

Chapter 10

Instructions regarding reporting templates

IR.05.04 – Non-life income, expenditure and business model analysis

General Comments:

This section relates to annual and quarterly submission of information for individual entities, groups and insurance undertakings in regard to branch operations.

Items in this template are to be reported using financial accounting conventions unless these instructions state that an item is to be reported on a Solvency II basis.

For items reported from using financial accounting conventions:

1. In the event of any inconsistency or contradiction between the instructions in this document and the accounting standards reported at {basic information – general IR.01.02, row R0120}, firms are to follow the instructions in this document.
2. Subject to following the instructions in this document, firms shall follow:
 - a) the recognition and valuation basis as for the published financial statements as originally published, no new recognition or re-valuation is required, and
 - b) the accounting standards reported at {basic information – general IR.01.02, row R0120} to the extent practical.

The template is based on a year-to-date basis.

Insurance and reinsurance firms shall report written/earned premiums as defined in the Glossary regardless of the accounting standards used. Other rows should be reported in a way that avoids inconsistency with the reporting of written / earned premiums.

Third country branches should read any reference to ‘technical provisions’ as the provisions to cover insurance and reinsurance obligations referred to in Third Country Branches 6.1.

Items of income and expenditure to be reported at entity level only (ie not by line of business) are indicated as such in these instructions for the item in question.

For the purpose of this template:

- ‘Allocated loss adjustment expenses (ALAE)’ means: the costs of processing and resolving claims that could be assignable to individual claim (e.g. legal and adjuster’s fees).
- ‘Reporting period’ means: the period between the reporting reference date applicable to when the template was last reported and the current reporting reference date.

Firms should complete the relevant tables in IR.05.04.01 and third country branches should complete the relevant tables in IR.05.04.07 as follows:

- Information related to the ‘reporting period’ is reported in tables 01 and 05.
- Rows R1710 and to R2190 in table 01 need not be completed by solo undertakings that do not have a Part 4A permission to effect contracts of insurance.

Bank of England PRA

- Information related to 'Plan year 1' (ie the first financial year following the 'reporting period') is reported in tables 02 and 06.
- Information related to 'Plan year 2' (ie the second financial year following the 'reporting period') is reported in tables 03 and 07.
- Information related to 'Plan year 3' (ie the third financial year following the 'reporting period') is reported in tables 04 and 08.
- Firms that do not have a Part 4A permission to effect contracts need not complete the business plan tables, ie tables 02, 03, 04, 05, 06, 07, and 08.
- Rows R1950 and R2100 to R2190 do not apply to third country branches.

For example:

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

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

The balance sheet and own funds items and solvency capital requirement items in IR.05.04 shall be reported on a Solvency II basis.

Rows and columns in the template

In this template firms are to report specified financial measures (eg premiums, claims, expenses) along the rows of the template. In the template's columns firms submit the specified financial measures by:

- line of business for the 'reporting period' in columns C0010 to C0540;
- distribution channel for the 'reporting period' in columns C0610 to C0830;
- line of business for 'Plan year 1' in columns C1010 to C1540;
- distribution channel for 'Plan year 1' in columns C1610 to C1830;
- line of business for 'Plan year 2' in columns C2010 to C2540;
- distribution channel for 'Plan year 2' in columns C2610 to C2830;
- line of business for 'Plan year 3' in columns C3010 to C3540;
- distribution channel for 'Plan year 3' in columns C3610 to C3830;

Bank of England PRA

Line of business information to be reported in columns

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

- a) Total for the firm (ie includes all non-life LoBs and annuities stemming from non-life accepted insurance and reinsurance contracts). (Reported in columns C0010, C1010, C2010, C3010.)
- b) Total for all non-life LoBs (ie excludes annuities stemming from non-life accepted insurance and reinsurance contracts). (Reported in columns C0015, C1015, C2015, C3015.)
- c) *Lines of business 1 and 13 in t Technical Provisions – Further Requirements Annex 1 (ie ‘Medical expense insurance’ and ‘Medical expense accepted proportional reinsurance’ combined).* (Reported in columns C0110, C1110, C2110, C3110.)
- d) *Lines of business 2 and 14 in Technical Provisions – Further Requirements Annex 1 (ie ‘income protection insurance’ and ‘income protection accepted proportional reinsurance’ combined).* (Reported in columns C0120, C1120, C2120, C3120.)
- e) *Lines of business 3 and 15 in Technical Provisions – Further Requirements Annex 1 (ie ‘workers compensation insurance’ and ‘workers compensation accepted proportional reinsurance’ combined).* (Reported in columns C0130, C1130, C2130, C3130.)
- f) *Line of business 4 in Technical Provisions – Further Requirements Annex 1 (ie ‘motor vehicle liability insurance’), attributable to personal lines motor business.* Where the definition of personal lines motor business is that the primary purpose of each vehicle insured on the contract is to transport:
 - nine or fewer non-fare paying persons and each motor vehicle insured on the contract is individually rated;
 - nine or fewer non-fare paying persons, the persons insured are not a body corporate or partnership, and the number of vehicles insured on the contract is three or less; or
 - ten or more non-fare paying persons, the persons insured are not a body corporate or partnership and each motor vehicle insured on the contract is individually rated.(Reported in columns C0140, C1140, C2140, C3140.)
- g) *Line of business 4 in Technical Provisions – Further Requirements Annex 1 (ie ‘motor vehicle liability insurance’) that is not attributable to personal lines motor business as defined in (f) above and line of business 16 (ie ‘motor vehicle liability accepted proportional reinsurance’).* (Reported in columns C0141, C1141, C2141, C3141.)
- h) *Line of business 5 in Technical Provisions – Further Requirements Annex 1 (ie ‘other motor insurance’)* attributable to personal lines motor business. Where the definition of personal lines motor business is that the primary purpose of each vehicle insured on the contract is to transport:
 - nine or fewer non-fare paying persons and each motor vehicle insured on the contract is individually rated;
 - nine or fewer non-fare paying persons, the persons insured are not a body corporate or partnership, and the number of vehicles insured on the contract is three or less; or
 - ten or more non-fare paying persons, the persons insured are not a body corporate or partnership and each motor vehicle insured on the contract is individually rated.(Reported in columns C0150, C1150, C2150, C3150.)
- i) *Line of business 5 in Technical Provisions – Further Requirements Annex 1 (ie ‘other motor insurance’), that is not attributable to personal lines motor business as defined in*

Bank of England PRA

- (h) above and *line of business* 17 (ie and ‘*other motor accepted proportional reinsurance*’). (Reported in columns C0151, C1151, C2151, C3151).
- j) *Lines of business* 6 and 18 in Technical Provisions – Further Requirements Annex 1 (ie ‘*Marine, aviation and transport insurance*’ and ‘*Marine, aviation and transport accepted proportional reinsurance*’ combined). (Reported in columns C0160, C1160, C2160, C3160.)
- k) *Line of business* 7 in Technical Provisions – Further Requirements Annex 1 (ie ‘*Fire and other damage to property insurance*’) attributable to personal lines property business. Where personal lines property business is defined as: *Contracts of insurance* (other than treaty reinsurance contracts) against loss of or damage to any of - structure of domestic properties, contents of domestic properties, or contents of domestic properties and personal items.
(Reported in columns C0170, C1170, C2170, C3170.)
- l) *Line of business* 7 in Technical Provisions – Further Requirements Annex 1 (ie ‘*Fire and other damage to property insurance*’) that is not attributable to personal lines property business as defined in (k) above and *line of business* 19 (ie ‘*Fire and other damage to property accepted proportional reinsurance*’). (Reported in columns C0180, C1180, C2180, C3180.)
- m) Employers’ liability. Defined as: *Contracts of insurance and accepted proportional reinsurance against the risks of the persons insured incurring liabilities to their employees for injury, illness or death arising out of their employment during the course of business.* (*Includes these risks covered under “Mixed commercial package” policies.*)
(Reported in columns C0190, C1190, C2190, C3190.)
- n) Public and Products Liability. Defined as: *Contracts of insurance and accepted proportional reinsurance against the risks of the persons insured incurring liabilities to third parties for damage to property, injury, illness or death, arising in the course of the insured's business.* (*Includes these risks covered under “Mixed Commercial Package” policies.*) (Reported in columns C0200, C1200, C2200, C3200)
- o) Professional Indemnity liability. Defined as: *Contracts of insurance and accepted proportional reinsurance against the risks of the persons insured incurring liabilities to third parties arising from wrongful acts (such as breach of duty, breach of trust, negligence, error or omissions) by professionals, named individuals or businesses occurring in the course of the insured's professional activities.* (*Including directors' and officers' liability and errors and omissions liability.*) (Reported in columns C0210, C1210, C2210, C3210.)
- p) *Lines of business* 8 and 20 in Technical Provisions – Further Requirements Annex 1 (ie ‘*general liability insurance*’ and ‘*general liability accepted proportional reinsurance*’ combined) that does not meet any of the definitions of: Employers’ liability in (m) above; Public and Products Liability in (n) above; or Professional Indemnity in (o) above.
(Reported in columns C0220, C1220, C2220, C3220.)
- q) *Lines of business* 9 and 21 in Technical Provisions – Further Requirements Annex 1 (ie ‘*Credit and suretyship insurance*’ and ‘*Credit and suretyship accepted proportional reinsurance*’ combined). (Reported in columns C0230, C1230, C2230, C3230, C4230.)
- r) *Lines of business* 10 and 22 in Technical Provisions – Further Requirements Annex 1 (ie, ‘*legal expense insurance*’ and ‘*legal expense accepted proportional reinsurance*’ combined). (Reported in columns C0240, C1240, C2240, C3240.)

