 _{AMCR2}, MCR_2 _{AMCR3}$)
IV.B.3	E7	I.5.38- I.5.40, I.5.6	This is the placeholder absolute minimum capital requirement (AMCR)
IV.B.3	F7-G7	I.5.38- I.5.40, I.5.6	These are the alternative absolute minimum capital requirements
IV.B.3	D11-G11	I.5.5	These are the minimum capital requirements for market risks (MCR_{mkt}) and underwriting risks ($MCR_{life}, MCR_{nl}, MCR_{health}$) under market risk Alternative 1 (<i>MCR1.Components</i>)
IV.B.3	D12-G12	I.5.5	These are the minimum capital requirements for market risks (MCR_{mkt}) and underwriting risks ($MCR_{life}, MCR_{nl}, MCR_{health}$) under market risk Alternative 2 (<i>MCR2.Components</i>)
IV.B.3	D13-G16	I.5.5	This is the unchangeable correlation matrix used for the aggregation of the minimum capital requirements for market risks (MCR_{mkt}) and underwriting risks ($MCR_{life}, MCR_{nl}, MCR_{health}$) read out from Tab 0.3
IV.B.3	H11	I.5.5	This is the result of the aggregation of the minimum capital requirements for market risks (MCR_{mkt}) and underwriting risks ($MCR_{life}, MCR_{nl}, MCR_{health}$) under market risk Alternative 1
IV.B.3	H12	I.5.5	This is the result of the aggregation of the minimum capital requirements for market risks (MCR_{mkt}) and underwriting risks ($MCR_{life}, MCR_{nl}, MCR_{health}$) under market risk Alternative 2
IV.B.3	D19	I.5.8- I.5.13	Please fill in the technical provisions for the with-profits fund (in case of more than one with-profits fund, please fill in the sum of the technical provisions for all with-profits funds) including the element relating to guaranteed benefits and the element relating to future non-guaranteed bonuses (TP_{wp})
IV.B.3	E19	I.5.8- I.5.13	Please fill in the surrender value of benefits guaranteed for the with-profits fund (i.e. excluding any discretionary benefits). In case of

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			more than one with-profits fund, please fill in the sum of the surrender values of guaranteed benefits for all with-profits funds ($TP_{surrender}$).
IV.B.3	F19	I.5.8- I.5.13	Please fill in the element of technical provisions relating to future non-guaranteed bonuses for the with-profits fund. In case of more than one with-profits fund, please fill in the sum of the technical provisions relating to future non-guaranteed bonuses for all with-profits funds ($TP_{benefits}$).
IV.B.3	J19	I.5.8- I.5.13	Please fill in the result of $\min[\max(TP_{wp} - TP_{surrender}; 0); TP_{benefits}]$. In case of more than one with-profits fund, please fill in the result of $\sum_i \min[\max(TP_{wp,i} - TP_{surrender,i}; 0); TP_{benefits,i}]$
IV.B.3	D22	I.5.16	Please fill in the market value of the overall equity and UCITS ¹ exposure (EQU)
IV.B.3	D23	I.5.16	Please fill in the market value of the property exposure (RE)
IV.B.3	D24-D25	I.5.16- I.5.17	Please fill in the market value of fixed income assets relating to life (FI _L) and non life business (FI _{NL})
IV.B.3	D26	I.5.16	This is the market value of fixed income assets (FI)
IV.B.3	D27	I.5.16- I.5.17	Please fill in the market value of fixed income assets excluding government bonds (FI*)
IV.B.3	D28	I.5.16, I.5.7	Please fill in the market value of technical provisions (TP)
IV.B.3	D29	I.5.16	Please fill in the mean duration of the discounted cash flows relating to fixed income assets (D_{FI})
IV.B.3	D30	I.5.16, I.5.18	Please fill in the mean duration of technical provisions (D_{TP})
IV.B.3	E22-E25	I.5.20	These are unchangeable factors used in the formula for calculating the minimum capital requirement for market risk for Alternative 1 (read out from Tab 0.3)
IV.B.3	F22	I.5.22	This is an unchangeable factor used in the formula for calculating the minimum capital

¹ Undertakings for Collective Investments in Transferable Securities

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			requirement for equity risk (read out from Tab 0.3)
IV.B.3	F23	I.5.22	This is an unchangeable factor used in the formula for calculating the minimum capital requirement for property risk (read out from Tab 0.3)
IV.B.3	F27	I.5.22	This is an unchangeable factor used in the formula for calculating the minimum capital requirement for spread risk (read out from Tab 0.3)
IV.B.3	D32	I.5.22	This is the minimum capital requirement for equity risk (MCR_{eq})
IV.B.3	E32	I.5.22	This is the minimum capital requirement for property risk (MCR_{prop})
IV.B.3	F32	I.5.22	This is the minimum capital requirement for spread risk (MCR_{spread})
IV.B.3	G32	I.5.22- I.5.24	Please fill in the result of $FI \cdot D_{FI}^{mod} \cdot r(D_{FI}^{mod}) \cdot s^{up} - TP \cdot D_{TP}^{mod} \cdot r(D_{TP}^{mod}) \cdot s^{up}$ bearing in mind the formula for the modified duration in paragraph I.5.23 and the fixed interest rate shock parameters in paragraph I.5.24
IV.B.3	H32	I.5.22- I.5.24	Please fill in the result of $FI \cdot D_{FI}^{mod} \cdot r(D_{FI}^{mod}) \cdot s^{down} - TP \cdot D_{TP}^{mod} \cdot r(D_{TP}^{mod}) \cdot s^{down}$ bearing in mind the formula for the modified duration in paragraph I.5.23 and the fixed interest rate shock parameters in paragraph I.5.24
IV.B.3	I32	I.5.22	This is the minimum capital requirement for interest rate risk (MCR_{int})
IV.B.3	J22	I.5.20	This is the minimum capital requirement for market risk using Alternative 1 (MCR_{mkt1})
IV.B.3	J23	I.5.22	This is the minimum capital requirement for market risk using Alternative 2 (MCR_{mkt2})
IV.B.3	D35-D49	I.5.25	These are the earned premiums during the previous year for each line of business, net of reinsurance (P_i)
IV.B.3	D50	I.5.25	This is the sum of earned premiums during the previous year of all lines of businesses, net of

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			reinsurance
IV.B.3	D51	I.5.28	This is the Herfindahl index for premiums that serves to get a proxy for diversification between the lines of business (H_p)
IV.B.3	D52	I.5.27	This maximum of H_p and the diversification floor specifies the extent of diversification between the lines of business for premiums
IV.B.3	E35-E49	I.5.25	These are the total provisions for claims outstanding for each line of business, net of reinsurance (PCO_i)
IV.B.3	E50	I.5.25	This is the sum of the total provisions for claims outstanding of all lines of businesses, net of reinsurance
IV.B.3	E51	I.5.28	This is the Herfindahl index for claims provisions that serves to get a proxy for diversification between the lines of business (H_{PCO})
IV.B.3	E52	I.5.27	This maximum of H_p and the diversification floor specifies the extent of diversification between the lines of business for claims provisions
IV.B.3	F52	I.5.27	This is the unchangeable diversification floor (minimum of diversification between the lines of business) read out from Tab 0.3
IV.B.3	I35-J49	I.5.27, I.5.29	These are the alpha- and beta-factors used to calculate the minimum capital requirement for non-life underwriting risk (read out from Tab 0.3)
IV.B.3	J52	I.5.27	This is the minimum capital requirement for non-life underwriting risk (MCR_{nl})
IV.B.3	D55	I.5.30	Please fill in the sum of the net of reinsurance capital at risk in the portfolio (CAR)
IV.B.3	D56	I.5.30	Please fill in the sum of net technical provisions net of any benefits payable on immediate death in respect of contracts which give rise to a financial surplus on immediate death of the insured (TP_{long})
IV.B.3	D57	I.5.30	Please fill in the last year's net administrative expenses relating to unit linked business (Exp_{UL})
IV.B.3	E55-E57	I.5.33	These are the unchangeable factors (read out from Tab 0.3) used to determine the minimum