Bank of England PRA

- s) *Lines of business* 11 and 23 in Technical Provisions – Further Requirements Annex 1 (ie, ‘*assistance insurance*’ and ‘*assistance accepted proportional reinsurance*’ combined). (Reported in columns C0250, C1250, C2250, C3250.)
- t) *Lines of business* 12 and 24 in Technical Provisions – Further Requirements Annex 1 (ie, ‘*miscellaneous financial loss insurance*’ and ‘*miscellaneous financial loss accepted proportional reinsurance*’ combined). (Reported in columns C0260, C1260, C2260, C3260.)
- u) *Line of business* 25 in Technical Provisions – Further Requirements Annex 1 (ie ‘*non-proportional health reinsurance*’). (Reported in columns C0310, C1310, C2310, C3310.)
- v) *Line of business* 26 in Technical Provisions – Further Requirements Annex 1 (ie ‘*non-proportional casualty reinsurance*’). (Reported in columns C0320, C1320, C2320, C3320.)
- w) *Line of business* 27 in Technical Provisions – Further Requirements Annex 1 (ie ‘*non-proportional marine, aviation and transport reinsurance*’). (Reported in columns C0330, C1330, C2330, C3330, C4330.)
- x) *Line of business* 28 in Technical Provisions – Further Requirements Annex 1 (ie ‘*non-proportional property reinsurance*’). (Reported in columns C0340, C1340, C2340, C3340.)
- y) *Lines of business* in 33 and 34 in Technical Provisions – Further Requirements Annex 1 (ie ‘*Annuities stemming from non-life insurance contracts and relating to health insurance obligations*’ and ‘*Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations*’). (Reported in columns C0525, C1525, C2525, C3525.)
- z) The proportion of *lines of business* 35 and 36 in Technical Provisions – Further Requirements Annex 1 (ie ‘*Health reinsurance*’ and ‘*Life reinsurance*’) relating to obligations included in LoBs 33 and 34. (Reported in columns C0545, C1545, C2545, C3545.)

The amounts reported under columns C0525, C0545, C1525, C1545, C2525, C2545, C3525, C3545 should relate only to claims arising from non-life obligations that are formally settled as annuities and thus included in the reporting template IR.12.01.01. Non-life annuity obligations accounted for on the basis used for life insurance are not to be included in columns C0525, C0545, C1525, C1545, C2525, C2545, C3525, C3545 (this is because non-life annuity obligations accounted for on the basis used for life insurance are included in template IR.05.03.01.)

Distribution Channel information to be reported in columns

Firms that do not have a Part 4A permission to effect contracts of insurance need not complete the distribution channel information.

Distribution channel data is to be reported separately for personal lines insurance and accepted proportional reinsurance business (hereafter referred to as personal lines business), and for commercial lines insurance and accepted proportional reinsurance business (hereafter referred to as commercial lines business). Where:

- Personal lines business is classes (c), (d), (f), (h), (k), (r), (s), (t) referred to above.

Bank of England PRA

- Commercial lines business is classes (e), (g), (i), (j), (l), (m), (n), (o), (p), (q) referred to above.

Personal lines and commercial lines business is to be split according to whether or not the underwriting has been outsourced, and then split by distribution channel as follows:

Distribution	channel	split	Column
Personal lines	Personal - Motor	Underwriting outsourced or delegated	C0610, C1610, C2610, C3610
		Underwriting not outsourced or delegated	Direct / open market / PCW C0620, C1620, C2620, C3620
			Broker / Intermediary C0630, C1630, C2630, C3630
			Partnerships, affiliates, schemes, etc C0640, C1640, C2640, C3640
			Other C0650, C1650, C2650, C3650
	Personal - Household	Underwriting outsourced or delegated	C0660, C1660, C2660, C3660
		Underwriting not outsourced	Direct / open market / PCW C0670, C1670, C2670, C3670
			Broker / Intermediary C0680, C1680, C2680, C3680
			Partnerships, affiliates, schemes, etc C0690, C1690, C2690, C3690
			Other C0700, C1700,

Bank of England PRA

Distribution	channel	split	Column
			C2700, C3700
	Personal - Other	Underwriting outsourced or delegated	C0710, C1710, C2710, C3710
		Underwriting not outsourced or delegated	Direct / open market / PCW C0720, C1720, C2720, C3720
			Broker / Intermediary C0730, C1730, C2730, C3730
			Partnerships, affiliates, schemes, etc C0740, C1740, C2740, C3740
			Other C0750, C1750, C2750, C3750
Commercial lines		Underwriting outsourced or delegated	External agents excluding brokers C0760, C1760, C2760, C3760
			Service companies within own group C0770, C1770, C2770, C3770
			Broker facilities C0780, C1780, C2780, C3780
			Other C0790, C1790, C2790, C3790
		Underwriting not outsourced or delegated	Direct / open market C0800, C1800, C2800, C3800
			Broker / Intermediary C0810, C1810, C2810, C3810

Bank of England PRA

Distribution	channel	split	Column
		Lineslips, schemes, etc	C0820, C1820, C2820, C3820
		Other	C0830, C1830, C2830, C3830

In the above split:

- Underwriting outsourced or delegated is where underwriting is outsourced or delegated to (say): a managing general agent, to a cover holder, under a binding authority, under delegated authority, etc
- Direct / open market / price comparison website (PCW) are: policies purchased from the firm via (for example) its own website, own call centre, own agency network, in-person or post, or via an aggregator website which have not been placed via an intermediary.
- Broker / Intermediary are policies purchased via brokers or intermediary who typically receive a commission from the insurer for providing this service. It also includes policies which have been sourced by a broker or intermediary via a price comparison website.
- Partnerships, affiliates, schemes, etc are: policies purchased via corporate affiliates partnerships that are not registered as brokers or intermediaries.
- Lineslips, schemes are arrangements where: a number of risks that meeting some similar risk criteria are bound on the same slip; and where premium rates, terms and conditions have been pre-set by the insurer.
- Other. Defined as all additional policies purchased that are not covered by the above distribution channels.

Instructions for individual items

The first column of the next table identifies the items to be reported by identifying the rows as shown in the template IR.05.04. The columns in the template applicable to each row are identified in the instruction column.

CELL(S)	ITEM	INSTRUCTIONS
	Income	
	Premiums written	
R0110	Gross	This item is to be reported: <ul style="list-style-type: none"> • For the following columns for the reporting period:

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<ul style="list-style-type: none"> ➤ Total non-life in column C0015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; ➤ Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively; ➤ Distribution channels for personal lines: motor; household; and other in columns C0610 to C0650; C0660 to C0700; and C0710 to C0750 respectively; ➤ Distribution channels for commercial lines other in columns C0760 to C0830; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➤ Total non-life in column C1015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C1110 to C1260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C1310 to C1340. ➤ Distribution channels for personal lines: motor; household; and other in columns C1610 to C1650; C1660 to C1700; and C1710 to C1750 respectively; ➤ Distribution channels for commercial lines other in columns C1760 to C1830. • For the following columns for plan year 2: <ul style="list-style-type: none"> ➤ Total non-life in column C2015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C2110 to C2260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C2310 to C2340. ➤ Distribution channels for personal lines: motor; household; and other in columns C2610 to C2650; C2660 to C2700; and C2710 to C2750 respectively; ➤ Distribution channels for commercial lines other in columns C2760 to C2830. • For the following columns for plan year 3: <ul style="list-style-type: none"> ➤ Total non-life in column C3015;

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<ul style="list-style-type: none"> ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C3110 to C3260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C3310 to C3340. ➤ Distribution channels for personal lines: motor; household; and other in columns C3610 to C3650; C3660 to C3700; and C3710 to C3750 respectively; ➤ Distribution channels for commercial lines in columns C3760 to C3830. <p>Gross written premiums in the 'reporting period' or the business plan year, as the case may be.</p> <p>The gross premiums written:</p> <ol style="list-style-type: none"> i. Are gross of reinsurance. ii. Exclude any amounts due during the financial year relating to business accepted by the undertaking via a business transfer-in. iii. Equals the sum of R0111 + R0113. iv. Equals the sum of R0120 + R0130 (where these rows are reported). v. Should normally include premiums relating to contracts incepting prior to the period (ie premiums reported in R0140).
R0111	Gross direct business	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➤ Total non-life in column C0015; ➤ All non-life insurance lines of business in columns C0110 to C0260; ➤ Annuities stemming from non-life insurance contracts in column C0525; ➤ Distribution channels for personal lines: motor; household; and other in columns C0610 to C0650; C0660 to C0700; and C0710 to C0750 respectively; ➤ Distribution channels for commercial lines other in columns C0760 to C0830; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➤ Total non-life in column C1015; ➤ All non-life insurance lines of business in columns C1110 to C1260;

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<ul style="list-style-type: none"> ➤ Distribution channels for personal lines: motor; household; and other in columns C1610 to C1650; C1660 to C1700; and C1710 to C1750 respectively; ➤ Distribution channels for commercial lines other in columns C1760 to C1830. • For the following columns for plan year 2: <ul style="list-style-type: none"> ➤ Total non-life in column C2015; ➤ All non-life insurance lines of business in columns C2110 to C2260; ➤ Distribution channels for personal lines: motor; household; and other in columns C2610 to C2650; C2660 to C2700; and C2710 to C2750 respectively; ➤ Distribution channels for commercial lines other in columns C2760 to C2830. • For the following columns for plan year 3: <ul style="list-style-type: none"> ➤ Total non-life in column C3015; ➤ All non-life insurance lines of business in columns C3110 to C3260; ➤ Distribution channels for personal lines: motor; household; and other in columns C3610 to C3650; C3660 to C3700; and C3710 to C3750 respectively; ➤ Distribution channels for commercial lines in columns C3760 to C3830. <p>The amount of written premiums reported in row R0110 that are in respect of insurance contracts arising from direct insurance business (as opposed to accepted reinsurance contracts).</p>
R0112	Gross –direct business – new business	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➤ Total non-life in column C0015; ➤ All non-life insurance lines of business in columns C0110 to C0260; ➤ Annuities stemming from non-life insurance contracts in column C0525; ➤ Distribution channels for personal lines: motor; household; and other in columns C0610 to C0650; C0660 to C0700; and C0710 to C0750 respectively;

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<ul style="list-style-type: none"> ➤ Distribution channels for commercial lines other in columns C0760 to C0830; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➤ Total non-life in column C1015; ➤ All non-life insurance lines of business in columns C1110 to C1260; • For the following columns for plan year 2: <ul style="list-style-type: none"> ➤ Total non-life in column C2015; ➤ All non-life insurance lines of business in columns C2110 to C2260; • For the following columns for plan year 3: <ul style="list-style-type: none"> ➤ Total non-life in column C3015; ➤ All non-life insurance lines of business in columns C3110 to C3260; <p>The amount of written premiums arising from direct insurance business reported in row R0111 that are attributable to new business (as opposed to renewal business), where the definition of 'new business' is what the firm uses for its internal management information purposes.</p> <p>With the exception for the lines of business listed below, firms may omit (ie leave blank) this item if they do not record new business for internal management information purposes for the line of business in question. For the lines of business listed below, firms should report this item:</p> <ul style="list-style-type: none"> • Medical expense insurance (columns C0110, C1110, C2110, C3110); • Income protection (columns C0120, C1120, C2120, C3120); • Motor personal lines (columns C0140, C0141, C1140, C1141, C2140, C2141, C3140, C3141); • Property personal lines (columns C0170, C1170, C2170, C3170)
R0113	Gross reinsurance accepted	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➤ Total non-life in column C0015; ➤ All non-life accepted proportional reinsurance lines of business in columns C0110 to C0130, C0141, C0151, C0160, C0180 to C0260;

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<ul style="list-style-type: none"> ➤ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; ➤ Annuities stemming from non-life accepted reinsurance contracts in column C0545; ➤ Distribution channels for personal lines: motor; household; and other in columns C0610 to C0650; C0660 to C0700; and C0710 to C0750 respectively; ➤ Distribution channels for commercial lines other in columns C0760 to C0830; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➤ Total non-life in column C1015; ➤ All non-life accepted proportional reinsurance lines of business in columns C1110 to C1130, C1141, C1151, C1160, C1180 to C1260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C1310 to C1340. ➤ Distribution channels for personal lines: motor; household; and other in columns C1610 to C1650; C1660 to C1700; and C1710 to C1750 respectively; ➤ Distribution channels for commercial lines other in columns C1760 to C1830. • For the following columns for plan year 2: <ul style="list-style-type: none"> ➤ Total non-life in column C2015; ➤ All non-life accepted proportional reinsurance lines of business in columns C2110 to C2130, C2141, C2151, C2160, C2180 to C2260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C2310 to C2340. ➤ Distribution channels for personal lines: motor; household; and other in columns C2610 to C2650; C2660 to C2700; and C2710 to C2750 respectively; ➤ Distribution channels for commercial lines other in columns C2760 to C2830. • For the following columns for plan year 3: <ul style="list-style-type: none"> ➤ Total non-life in column C3015; ➤ All non-life accepted proportional reinsurance lines of business in columns C3110 to C3141, C3151, C3160, C3180 to C3260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C3310 to C3340. ➤ Distribution channels for personal lines: motor; household; and other in columns C3610 to C3650;

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<p>C3660 to C3700; and C3710 to C3750 respectively;</p> <ul style="list-style-type: none"> ➤ Distribution channels for commercial lines in columns C3760 to C3830. <p>The amount of gross written premiums reported in row R0110 that are in respect of insurance contracts arising from accepted reinsurance business.</p>
R0120	Gross— contracts of 12 months or less duration	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➤ Total non-life in column C0015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; <p>The amount of gross written premiums reported in row R0110 that relate to contracts of 12 months or less duration.</p>
R0130	Gross—contracts of more than 12 months duration	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➤ Total non-life in column C0015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; <p>The amount of gross written premiums reported in row R0110 that relates to contracts of more than 12 months duration.</p>
R0140	Gross—relating to contracts incepting prior to the period	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➤ Total non-life in column C0015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; <p>The amount of gross written premiums reported in row R0110 that relate to contracts incepting prior to the period.</p>

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<p>This item might include premiums due in the period arising from:</p> <ul style="list-style-type: none"> • Adjustments to policies that incepted prior to the period (aka 'pipeline' premium). • Multi-year contracts that incepted prior to the period.
R0160	Net	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total non-life in column C0015; ➢ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➢ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; ➢ Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➢ Total non-life in column C1015; ➢ All non-life insurance and accepted proportional reinsurance lines of business in columns C1110 to C1260; ➢ All non-life accepted non-proportional reinsurance lines of business in columns C1310 to C1340. • For the following columns for plan year 2: <ul style="list-style-type: none"> ➢ Total non-life in column C2015; ➢ All non-life insurance and accepted proportional reinsurance lines of business in columns C2110 to C2260; ➢ All non-life accepted non-proportional reinsurance lines of business in columns C2310 to C2340. • For the following columns for plan year 3: <ul style="list-style-type: none"> ➢ Total non-life in column C3015; ➢ All non-life insurance and accepted proportional reinsurance lines of business in columns C3110 to C3260; ➢ All non-life accepted non-proportional reinsurance lines of business in columns C3310 to C3340. <p>Gross written premiums as reported in row R0110 less 'outward reinsurance premium' where 'outward reinsurance premium' is defined as:</p> <p><i>All premiums paid or payable in respect of outward reinsurance contracts entered into by the firm during the relevant period. Portfolio entries payable on the</i></p>

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<p><i>conclusion or amendment of outward reinsurance contracts must be added; portfolio withdrawals receivable must be deducted.</i></p> <p>The premiums written under this item are net of reinsurance premium ceded.</p> <p>This excludes amounts due during the financial year relating to business accepted by the undertaking via a business transfer-in.</p>
	Premiums earned and provisions for unearned	
R0210	Gross earned premiums	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total non-life in column C0015; ➢ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➢ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; ➢ Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively; ➢ Distribution channels for personal lines: motor; household; and other in columns C0610 to C0650; and C0660 to C0700 respectively; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➢ Total non-life in column C1015; ➢ All non-life insurance and accepted proportional reinsurance lines of business in columns C1110 to C1260; ➢ All non-life accepted non-proportional reinsurance lines of business in columns C1310 to C1340. • For the following columns for plan year 2: <ul style="list-style-type: none"> ➢ Total non-life in column C2015; ➢ All non-life insurance and accepted proportional reinsurance lines of business in columns C2110 to C2260; ➢ All non-life accepted non-proportional reinsurance lines of business in columns C2310 to C2340. • For the following columns for plan year 3: <ul style="list-style-type: none"> ➢ Total non-life in column C3015;