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			capital requirement for mortality risk, longevity risk and unit linked contracts
IV.B.3	F55-F57	I.5.33	These are the minimum capital requirements for mortality risk (MCR_{Mort}), longevity risk (MCR_{Long}) and unit linked contracts (MCR_{UL})
IV.B.3	J55	I.5.32	This is the minimum capital requirement for life underwriting risk (MCR_{life})
IV.B.3	D60	I.5.35	Please fill in the number of health insured persons (N_{health})
IV.B.3	D61	I.5.35	Please fill in the sum of the annual gross benefits (settled or not) for the policy holders and the annual expenses of the insurance company related to health insurance business that occurred in the accounting year (BE). BE subsumes all the claims and expenses associated with claims risk, mortality risk, cancellation risk and expense risk.
IV.B.3	F60-G60	I.5.37	These are unchangeable parameters of the defined formula to determine the minimum capital requirement for health underwriting risk
IV.B.3	J60	I.5.37	This is the minimum capital requirement for health underwriting risk (MCR_{health})
IV.B.3	D64-D67	I.5.41	This is the additional quantitative information requested in paragraph I.5.41
IV.B.3	H64	I.5.43	Optionally: Please fill in the minimum capital requirement of the participant under market risk Alternative 1 using the alternative approach described in paragraph I.5.43
IV.B.3	H65	I.5.43	Optionally: Please fill in the minimum capital requirement of the participant under market risk Alternative 2 using the alternative approach described in paragraph I.5.43
Tab IV.B.4 - Group Results			
IV.B.4	I6	I.6.5	This cell calculates the SCR on a group basis as defined in I.6.5.
IV.B.4	J6		This is the eligible elements for the group
IV.B.4	D29		This is the sum of solo required capital (SCR) subtracting internal transactions (before diversification)
IV.B.4	E27		Please fill in the available capital in a SCR group

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			wise calculation (consolidated basis).
IV.B.4	E29		This is the available capital taking into account internal transactions (before diversification)
IV.B.4	I31		This is the sum of solo required capital (MCR) subtracting internal transactions (before diversification)
IV.B.4	D35		This is group-wise required capital under Solvency I rules
IV.B.4	E35		This is the group-wise available capital under Solvency I rules
IV.B.4	I34		This is the sum of solo required capital (for MCR1) subtracting internal transactions (before diversification)
IV.B.4	I35		This is the sum of solo required capital (for MCR2) subtracting internal transactions (before diversification)
IV.B.4	J34		This is the available capital (with respect to MCR1) taking into account internal transactions (before diversification)
IV.B.4	J35		This is the available capital (with respect to MCR2) taking into account internal transactions (before diversification)
IV.B.4	D38-D44		This is the percentage contribution of each type of business to the group SCR as described in the formula of I.6.82
IV.B.4	D47-D48		This is the percentage contribution of each geographical area (EEA or Non-EEA) to the group SCR
IV.B.4	H38	I.6.32	This is the sum of the local capital requirements of (re)insurance participations in Non-EEA countries.
IV.B.4	H39	I.6.33	This is the sum of the local (sectoral) capital requirements of participations in other financial sectors.
IV.B.4	H40	I.6.34	This is the sum of the solo SCR of participations in EEA (re)insurers accounted for at equity value multiplied by the group's share in these participations.