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<ul style="list-style-type: none"> ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C3110 to C3260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C3310 to C3340. <p>Gross earned premiums in the 'reporting period' or the business plan year, as the case may be.</p> <p>This includes any premiums earned during the period relating to business accepted by the firm via a business transfer-in.</p>
R0211	Gross provision for unearned premium	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➤ Total non-life in column C0015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; ➤ Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively; <p>The amount representing that part of gross written premiums reported in row R0110 which is estimated to be earned in the following financial year or in subsequent financial years</p>
R0212 / C0015, C0110 to C0340	Gross provision for unearned premium - FSCS	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➤ Total non-life in column C0015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; ➤ Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively; <p>The proportion (expressed as an amount) of the amount reported in row R0211 that is subject to the Financial Services Compensation Scheme.</p> <p>The amount entered is to reflect the level of cover provided by FSCS (in accordance with the Policyholder Protection part of the Rulebook). Eg if the level of cover provided by the FSCS is 90% of the claim, the amount</p>

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		entered is to take into account that the FSCS covers 90% of the claim.
R0220	Net earned premiums	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total non-life in column C0015; ➢ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➢ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; ➢ Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➢ Total non-life in column C1015; ➢ All non-life insurance and accepted proportional reinsurance lines of business in columns C1110 to C1260; ➢ All non-life accepted non-proportional reinsurance lines of business in columns C1310 to C1340. • For the following columns for plan year 2: <ul style="list-style-type: none"> ➢ Total non-life in column C2015; ➢ All non-life insurance and accepted proportional reinsurance lines of business in columns C2110 to C2260; ➢ All non-life accepted non-proportional reinsurance lines of business in columns C2310 to C2340. • For the following columns for plan year 3: <ul style="list-style-type: none"> ➢ Total non-life in column C3015; ➢ All non-life insurance and accepted proportional reinsurance lines of business in columns C3110 to C3260; ➢ All non-life accepted non-proportional reinsurance lines of business in columns C3310 to C3340. <p>This item comprises:</p> <ul style="list-style-type: none"> • Gross written premiums reported in row R0110. • less 'outward reinsurance premiums'. • less change in the gross provision for unearned premium in the 'reporting period' or the business plan year, as the case may be.

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<ul style="list-style-type: none"> • plus change in the provision for unearned premium, reinsurers' share, in the 'reporting period' or the business plan year, as the case may be. <p>Where:</p> <ul style="list-style-type: none"> ➤ 'Outward reinsurance premium' is defined as: <i>All premiums paid or payable in respect of outward reinsurance contracts entered into by the firm during the relevant period. Portfolio entries payable on the conclusion or amendment of outward reinsurance contracts must be added; portfolio withdrawals receivable must be deducted.</i> ➤ 'provision for unearned premium' is defined as: <i>the amount representing that part of written premiums which is estimated to be earned in the following financial year or in subsequent financial years.</i> <p>This includes any premiums earned during the period relating to business accepted by the firm via a business transfer-in.</p>
R0410	Net earned premiums from business transfers-in	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➤ Total over all business in column C0010; ➤ Total non-life in column C0015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; ➤ Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➤ Total over all business in column C1010; ➤ Total non-life in column C1015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C1110 to C1260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C1310 to C1340; ➤ Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C1525 and C1545 respectively; • For the following columns for plan year 2:

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<ul style="list-style-type: none"> ➤ Total over all business in column C2010; ➤ Total non-life in column C2015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C2110 to C2260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C2310 to C2340; ➤ Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C2525 and C2545 respectively; • For the following columns for plan year 3: <ul style="list-style-type: none"> ➤ Total over all business in column C3010; ➤ Total non-life in column C3015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C3110 to C3260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C3310 to C3340; ➤ Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C3525 and C3545 respectively; <p>Premiums earned during the period, net of reinsurance, relating to non-life insurance contracts accepted by the firm during the period via a transfer of business under Part VII of FSMA 2000.</p>
	Investments and other income	
R0420	Investment income	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➤ Total over all business in column C0010; <p>Comprises of 'dividends', 'interest' and 'rent' that is reported in the template for 'Income/gains and losses in the period' {IR.09.01.01}.</p> <p>Where:</p> <ul style="list-style-type: none"> • 'dividends' are : Amount of dividends earned over the 'reporting period', ie dividends received less the right to receive a dividend already recognised at the beginning of the 'reporting period', plus the right to receive a dividend recognised at the end of the reporting period. Applicable to dividend paying assets such as equity, preferred securities and collective

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<p>investment undertakings. Includes also dividends received from assets that have been sold or matured.</p> <ul style="list-style-type: none"> ‘interest’ is : Amount of interest earned, ie interest received less accrued interest at the start of the period plus accrued interest at the end of the ‘reporting period’. Includes interest received when the asset is sold/matured or when the coupon is received. Applicable to coupon and interest paying assets such as bonds, loans and deposits. ‘rent’ is : Amount of rent earned ie rent received less accrued rent at the start of the period plus accrued rent at the end of the ‘reporting period’. Includes also rents received when the asset is sold or matured. Only applicable to properties, regardless of the function.
R0430	Realised and unrealised gains / (losses)	<p>This item is to be reported:</p> <ul style="list-style-type: none"> For the following columns for the reporting period: <ul style="list-style-type: none"> ➤ Total over all business in column C0010; <p>Comprises of ‘Net gains and losses’ and ‘Unrealised gains and losses’ reported in the template for ‘Income/gains and losses in the period’ {IR.09.01.01}.</p>
R0435	Investment income and investment gains / (losses)	<p>This item is to be reported:</p> <ul style="list-style-type: none"> For the following columns for the reporting period: <ul style="list-style-type: none"> ➤ Total over all business in column C0010; For the following columns for plan year 1: <ul style="list-style-type: none"> ➤ Total over all business in column C1010; For the following columns for plan year 2: <ul style="list-style-type: none"> ➤ Total over all business in column C2010; For the following columns for plan year 3: <ul style="list-style-type: none"> ➤ Total over all business in column C3010; <p>Derived as R0435 = Investment income (R0420) plus <u>realised and unrealised gains / (losses) (R0430)</u></p> <p>regardless of whether an item in the above derivation is reported in the column in question. Eg if R0420 is not reported in column C1010, the instructions for R0420 are to be followed when deriving the amount to be reported at {R0435, C1010}.</p>
R0440	Other income	<p>This item is to be reported:</p> <ul style="list-style-type: none"> For the following columns for the reporting period: <ul style="list-style-type: none"> ➤ Total over all business in column C0010; For the following columns for plan year 1:

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<ul style="list-style-type: none"> ➤ Total over all business in column C1010; • For the following columns for plan year 2: <ul style="list-style-type: none"> ➤ Total over all business in column C2010; • For the following columns for plan year 3: <ul style="list-style-type: none"> ➤ Total over all business in column C3010; <p>Include in this item any other income attributable to the period not included in rows R0210 and R0410 to R0435 above.</p>
R0510	Total income	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➤ Total over all business in column C0010; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➤ Total over all business in column C1010; • For the following columns for plan year 2: <ul style="list-style-type: none"> ➤ Total over all business in column C2010; • For the following columns for plan year 3: <ul style="list-style-type: none"> ➤ Total over all business in column C3010; <p>Derived as R0510 =</p> <ul style="list-style-type: none"> • Net earned premiums (R0220) • plus Investment income (R0420) • plus Realised and unrealised gains / (losses) (R0430) • plus Other income (R0440); <p>regardless of whether an item in the above derivation is reported in the column in question. Eg if R0420 is not reported in column C1010, the instructions for R0420 are to be followed when deriving the amount to be reported at {R0510, C1010}.</p>
	Expenditure	
	Claims incurred	<p>Claims incurred information (rows R0610 to R0730) – general comments:</p> <p>The amounts reported in these rows should normally relate to benefit and claim payments plus allocated loss adjustment expenses. However, other cash flows can be included if necessary in order to satisfy the instructions for rows R0610 and R0690.</p>
R0610	Gross (undiscounted)	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➤ Total non-life in column C0015;