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
IV.B.4	H43	I.6.93	This is the amount of any surplus of eligible capital elements held in Non-EEA (re)insurance entities that are consolidated in the calculation.
IV.B.4	H44	I.6.91	This is the amount of any surplus of eligible capital elements held in cross-sector entities that are consolidated in the calculation.
Tab IV.C.1 – Group Output			
IV.C.1	Row 13		Most of the data in this row are imported from other tabs. The exceptions are listed below.
IV.C.1	E13	I.6.77	If the information in this sheet is to be exported to group solo inputs (tab IV.C.2) tick yes.
IV.C.1	AK13	I.6.53	This is the change of the net value of life insurance assets due to an upward interest rate shock. Please fill in according to your separate calculations. Note that positive values of ΔNAV signify losses.
IV.C.1	AL13	I.6.53	This is the change of the net value of life insurance assets due to a downward interest rate shock. Please fill in according to your separate calculations. Note that positive values of ΔNAV signify losses.
IV.C.1	AM13	I.6.53	This is the change of the net value of non-life insurance assets due to an upward interest rate shock. Please fill in according to your separate calculations. Note that positive values of ΔNAV signify losses.
IV.C.1	AN13	I.6.53	This is the change of the net value of non-life insurance assets due to a downward interest rate shock. Please fill in according to your separate calculations. Note that positive values of ΔNAV signify losses.
IV.C.1	AP13	I.6.54	This is the capital requirement for the equity risk of the life business of the group. Please fill in according to your separate calculations.
IV.C.1	AQ13	I.6.54	This is the capital requirement for the equity risk of the non-life business of the group. Please fill in according to your separate calculations.
IV.C.1	AS13	I.6.55	This is the capital requirement for the property risk of the life business of the group. Please fill in according to your separate calculations.

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
IV.C.1	AT13	I.6.55	This is the capital requirement for the property risk of the non-life business of the group. Please fill in according to your separate calculations.
IV.C.1	AV13	I.6.56	This is the capital requirement for the currency risk of the life business of the group. Please fill in according to your separate calculations.
IV.C.1	AW13	I.6.56	This is the capital requirement for the currency risk of the non-life business of the group. Please fill in according to your separate calculations.
IV.C.1	BB13	I.6.63	This is Health _{ac} calculated after deducting internal reinsurance from gross premium earned. Please fill in according to your separate calculations.
Tab IV.C.2 – Group Solo Inputs			
IV.C.2	E9	I.6.77	Tick whether group used an internal model
IV.C.2	row 9	I.6.77	If you use an internal model, fill in the information from this model
IV.C.2	D18-BPxx		This is the details on each solo entity of the group as exported from tab IV.C.1
IV.C.2	U8	I.6.38, I.6.39	This is the capital requirement based on non life premium and reserve risk of each entity of the group. This number requires separate calculations by the participant. A general formula that fits all groups equally cannot be provided, as the number of entities may differ..
IV.C.2	Z8		Please fill in the total total CoC risk margin as separately calculated (e.g. helper tab in V.A.4)
IV.C.2	AA8-AB8	I.6.38, I.6.39	This is the capital requirement for the non life premium and reserve risk. Please fill in the data according to your separate spread sheet calculations (aggregation)
IV.C.2	AB8	I.6.42	This is the capital requirement for the non life catastrophe risk. Please fill in the data according to your separate spread sheet calculations (aggregation)
Tab V.A.1 – Used Term Structure			
V.A.1	E5-E57		Should you consider the interest rate term structures provided by CEIOPS not to be

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			appropriate (e.g. there is no term structure available for the currency in which you conduct your business), please fill in the term structure which you used when performing your calculations.
Tab V.A.4 – Helper Tab for Cost of Capital Risk Margin			
V.A.4	F88-F136	I.1.62 – I.1.71	Please input here the projected run-off figures for the sums at risk on death for protection policies at the end of each year, expressed as a percentage of the sum at risk at the reporting reference date (ie time 0).
V.A.4	G88-G136	I.1.62 – I.1.71	Please input here the projected run-off figures for the best estimate provisions for survivorship policies (eg annuities) at the end of each year, expressed as a percentage of the provisions for these policies at the reporting reference date (ie time 0).
V.A.4	H88-H136	I.1.62 – I.1.71	Please input here the projected run-off figures for the sums at risk on disability for protection policies at the end of each year, expressed as a percentage of the sum at risk at the reporting reference date (ie time 0).
V.A.4	I88-I136	I.1.62 – I.1.71	Please input here the projected run-off figures for the best estimate provisions for all policies subject to lapse risk at the end of each year, expressed as a percentage of the provisions for these policies at the reporting reference date (ie time 0).
V.A.4	J88-J136	I.1.62 – I.1.71	Please input here the projected run-off figures for the provisions for expenses (or as a proxy the best estimate provisions for all policies) at the end of each year, expressed as a percentage of the provisions at the reporting reference date (ie time 0).
V.A.4	K88-K136	I.1.62 – I.1.71	Please input here the projected run-off figures for the best estimate provisions for policies subject to revision risk at the end of each year, expressed as a percentage of the provisions at the reporting reference date (ie time 0).
V.A.4	L88-L136	I.1.62 – I.1.71	Please input here the projected run-off figures for the sums at risk on death (or disability) for protection policies at the end of each year, expressed as a percentage of the sum at risk at

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			the reporting reference date (ie time 0).
V.A.4	M88-M136	I.1.62 – I.1.71	Please input here the projected expected expenditures each year (allowing for inflation) for health policies at the end of each year, expressed as a percentage of the expected expenditure in the first year after the reporting reference date (ie time 0).
V.A.4	Cols N-AB Rows 88-136	I.1.62 – I.1.71	Please input here the projected run-off for the claim provisions at the end of each year, that correspond to the sum of the claim and premium provisions at the reporting date; expressed as a percentage of these provisions at the reporting reference date (ie time 0).
V.A.4	H32	I.1.39 – I.1.72	This the total risk margin for all insurance liabilities that can be added to the best estimate provisions in the balance sheet
V.A.4	I32-AB32	I.1.39 – I.1.72	This the total risk margin for all insurance liabilities apportioned on an approximate basis between different lines of business
Tab V.B.1 – Helper Tab for Concentration Risk			
V.B.1	B5	I.3.109 – I.3.113	This cell should contain the value of Mkt_{conc} . This result is automatically calculated based upon the input given in this tab page.
V.B.1	B7	I.3.109 – I.3.113	Please input the total assets excluding those where the policyholder bears the investment risk.
V.B.1	B8	I.3.109 – I.3.113	This cell should contain the number of counterparties listed in the table below. This result is automatically calculated based upon the input given.
V.B.1	A15-Axx	I.3.109 – I.3.113	You may enter the names of the relevant counterparties here. Starting at row 15, please enter for each relevant counterparty all inputs needed in columns B through D.
V.B.1	B15-Bxx	I.3.109 – I.3.113	For each counterparty given, please enter the number corresponding to the relevant rating class in the table in the top right corner of this tab page (AAA=1, AA=2, A=3, BBB=4, BB=5 and lower than BB=6). Please leave the cell blank if the counterparty is unrated.
V.B.1	C15-Cxx	I.3.109 –	For each counterparty given, please enter the

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
		I.3.113	total equity exposure.
V.B.1	D15-Dxx	I.3.109 – I.3.113	For each counterparty given, please enter the total fixed income exposure.
Tab V.B.2 – Helper Tab for Counterparty Default Risk			
V.B.2	B5	I.3.115 – I.3.126	This cell should contain the value of SCR _{def} . This result is automatically calculated based upon the input given.
V.B.2	B8	I.3.115 – I.3.126	This cell should contain the number of counterparties listed in the table below. This result is automatically calculated based upon the input given.
V.B.2	B10	I.3.115 – I.3.126	This cell should contain the value of SCR _{def} for the reinsurance part only. This result is automatically calculated based upon the input given.
V.B.2	B11	I.3.115 – I.3.126	This cell should contain the value of SCR _{def} for the financial derivatives part only. This result is automatically calculated based upon the input given.
V.B.2	F17-F18	I.3.115 – I.3.126	These cells should contain the estimated Herfindahl indices based upon the input given for the reinsurance (F17) and derivatives (F18) exposures, respectively. The results are automatically calculated based upon the input given.
V.B.2	G17-G18	I.3.115 – I.3.126	These cells should contain the estimated implicit correlations based upon the input given for the reinsurance (G17) and derivatives (G18) exposures, respectively. The results are automatically calculated based upon the input given.
V.B.2	A21-Axx	I.3.115 – I.3.126	You may enter the name of the relevant counterparties here. Starting at row 21, please enter for each relevant counterparty all inputs needed in columns B through D.
V.B.2	B21-Bxx	I.3.115 – I.3.126	For each counterparty given, please enter the number corresponding to the relevant rating class in the table in the top right corner of this tab page (AAA=1, AA=2, A=3, BBB=4, BB=5 and lower than BB=6). Please enter a zero (0) if the counterparty is unrated, <i>unless it is an unrated reinsurer subject to Solvency II</i>