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<ul style="list-style-type: none"> ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; ➤ Distribution channels for personal lines: motor; household; and other in columns C0610 to C0650; and C0660 to C0700 respectively; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➤ Total non-life in column C1015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C1110 to C1260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C1310 to C1340. • For the following columns for plan year 2: <ul style="list-style-type: none"> ➤ Total non-life in column C2015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C2110 to C2260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C2310 to C2340. • For the following columns for plan year 3: <ul style="list-style-type: none"> ➤ Total non-life in column C3015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C3110 to C3260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C3310 to C3340. <p>This item comprises of:</p> <ul style="list-style-type: none"> • All claim payments, gross of reinsurance, paid in the 'reporting period' or the business plan year, as the case may be; • plus provision for claims outstanding gross of reinsurance at the end of the 'reporting period' or the business plan year, as the case may be; • less provision for claims outstanding gross of reinsurance at the start of the 'reporting period' or the business plan year, as the case may be. <p>Where:</p> <ol style="list-style-type: none"> 1. 'provision for claims outstanding' is defined as: <i>the total estimated ultimate cost to the firm of settling all claims arising from events which have occurred on</i>

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<p><i>or before the reporting reference date (including claims incurred but not reported) less amounts already paid in respect of such claims;</i></p> <ol style="list-style-type: none"> 2. All allocated loss adjustment expenses are to be included in the claims incurred. 3. Recoverable amounts arising out of subrogation (the acquisition of the rights of policyholders with respect to third parties) or salvage (the acquisition of the legal ownership of insured property) are to be deducted from the claim payments made and from the provision for claims outstanding. <p>This item is gross of reinsurance and not discounted for investment income.</p> <p>It includes claims incurred attributable to business transferred-in or business transferred-out during the period.</p>
R0611	Gross (undiscounted) direct business	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total non-life in column C0015; ➢ All non-life insurance lines of business in columns C0110 to C0260; <p>This item is the claims incurred as defined in 'Gross (undiscounted)' in row R0610 for insurance contracts arising from direct insurance business.</p>
R0612	Gross (undiscounted) reinsurance accepted	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total non-life in column C0015; ➢ All non-life accepted proportional reinsurance lines of business in columns C0110 to C0130, C0141, C0151, C0160, C0180 to C0260; ➢ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; <p>This item is the claims incurred as defined in 'Gross (undiscounted)' in row R0610 for insurance contracts arising from reinsurance accepted business.</p>
R0620	Gross paid during the period	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0010; ➢ Total non-life in column C0015;

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<ul style="list-style-type: none"> ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; ➤ Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively; <p>This is the claims paid used in the derivation of 'Gross (undiscounted)' in row R0610.</p> <p>The claims paid are to include allocated loss adjustment expenses.</p>
R0630	Gross (undiscounted) provision at end of the period – direct business	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➤ Total non-life in column C0015; ➤ All non-life insurance lines of business in columns C0110 to C0260; <p>This is the provision for claims at the end of the period for direct insurance business used to derive the change in the provision for claims during the business year in 'Gross (undiscounted)' in row R0610.</p>
R0631	Gross (undiscounted) provision at end of the period – reinsurance accepted	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➤ Total non-life in column C0015; ➤ All non-life accepted proportional reinsurance lines of business in columns C0110 to C0130, C0141, C0151, C0160, C0180 to C0260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; <p>This is the provision for claims at the end of the period for accepted reinsurance business used to derive the change in the provision for claims during the business year in the 'Gross (undiscounted)' in row R0610.</p>
R0635	Gross (undiscounted) provision at end of the period – FSCS	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➤ Total non-life in column C0015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340;

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<ul style="list-style-type: none"> ➤ Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively; <p>For all columns except C0525 and C0545 this item is the proportion (expressed as an amount) of the amount reported in row R0630 plus row R0631 that is subject to the Financial Services Compensation Scheme.</p> <p>For column C0525, this item is the proportion (expressed as an amount) of the amount included in the gross best estimate reported in the template IR.12.01.01 for annuities stemming from non-life insurance contracts.</p> <p>For column C0545, this item is the proportion (expressed as an amount) of the amount included in the gross best estimate reported in the template IR.12.01.01 for annuities stemming from non-life accepted reinsurance contracts.</p> <p>The amount entered is to reflect the level of cover provided by FSCS (in accordance with the Policyholder Protection part of the Rulebook). Eg if the level of cover provided by the FSCS is 90% of the claim, the amount entered is to take into account that the FSCS covers 90% of the claim.</p>
R0640	Gross (undiscounted) provision at start of the period	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➤ Total non-life in column C0015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; <p>This is the provision for claims at start of the period used to derive the change in the provision for claims during the business year in the 'Gross (undiscounted)' in row R0610.</p>
R0650	Gross (undiscounted) - claim events that occurred prior to the period	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➤ Total non-life in column C0015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340;

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<ul style="list-style-type: none"> • For the following columns for plan year 1: <ul style="list-style-type: none"> ➢ Total non-life in column C1015; ➢ All non-life insurance and accepted proportional reinsurance lines of business in columns C1110 to C1260; ➢ All non-life accepted non-proportional reinsurance lines of business in columns C1310 to C1340. • For the following columns for plan year 2: <ul style="list-style-type: none"> ➢ Total non-life in column C2015; ➢ All non-life insurance and accepted proportional reinsurance lines of business in columns C2110 to C2260; ➢ All non-life accepted non-proportional reinsurance lines of business in columns C2310 to C2340. • For the following columns for plan year 3: <ul style="list-style-type: none"> ➢ Total non-life in column C3015; ➢ All non-life insurance and accepted proportional reinsurance lines of business in columns C3110 to C3260; ➢ All non-life accepted non-proportional reinsurance lines of business in columns C3310 to C3340. <p>This is the part of the 'Gross (undiscounted)' in row R0610 that relates to: ➤ claim events that occurred prior to the period We normally expect this to be R0660 plus R0680 less R0640 where these rows are reported.</p>
R0660	Gross paid during the period - claim events that occurred prior to the period	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total non-life in column C0015; ➢ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➢ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; <p>This is the claims paid used in the derivation of 'Gross (undiscounted)' in row R0610 that relates to: ➤ claim events that occurred prior to the period</p> <p>The claims paid are to include allocated loss adjustment expenses.</p>

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
R0680	Gross (undiscounted) provision at end of the period - claim events that occurred prior to the period	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total non-life in column C0015; ➢ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➢ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; <p>This is the provision for claims at end of the period used to derive the change in the provision for claims during the period in the 'Gross (undiscounted)' in row R0610 relating to:</p> <ul style="list-style-type: none"> ➢ claim events that occurred prior to the period.
R0690	Net (undiscounted)	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total non-life in column C0015; ➢ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➢ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➢ Total non-life in column C1015; ➢ All non-life insurance and accepted proportional reinsurance lines of business in columns C1110 to C1260; ➢ All non-life accepted non-proportional reinsurance lines of business in columns C1310 to C1340. • For the following columns for plan year 2: <ul style="list-style-type: none"> ➢ Total non-life in column C2015; ➢ All non-life insurance and accepted proportional reinsurance lines of business in columns C2110 to C2260; ➢ All non-life accepted non-proportional reinsurance lines of business in columns C2310 to C2340. • For the following columns for plan year 3: <ul style="list-style-type: none"> ➢ Total non-life in column C3015; ➢ All non-life insurance and accepted proportional reinsurance lines of business in columns C3110 to C3260; ➢ All non-life accepted non-proportional reinsurance lines of business in columns C3310 to C3340.

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<p>This item comprises of:</p> <ul style="list-style-type: none"> • All claim payments, net of reinsurance, made in the 'reporting period' or the business plan year, as the case may be; • plus provision for claims outstanding net of reinsurance at the end of the 'reporting period' or the business plan year, as the case may be; • less provision for claims outstanding net of reinsurance at the start of the 'reporting period' or the business plan year, as the case may be. <p>Where:</p> <ol style="list-style-type: none"> 1. 'provision for claims outstanding' is defined as: <i>the total estimated ultimate cost to the firm of settling all claims arising from events which have occurred on or before the reporting reference date (including claims incurred but not reported) less amounts already paid in respect of such claims;</i> 2. All allocated loss adjustment expenses are to be included in the claims incurred. 3. Recoverable amounts arising out of subrogation (the acquisition of the rights of policy holders with respect to third parties) or salvage (the acquisition of the legal ownership of insured property) are to be deducted from the claim payments made and from the provision for claims outstanding. <p>This item is net of reinsurance and not discounted for investment income.</p> <p>This item would normally include claims paid and provision for claims attributable to business transferred-in or business transferred-out during the period.</p>
R0700	Net paid during the period	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business on column C0010; ➢ Total non-life in column C0015; ➢ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➢ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; ➢ Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively;

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		This is the claims paid used in the derivation of 'Net (undiscounted)' in row R0690.
R0710	Net (undiscounted) provision at end of the period	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total non-life in column C0015; ➢ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➢ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; <p>This is the provision for claims at end of the period used to derive the change in the provision for claims during the period in the 'Net (undiscounted)' in row R0690.</p>
R0720	Net (undiscounted) provision at start of the period	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total non-life in column C0015; ➢ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➢ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; <p>This is the provision for claims at start of the period used to derive the change in the provision for claims during the period in the 'Net (undiscounted)' in row R0690.</p>
R0724	Net (undiscounted) - claim events that occurred prior to the period	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total non-life in column C0015; ➢ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➢ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➢ Total non-life in column C1015; ➢ All non-life insurance and accepted proportional reinsurance lines of business in columns C1110 to C1260; ➢ All non-life accepted non-proportional reinsurance lines of business in columns C1310 to C1340. • For the following columns for plan year 2: <ul style="list-style-type: none"> ➢ Total non-life in column C2015;

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<ul style="list-style-type: none"> ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C2110 to C2260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C2310 to C2340. <ul style="list-style-type: none"> • For the following columns for plan year 3: <ul style="list-style-type: none"> ➤ Total non-life in column C3015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C3110 to C3260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C3310 to C3340. <p>This is the part of the derivation of 'Net (undiscounted)' in row R0690 that relates to:</p> <ul style="list-style-type: none"> ➤ claim events that occurred prior to the period <p>We normally expect this to be R0725 plus R0726 less R0720 where these rows are reported.</p>
R0725 / C0015, C0110 to C0340	Net paid during the period - claim events that occurred prior to the period	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➤ Total non-life in column C0015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; <p>This is the claims paid used in the derivation of 'Net (undiscounted)' in row R0690 that relates to:</p> <ul style="list-style-type: none"> ➤ claim events that occurred prior to the period
R0726	Net (undiscounted) provision at end of the period - claim events that occurred prior to the period	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➤ Total non-life in column C0015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; <p>This is the provision for claims at end of the period used to derive the change in the provision for claims during the period in the 'Net (undiscounted)' in row R0690 relating to:</p> <ul style="list-style-type: none"> ➤ claim events that occurred prior to the period
R0730	Net (discounted)	This item is to be reported:

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0010; ➢ Total non-life in column C0015; ➢ Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➢ Total over all business in column C1010; ➢ Total non-life in column C1015; ➢ Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C1525 and C1545 respectively; • For the following columns for plan year 2: <ul style="list-style-type: none"> ➢ Total over all business in column C2010; ➢ Total non-life in column C2015; ➢ Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C2525 and C2545 respectively; • For the following columns for plan year 3: <ul style="list-style-type: none"> ➢ Total over all business in column C3010; ➢ Total non-life in column C3015; ➢ Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C3525 and C3545 respectively; <p>This item is as per row R0690 but after any explicit discounting to allow for investment income.</p> <p>For column C0015, if the firm does not apply explicit discounting the amount reported for net claims incurred discounted should be the same as the undiscounted.</p>
R0810	Net (discounted) –business transfers-out	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0010; ➢ Total non-life in column C0015; ➢ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➢ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; ➢ Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➢ Total over all business in column C1010;

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<ul style="list-style-type: none"> ➤ Total non-life in column C1015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C1110 to C1260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C1310 to C1340; ➤ Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C1525 and C1545 respectively; • For the following columns for plan year 2: <ul style="list-style-type: none"> ➤ Total over all business in column C2010; ➤ Total non-life in column C2015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C2110 to C2260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C2310 to C2340; ➤ Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C2525 and C2545 respectively; • For the following columns for plan year 3: <ul style="list-style-type: none"> ➤ Total over all business in column C3010; ➤ Total non-life in column C3015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C3110 to C3260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C3310 to C3340; ➤ Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C3525 and C3545 respectively; <p>Claims incurred during the period, net of reinsurance, relating to non-life insurance contracts transferred out by the firm during that period via Part VII of FSMA 2000</p>
R0820	Allocated loss adjustment expenses (ALAE) incurred	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➤ Total over all business in column C0010; ➤ Total non-life in column C0015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340;

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<ul style="list-style-type: none"> ➤ Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively. <p>The allocated loss adjustment expenses (ALAE) reported is an incurred amount and therefore includes movement in the provision for ALAE.</p> <p>The amount reported is net of the amount ceded to reinsurance undertakings.</p>
R0830	Allocated loss adjustment expenses paid	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➤ Total over all business in column C0010; ➤ Total non-life in column C0015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; ➤ Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively. <p>The allocated loss adjustment expenses (ALAE) reported is the amount paid in the period.</p> <p>The amount reported is net of the amount ceded to reinsurance undertakings.</p>
	Analysis of net expenses incurred	
R0910	Net	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➤ Total over all business in column C0010; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➤ Total over all business in column C1010; • For the following columns for plan year 2: <ul style="list-style-type: none"> ➤ Total over all business in column C2010; • For the following columns for plan year 3: <ul style="list-style-type: none"> ➤ Total over all business in column C3010; <p>Derived as R0910 =</p> <ul style="list-style-type: none"> • Administrative expenses net of reinsurance ceded (R0920)

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<ul style="list-style-type: none"> • plus Investment Management expenses net of reinsurance ceded (R0930) • plus Claims management other than ALAE net of reinsurance ceded (R0940) • plus Acquisition costs – commission (R0950) • plus Acquisition costs– other (R0960) • less Reinsurance commissions and profit participations (R0970) • plus Overhead expenses net of reinsurance ceded (R0980) <p>regardless of whether an item in the above derivation is reported in the column in question. Eg if R0930 is not reported in column C1010, the instructions for R0930 are to be followed when deriving the amount to be reported at {R0910, C1010}.</p> <p>This item should comprise all technical expenses incurred by the firm during the period.</p>
R0920	Administrative expenses	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0010; <p>Administrative expenses incurred by the undertaking attributable to the period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activities regarding a specific insurance contract (eg maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (eg conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.</p> <p>The amount reported is net of the amount ceded to reinsurance undertakings.</p>
R0930	Investment management expenses	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0010; <p>Investment management expenses are usually not allocated on a policy by policy basis but at the level of a</p>

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<p>portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (ie buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.</p> <p>The amount reported is net of the amount ceded to reinsurance undertakings.</p>
R0940	Claims management costs - other than ALAE	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0010; ➢ Total non-life in column C0015; ➢ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➢ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; ➢ Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively. <p>Claims management costs are the costs of-processing and resolving claims, including legal and adjuster's fees, internal costs of processing claims payments, and costs that are a result of activities that cover more than one claim (eg salaries of staff of claims handling department).</p> <p>The claims management costs included in this item exclude costs that could be assignable to individual claim (e.g. legal and adjuster's fees).</p> <p>The amount reported is net of the amount ceded to reinsurance undertakings.</p>
R0950	Acquisition costs – commission	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total non-life in column C0015; ➢ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➢ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; ➢ Distribution channels for personal lines: motor; household; and other in columns C0610 to C0650; C0660 to C0700; and C0710 to C0750 respectively;

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<ul style="list-style-type: none"> ➤ Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively; ➤ Distribution channels for commercial lines other in columns C0760 to C0830; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➤ Total non-life in column C1015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C1110 to C1260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C1310 to C1340. • For the following columns for plan year 2: <ul style="list-style-type: none"> ➤ Total non-life in column C2015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C2110 to C2260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C2310 to C2340. • For the following columns for plan year 3: <ul style="list-style-type: none"> ➤ Total non-life in column C3015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C3110 to C3260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C3310 to C3340. <p>Commission costs which can be identified at the level of individual insurance contract and have been incurred because the firm has issued that particular contract. Reinsurance commissions and profit participations are to be reported in row R0970 (see below) and are not to be included in this item.</p>
R0960	Acquisition costs – other	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➤ Total over all business in column C0010; ➤ Total non-life in column C0015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340;

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<ul style="list-style-type: none"> ➤ Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively. <p>Includes expenses which can be identified at the level of individual insurance contract and have arisen because the firm has issued that particular contract. These are costs of selling, underwriting and initiating an insurance contract that has been issued (but exclude commission costs). Reinsurance commissions and profit participations are to be reported in row R0970 (see below) and are not to be included in this item.</p>
R0970	Reinsurance commissions and profit participations	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➤ Total over all business in column C0010; ➤ Total non-life in column C0015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; ➤ Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively. <p>Reinsurance commissions are amounts received from reinsurers relating to business ceded to reinsurers that are not in respect of benefit payments or expenses incurred by the firm that are recoverable from the reinsurer under the reinsurance contract. Typically, these commissions are intended to compensate the firm for the commission and other acquisition expenses it has incurred in obtaining the business it has ceded to the reinsurer.</p> <p>Profit participations include amounts received from reinsurers relating to profits made on the business ceded to the reinsurer (these amounts can be negative)</p>
R0980	Overhead expenses	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➤ Total over all business in column C0010; <p>Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs eg electricity bill, rent for accommodations, IT costs.</p> <p>These overhead expenses also include expenses related to the development of new insurance and reinsurance</p>