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			<i>regulation</i> . In this latter case, please enter a 4.
V.B.2	C21-Cxx	I.3.115 – I.3.126	For each counterparty given, please enter the net replacement cost of the exposure to the reinsurance part.
V.B.2	D21-Dxx	I.3.115 – I.3.126	For each counterparty given, please enter the net replacement cost of the exposure to the financial derivatives part.
V.B.3 – Helper Tab for Group capital – Insurance			
V.B.3	D7-K7	I.6.8	These cells aggregate the details of the group’s local entities in the respective row of the matrix D26-D55 (total life EEA entities)
V.B.3	D8-K8	I.6.8	These cells aggregate the details of the group’s local entities in the respective row of the matrix D58-D87 (total non-life EEA entities)
V.B.3	D9-K9	I.6.8	These cells aggregate the details of the group’s local entities in the respective row of the matrix D90-D119 (total composite EEA entities)
V.B.3	D10-K10	I.6.8	These cells aggregate the details of the group’s local entities in the respective row of the matrix D122-D151 (total reinsurance EEA entities)
V.B.3	L7-L10	I.6.8	These cells represent the available capital for QIS3 for each EEA sector (life, non-life, composite and reinsurance) after taking account of potential deductions and additions.
V.B.3	M7-M10		These are the respective SCRs aggregated for each EEA sector.
V.B.3	D11	I.6.21, I.6.22	Please fill in the capital of EEA other financial sector entities
V.B.3	D12	I.6.23	Please fill in the capital for other EEA entities that are not included in QIS3
V.B.3	L11-L12	I.6.21 - I.6.23	These cells remain zero both for other financial sectors and other EEA sectors
V.B.3	D13		Please fill in the capital of the EEA holding entity based on released accounts
V.B.3	E13	I.6.84, I.6.85	Please fill in the subordinated debt accounted for in equity of the EEA holding company
V.B.3	F13	I.6.84, I.6.85	Please fill in the subordinated debt of the EEA holding company
V.B.3	G13		Please fill in the dividends to be distributed of

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			the EEA holding company
V.B.3	H13		Please fill in the intangible assets of the EEA holding company
V.B.3	I13		Please fill in the valuation of technical provisions adjustments of the EEA holding company
V.B.3	J13		Please fill in all other valuation adjustments (besides those accounted for in I13) of the EEA holding company
V.B.3	K13		Please fill in the available minority interests of the EEA holding company
V.B.3	L13	I.6.78- I.6.95	This cells provides the holding's available capital for QIS3 after taking account of potential deductions and additions
V.B.3	M13		Please provide the SCR of the holding company
V.B.3	D15-M18	cf. 6.16	Please refer to the explanations above. Contrary to EEA-data, however, non-EEA information is not subdivided into the corresponding countries. Any aggregations, if necessary, have to be done by the participant before filling in the numbers.
V.B.3	D21-M21		Same procedure as for the EEA holding company (row 13)
V.B.3	D26-K55		Please fill in the capital components for life broken down to each EEA country
V.B.3	L26-L55	I.6.78 – I.6.95	This is the available capital for the life entities in each EEA country
V.B.3	M26-M55		Please fill in the SCR for the life entities in each EEA country
V.B.3	D58-M87, D90- M119, D122- M151		Please apply the same procedure as above to non-life, composite and reinsurance entities
V.B.4 – Helper Tab for Group capital – Non EEA			
V.B.4	B7:Bxx	I.6.16 – I.6.19	Please fill in the corresponding non EEA country (Bxx is a placeholder indicating that the number of countries cannot be predefined.)
V.B.4	C7:Cxx	I.6.16 –	Please fill in the sum of solo local requirements of each non EEA country (Cxx is a placeholder