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<p>business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (eg buying new IT system and developing new software).</p> <p>The amount reported is net of the amount ceded to reinsurance undertakings.</p>
R0985	Acquisition costs, commissions, claims management costs	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0010; ➢ Total non-life in column C0015; ➢ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➢ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; ➢ Annuities stemming from non-life insurance and accepted reinsurance contracts in columns C0525 and C0545 respectively. <p>Derived as R0985 =</p> <ul style="list-style-type: none"> • Claims management costs (R0940) • plus Acquisition costs – commission (R0950) • plus Acquisition costs – other (R0960) • less Reinsurance commissions and profit participations (R0970)
	Other expenditure	
R1000 / C0010	Changes in additional provision for unexpired risks	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0010; <p>This item is to include any expenditure relating to provision for unexpired risks.</p> <p>Where 'provision for unexpired risks' means the amount set aside in addition to unearned premiums in respect of risks to be borne by the firm after the end of the financial year, in order to provide for all claims and expenses in connection with insurance contracts in force in excess of the related unearned premiums and any premiums receivable on those contracts.</p> <p>This item should be reported as a positive amount if the variation is positive (change in the provision leading to a loss) or as a negative amount if variation is negative (change in the provisions leading to a profit).</p>

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
R1120	Interest paid or payable	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0010; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➢ Total over all business in column C1010; • For the following columns for plan year 2: <ul style="list-style-type: none"> ➢ Total over all business in column C2010; • For the following columns for plan year 3: <ul style="list-style-type: none"> ➢ Total over all business in column C3010; <p>Interest paid or payable before deduction of tax</p>
R1130	Taxation	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0010; <p>This amount should match what is reported in the firm's statutory financial accounts for the period.</p>
R1140	Other expenses	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0010; <p>Other expenditure not covered by above mentioned expense categories reported in rows R0910, R1000, R1120 and R1130.</p> <p>Such expenses could be for example: changes to company pension scheme deficits; holding companies' operational expenses connected with expenses linked to entities which are not insurance or reinsurance undertakings.</p> <p>The amount is net of the amount ceded to reinsurance undertakings.</p> <p>This amount shall not be split by lines of business</p>
R1310	Total expenditure	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0010; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➢ Total over all business in column C1010; • For the following columns for plan year 2: <ul style="list-style-type: none"> ➢ Total over all business in column C2010;

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<ul style="list-style-type: none"> • For the following columns for plan year 3: <ul style="list-style-type: none"> ➢ Total over all business in column C3010; <p>Derived as R1310 =</p> <ul style="list-style-type: none"> • Net (discounted) (R0730) • plus Net (R0910) • plus changes in additional provisions for unexpired risks (R1000) • plus Interest paid or payable (R1120) • plus Taxation (R1130) • plus Other expenses (R1140); <p>regardless of whether an item in the above derivation is reported in the column in question. Eg if R1000 is not reported in column C1010, the instructions for R1000 are to be followed when deriving the amount to be reported at {R1310, C1010}.</p>
R1610	Other comprehensive Income	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0010; <p>Amounts that the firm regards as other comprehensive income that are not included in any of the income or expenditure items above.</p> <p>This amount can be negative.</p>
R1620	Total comprehensive income in the period	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0010; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➢ Total over all business in column C1010; • For the following columns for plan year 2: <ul style="list-style-type: none"> ➢ Total over all business in column C2010; • For the following columns for plan year 3: <ul style="list-style-type: none"> ➢ Total over all business in column C3010; <p>Derived as R1620 =</p> <p style="padding-left: 40px;">Total income (R0510)</p> <p style="padding-left: 40px;">less Total expenditure (R1310)</p> <p style="padding-left: 40px;">plus Other Comprehensive Income (R1610)</p> <p>This amount can be negative</p>
R1630	Dividends paid or payable in the period	Where firms report both IR.05.03 and IR.05.04, dividends paid should only be reported once. Firms should select the

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<p>template which they regard as representing the larger part of the business.</p> <p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0010; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➢ Total over all business in column C1010; • For the following columns for plan year 2: <ul style="list-style-type: none"> ➢ Total over all business in column C2010; • For the following columns for plan year 3: <ul style="list-style-type: none"> ➢ Total over all business in column C3010; <p>In the case where the period is the 'reporting period', this amount is the dividend payments to shareholders approved by the Board of the firm whether actually paid or not.</p> <p>In the case where the period is a plan year, this amount is the dividend payments to shareholders that the firm plans to be approved by its Board.</p>
	Exposure Information	
R1710	Number of risks written in the period – direct business	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ All non-life insurance lines of business in columns C0110 to C0260; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➢ All non-life insurance lines of business in columns C1110 to C1260; • For the following columns for plan year 2: <ul style="list-style-type: none"> ➢ All non-life insurance lines of business in columns C2110 to C2260; • For the following columns for plan year 3: <ul style="list-style-type: none"> ➢ All non-life insurance lines of business in columns C3110 to C3260; <p>The number of insurance contracts written in the period for direct insurance business (ie not for accepted reinsurance business).</p> <p>This item need not be reported for any of the lines of business listed below if the total sum insured at end of the period is reported in row R1730 for that line of business.</p>

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<p>The lines of business are:</p> <ul style="list-style-type: none"> • Workers compensation (C0130, C1130, C2130, C3130); • Motor vehicle liability – non personal lines (columns C0141, C1141, C2141, C3141); • Motor vehicle other – non personal lines (columns C0151, C1151, C2151, C3151); • Marine, aviation and transport insurance (columns C0160, C1160, C2160, C3160); • Fire and other damage to property insurance - non-personal lines (columns C0180, C1180, C2180, C3180); • Employers Liability (columns C0190, C1190, C2190, C3190); • Public & products Liability (columns C0200, C1200, C2200, C3200); • Professional Indemnity (columns C0210, C1210, C2210, C3210); • Other general liability (columns C0220, C1220, C2220, C3220); • Credit and suretyship insurance (columns C0230, C1230, C2230, C3230); • Legal expenses (columns C0240, C1240, C2240, C3240); • Assistance (columns C0250, C1250, C2250, C3250); • Miscellaneous financial loss (columns C0260, C1260, C2260, C3260) <p>The number of accepted reinsurance contracts is not to be reported in row R1710.</p>
R1720	Number of risks written in the period – direct business – new business	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ The non-life insurance lines of business in columns C0110, C0120, C0140, C0150, C0170; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➢ All non-life insurance lines of business in columns C1110, C1120, C1140, C1150, C1170; • For the following columns for plan year 2: <ul style="list-style-type: none"> ➢ All non-life insurance lines of business in columns C2110, C2120, C2140, C2150, C2170; • For the following columns for plan year 3: <ul style="list-style-type: none"> ➢ All non-life insurance lines of business in columns C3110, C3120, C3140, C3150, C3170; <p>The number of insurance contracts written in the period for direct insurance business (ie not accepted reinsurance business) that is new (as opposed to renewal) business is to be reported for the lines of</p>

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<p>business listed below. The definition of 'new business' is what the firm uses for its internal management information purposes.</p> <p>The lines of business are:</p> <ul style="list-style-type: none"> • Medical expense insurance (columns C0110, C1110, C2110, C3210); • Income protection (columns C0120, C1120, C2120, C3120); • Motor vehicle liability - personal lines (columns C0140, C1140, C2140, C3140,); • Motor vehicle other – personal lines (columns C0150, C1150, C2150, C3150); • Property personal lines (columns C0170, C1170, C2170, C3170).
R1730	Sum insured in-force at end of the period – direct business	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ All non-life insurance lines of business in columns C0110 to C0260; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➢ All non-life insurance lines of business in columns C1110 to C1260; • For the following columns for plan year 2: <ul style="list-style-type: none"> ➢ All non-life insurance lines of business in columns C2110 to C2260; • For the following columns for plan year 3: <ul style="list-style-type: none"> ➢ All non-life insurance lines of business in columns C3110 to C3260; <p>The total sum insured at end of the period over all policies in the line of business in question for direct insurance business (ie not for accepted reinsurance business).</p> <p>The sum insured for a policy only looks at the main coverage of the policy per line of business, and means the highest amount that the insurer can be obliged to pay out on the policy for the line of business. This means:</p> <ul style="list-style-type: none"> • If the sum insured of the additional cover for "Theft" is lower than the sum insured of the main cover for "Fire and other damage" (both belonging to the same line of business), the highest sum insured must be taken. • If the risk has been accepted on a co-insurance basis, the insured sum indicates the maximum liability of the reporting non-life insurer. • In case of joint liability through co-insurance, the part belonging to a defaulting co-insurer must be included in the sum insured as well.

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<p>This item need not be reported for a line of business if the number of risks written for that line of business has been reported at row R1710.</p> <p>The sum insured of accepted reinsurance contracts is not to be reported in row R1730.</p>
	Balance Sheet Information	Solvency II basis at end of period.
R1910	Assets– investments	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0010; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➢ Total over all business in column C1010; • For the following columns for plan year 2: <ul style="list-style-type: none"> ➢ Total over all business in column C2010; • For the following columns for plan year 3: <ul style="list-style-type: none"> ➢ Total over all business in column C3010; <p>This item comprised of the investments and cash in reporting template at {IR.02.01.01, rows (R0070 +R0410), column C0010}.</p>
R1915	Assets - reinsurance recoverables	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0010; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➢ Total over all business in column C1010; • For the following columns for plan year 2: <ul style="list-style-type: none"> ➢ Total over all business in column C2010; • For the following columns for plan year 3: <ul style="list-style-type: none"> ➢ Total over all business in column C3010; <p>This item is comprised of the reinsurance recoverables in reporting templates at {IR.02.01.01, row R0270, column C0010}.</p>
R1920	Assets– total	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0010; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➢ Total over all business in column C1010; • For the following columns for plan year 2: <ul style="list-style-type: none"> ➢ Total over all business in column C2010;

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<ul style="list-style-type: none"> • For the following columns for plan year 3: <ul style="list-style-type: none"> ➢ Total over all business in column C3010; <p>This item is comprised of the assets in reporting templates at {IR.02.01.01, row R0500, column C0010}.</p>
R1930	Best estimate - gross of reinsurance	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0010; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➢ Total over all business in column C1010; • For the following columns for plan year 2: <ul style="list-style-type: none"> ➢ Total over all business in column C2010; • For the following columns for plan year 3: <ul style="list-style-type: none"> ➢ Total over all business in column C3010; <p>This item is comprised of the best estimate – total in reporting templates at {IR.02.01.01, row R0542, column C0010}</p>
R1940	Best estimate - claim provision - gross of reinsurance	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0015; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➢ Total over all business in column C1015; • For the following columns for plan year 2: <ul style="list-style-type: none"> ➢ Total over all business in column C2015; • For the following columns for plan year 3: <ul style="list-style-type: none"> ➢ Total over all business in column C3015; <p>This item is comprised of the claims provision in reporting template at {IR.17.01.01, row R0160, column C0180}</p>
R1945	Best estimate - premium provision - gross of reinsurance	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0015; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➢ Total over all business in column C1015; • For the following columns for plan year 2: <ul style="list-style-type: none"> ➢ Total over all business in column C2015; • For the following columns for plan year 3: <ul style="list-style-type: none"> ➢ Total over all business in column C3015;

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<p>This item is comprised of the premiums provision in reporting template at {IR.17.01.01, row R0060, column C0180}</p>
R1950	Risk margin	<p>This item does not apply to third country branches.</p> <p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0010; ➢ Total non-life in column C0015; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➢ Total over all business in column C1010; ➢ Total non-life in column C1015; • For the following columns for plan year 2: <ul style="list-style-type: none"> ➢ Total over all business in column C2010; ➢ Total non-life in column C2015; • For the following columns for plan year 3: <ul style="list-style-type: none"> ➢ Total over all business in column C3010; ➢ Total non-life in column C3015; <p>The risk margin reported at C0010, C1010, C2010, C3010 is comprised of that in reporting templates at:</p> <ul style="list-style-type: none"> • {IR.17.01.01, row R0280, column C0180}; • plus {IR.12.01.01, row R0100, column C0040} • . <p>The risk margin reported at C0015, C1015, C2015, C3015 is comprised of that in reporting templates at {IR.17.01.01, row R0280, column C0180}.</p>
R1960	Total liabilities at end of the period (Solvency II basis)	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0010; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➢ Total over all business in column C1010; • For the following columns for plan year 2: <ul style="list-style-type: none"> ➢ Total over all business in column C2010; • For the following columns for plan year 3: <ul style="list-style-type: none"> ➢ Total over all business in column C3010; <p>This item is comprised of the liabilities in reporting template at {IR.02.01.01 row R0900, column C0010}</p> <p>Any transition deduction to technical provisions is to be included.</p>

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
	Basic Own Funds and SCR	
R2100	Basic Own Funds at end of the period	<p>This item does not apply to third country branches.</p> <p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0010; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➢ Total over all business in column C1010; • For the following columns for plan year 2: <ul style="list-style-type: none"> ➢ Total over all business in column C2010; • For the following columns for plan year 3: <ul style="list-style-type: none"> ➢ Total over all business in column C3010; <p>This item should be comprised of the items in reporting template at {IR.23.01, row R0290, column C0010}.</p> <p>Is equal to R2110 +R2130 +R2150 +R2160.</p>
R2110	Tier 1	<p>This item does not apply to third country branches.</p> <p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0010; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➢ Total over all business in column C1010; • For the following columns for plan year 2: <ul style="list-style-type: none"> ➢ Total over all business in column C2010; • For the following columns for plan year 3: <ul style="list-style-type: none"> ➢ Total over all business in column C3010; <p>This item is comprised of the items in reporting template at {IR.23.01.01, row R0290, columns (C0020 +C0030)}.</p>
R2120	Amount of tier 1 injected during the period	<p>This item does not apply to third country branches.</p> <p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0010; <p>This item is the amount(s) injected into the undertaking (eg via investment from shareholders) during the period.</p>
R2130	Tier 2	<p>This item does not apply to third country branches.</p> <p>This item is to be reported:</p>

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0010; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➢ Total over all business in column C1010; • For the following columns for plan year 2: <ul style="list-style-type: none"> ➢ Total over all business in column C2010; • For the following columns for plan year 3: <ul style="list-style-type: none"> ➢ Total over all business in column C3010; <p>This item is comprised of the items in reporting template at {IR.23.01.01, row R0290, column C0040}.</p>
R2140	Amount of tier 2 injected during the period	<p>This item does not apply to third country branches.</p> <p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0010; <p>This item is the amount(s) in row R2130 that was injected into the undertaking during the period.</p>
R2150	Tier 3	<p>This item does not apply to third country branches.</p> <p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0010; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➢ Total over all business in column C1010; • For the following columns for plan year 2: <ul style="list-style-type: none"> ➢ Total over all business in column C2010; • For the following columns for plan year 3: <ul style="list-style-type: none"> ➢ Total over all business in column C3010; <p>This item is comprised of the items in reporting template at {IR.23.01.01, row R0290, column C0050}.</p>
R2160	Other	<p>This item does not apply to third country branches.</p> <p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0010; • For the following columns for plan year 1: <ul style="list-style-type: none"> ➢ Total over all business in column C1010; • For the following columns for plan year 2: <ul style="list-style-type: none"> ➢ Total over all business in column C2010;

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<ul style="list-style-type: none"> For the following columns for plan year 3: <ul style="list-style-type: none"> ➢ Total over all business in column C3010; <p>This item is that reported at row R2100 less that reported at rows (R2110 +R2130 +R2150)</p>
R2170	Ancillary own funds at end of the period	<p>This item does not apply to third country branches.</p> <p>This item is to be reported:</p> <ul style="list-style-type: none"> For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0010; For the following columns for plan year 1: <ul style="list-style-type: none"> ➢ Total over all business in column C1010; For the following columns for plan year 2: <ul style="list-style-type: none"> ➢ Total over all business in column C2010; For the following columns for plan year 3: <ul style="list-style-type: none"> ➢ Total over all business in column C3010; <p>This item is comprised of the items in reporting template at {IR.23.01.01, row R0400, column C0010}.</p>
R2180	Eligible own funds at end of the period	<p>This item does not apply to third country branches.</p> <p>This item is to be reported:</p> <ul style="list-style-type: none"> For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0010; For the following columns for plan year 1: <ul style="list-style-type: none"> ➢ Total over all business in column C1010; For the following columns for plan year 2: <ul style="list-style-type: none"> ➢ Total over all business in column C2010; For the following columns for plan year 3: <ul style="list-style-type: none"> ➢ Total over all business in column C3010; <p>This item is comprised of the items in template at {IR.23.01.01, row R0540, column C0010}.</p>
R2190	SCR at end of the period	<p>This item does not apply to third country branches.</p> <p>This item is to be reported:</p> <ul style="list-style-type: none"> For the following columns for the reporting period: <ul style="list-style-type: none"> ➢ Total over all business in column C0010; For the following columns for plan year 1: <ul style="list-style-type: none"> ➢ Total over all business in column C1010; For the following columns for plan year 2: <ul style="list-style-type: none"> ➢ Total over all business in column C2010;

Bank of England PRA

CELL(S)	ITEM	INSTRUCTIONS
		<ul style="list-style-type: none">• For the following columns for plan year 3:<ul style="list-style-type: none">➤ Total over all business in column C3010; <p>This item is comprised of the items in reporting template at {IR.23.01.01, row R0580, column C0010}.</p>