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
		I.6.19	indicating that the number of countries cannot be predefined.)
V.B.4	D7:Dxx	I.6.16 – I.6.19	Please fill in the country capital requirements if different to Cxx (Dxx and Cxx are placeholders indicating that the number of countries cannot be predefined.)
V.B.4	E7:Exx	I.6.16 – I.6.19	Please fill in the capital surplus based on local regulatory rules of each non EEA country (Exx is a placeholder indicating that the number of countries cannot be predefined.)
V.B.4	F7:Fxx	I.6.16 – I.6.19	Please fill in the capital requirements calculated with the standard formula (Fxx is a placeholder indicating that the number of countries cannot be predefined.)
V.B.4	G7:Gxx	I.6.16 – I.6.19	Please fill in the capital requirements based on the internal model (Gxx is a placeholder indicating that the number of countries cannot be predefined.) If no internal model is used, these cells remain blank.
V.B.5 – Helper Tab for Group capital – Others			
V.A.5	B7:Bxx		Please name the corresponding types of activity of the group’s participations in other financial sectors (Bxx is a placeholder indicating that the number of activities cannot be predefined.)
V.A.5	C7:Cxx		Please provide the sectoral capital requirements for the participations in other financial sectors (Cxx is a placeholder indicating that the number of activities cannot be predefined.)
V.A.5	D7:Dxx	I.6.91	Please fill in the capital surplus for each non insurance participation whereby local regulatory rules shall be translated into the standards of the consolidated accounts (Dxx is a placeholder indicating that the number of activities cannot be predefined.)
Tab V.C.1 – SCR (Partial Balance Sheet without Free Assets)			
V.C.1	I9	I.3.26	This cell aggregates the capital charges of the five modules (market risk, default risk, life, health and non-life underwriting risk).
V.C.1	I15	I.3.26	This cell aggregates the risk mitigating effects of future profit sharing of three out of the five modules (market risk, life and health

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			underwriting risk).
V.C.1	J9	I.3.26	This cell calculates the BSCR.
V.C.1	L9	I.3.15	This cell calculates the SCR.
V.C.1	D19-I19	I.3.10	Please fill in the capital charges for the market risk sub-modules, thereby not taking account free assets which do not back technical provisions.
V.C.1	D26-I26	I.3.10	Please fill in the risk mitigating effects of future profit sharing of the market risk sub-modules, thereby not taking account free assets which do not back technical provisions.
Tab V.C.2 – Equity and Property Risk by Liability Duration			
V.C.2	D8-E11	I.3.69 – I.3.78	Those participants interested in calculating the outcome of the alternative calculation proposed in I.3.65 – I.3.78 may calculate the results here. In cells D8-D11, please enter the total <i>nominal</i> insurance liabilities per duration class. In cells E8-E11, please enter the total <i>real</i> insurance liabilities per duration class.
V.C.2	G8-G12	I.3.69 – I.3.78	Please enter the market value of the equities allocated to each duration class in G8-G11. In G12, please enter the market value of the equities not allocated to any duration class.
V.C.2	L8	I.3.69 – I.3.78	Please enter the average duration of the insurance liabilities.
V.C.2	L11	I.3.69 – I.3.78	Please enter the change in NAV (with a negative change equalling a positive value) of the alternative equity risk scenario.
V.C.2	L12	I.3.69 – I.3.78	Please enter the change in NAV (with a negative change equalling a positive value) of the alternative equity risk scenario, <i>taking into account the risk mitigating effect of future profit sharing (if any)</i> .
V.C.2	D16-E19	I.3.79 – I.3.80	Those participants interested in calculating the outcome of the alternative calculation proposed in I.3.65 – I.3.78 may calculate the results here. In cells D16-D19, please enter the total <i>nominal</i> insurance liabilities per duration class. In cells E16-E19, please enter the total <i>real</i> insurance liabilities per duration class.
V.C.2	G16-G20	I.3.79 –	Please enter the market value of the property

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
		I.3.80	allocated to each duration class in G16-G19. In G20, please enter the market value of property not allocated to any duration class.
V.C.2	L19	I.3.79 – I.3.80	Please enter the change in NAV (with a negative change equalling a positive value) of the alternative property risk scenario.
V.C.2	L20	I.3.79 – I.3.80	Please enter the change in NAV (with a negative change equalling a positive value) of the alternative property risk scenario, <i>taking into account the risk mitigating effect of future profit sharing (if any).</i>