



CEIOPS-DOC-22/08

QIS4

Spreadsheet Instructions

20 May 2008

General description

Spreadsheet Organisation

The solo core spreadsheet consists of three main parts:

- Tables that are used to collect the input data needed for preparing the information which is sought for by the European Commission. These are marked with blue registers.
- One table that summarises all the data from the input tabs in one single vertical data vector and can store alternative data-sets for comparative purposes. It has a yellow register.
- Tables which calculate the output along the lines of the Technical Specifications, which is sought for by the European Commission. These are marked with lilac (top level) or salmon coloured (detailed) registers.

This should take up comments received on QIS3 and make the scope of input information required easily accessible.

Auxiliary tabs are marked with grey registers. They contain background information needed to run the spreadsheet, some of it to be inserted by the user (see below).

Language

The spreadsheet can be displayed in 14 different languages. For choosing the preferred language, participants can use the dropdown menu in cell H4 in *P.Index*. If single terms are not translated into a specific language, the English term will be displayed automatically. Participants are further advised to refer to the (original) English term if the translation remains unclear or gives room for interpretation.

As EXCEL's spreadsheet functions in some cases do not allow a proper display of the translated cell content, participants may wish to adjust the width or height of columns or rows.

Spreadsheet protection

Most tabs of the spreadsheet are locked with an empty password in order to avoid erroneous manipulation of formulae. To unprotect a tab, select TOOLS – PROTECTION – UNPROTECT SHEET.

Only for some tabs, a password protection was considered necessary to ensure the overall functionality of the spreadsheet.

Division of labour during completion

Participants may wish to extract the input tables and insert them again after their completion by the competent sources within the company. The name of the tables should not be changed; neither should any structural changes to the input tables be performed. This would damage the functioning of the spreadsheet.

Cross-references to Technical Specifications

The spreadsheet contains direct hyperlinks to the reformatted technical specifications document, which is labeled B.1.c in the document list, or CEIOPS-DOC-20c/08 in the Guidance Paper. Please make sure you use [this document](#), as the feature will not work with the original version (A.4., MARKT/2505/08). These references (e.g. in the format [XIII.A.4](#)), when clicked upon, will open the technical specifications right at the relevant paragraph for direct referencing. If this document is stored in the same folder as the spreadsheet, you will only have to make sure the correct name of the document is inserted in tab *P.Readme*, cell B55. If stored somewhere else you have to insert the storage path of this document (copy it from the file/properties/general information in MS WORD).

Results

The calculations that lead to the results as prescribed in the Technical Specifications are performed in the output tabs, which display results and sub-results by module. These can be performed on any existing dataset (these need to be created by participants in the *D.Datasets* tab, see below) by selecting a dataset in *P.Index*, cell H14, or any output tab in the left upper corner.

Datasets: Comparing alternatives

Participants may wish to compare the results of own alternative input scenarios, including or excluding certain parts of their business, etc.

The spreadsheet architecture separates input data and output calculations. This enables participants to freeze any combination of input data in an individual and distinct dataset for a later comparison in the following way: All data from the input tabs are transformed into one single vertical data vector as they are immediately transferred to *D.Datasets*, column F. This vector, in turn, is simultaneously transferred to *D.Datasets*, column D. Once a certain combination of data has been filled into the input tabs, the user may 'freeze' this set by giving it a distinct name (tab *I.General*, cell D18) and copying it (*D.Datasets*, column D) into an adjacent unoccupied row (*D.Datasets*, column G, H, I etc.; paste values!).

Only the figures in column D are used to calculate the output tabs and the user can select the datasets he has stored as input to the calculations using the dropdown selector in *P.Index*, cell H14, or in any output sheet.

Graphical output

There is some high level information taken from the current dataset to produce graphs for presentational purposes, and to facilitate the comparison of the output of two alternative datasets.

It is easy for participants to control the input by manipulating the underlying formulae of the tab in the tables the graphs are based upon. The selection of the alternative datasets to be compared is easily done via dropdown menus in cells C7 and C8. The comparison is displayed in the tables and in the graphs on the right hand side. The graphs on the left depict the baseline (which is in column D at this moment). A change in the dataset to be used for the calculations in the output tabs (as can be done by selecting a dataset in *P.Index*, cell H14) is of course also reflected in the graphical output baseline.

Direct references to the Technical Specifications

Hyperlinks, mostly located in column A of the tabs, take the user directly to the related description in the Technical Specifications. In order to use the functionality, the correct path of the reference document (downloadable as document B.1.c on CEIOPS' website¹) has to be inserted in the P.Readme tab, cell B55. If stored in the same folder as the spreadsheet, only the document name in this cell needs to be checked for correctness.

¹ http://www.ceiops.eu/media/docman/QIS4_TS.doc

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
Tab I.General – General information and accounting data			
I.General	D5		Please fill in the name of the participating insurance undertaking
I.General	D6		State the legal form of the company
I.General	D7		Select whether you report for a legal entity or for a group
I.General	D8		Select the type of reported data (life, property & casualty, composite, or captive)
I.General	D9		Select the reference year for the data reported (2006 or 2007)
I.General	D10		Select the reporting currency (millions or thousands of euros). If you reply on a group basis, please make sure to use millions of euros throughout the spreadsheet.
I.General	D11		Specify the country of the supervisory authority who will receive your data
I.General	D12		Fill in the registration number assigned by your national supervisor
I.General	D13		If you are reporting as a solo entity, please state whether your company is part of an insurance group as defined in Article 3 of the Insurance Groups Directive (98/78/EC)
I.General	D14		If your solo entity belongs to an insurance group, please fill in the name of the group
I.General	D15		If your solo entity belongs to an insurance group, please fill in the proportional share the group is holding in your undertaking (directly or indirectly), as set out in Annex 1 to the Insurance Groups Directive (98/78/EC)
I.General	D16		If your solo entity belongs to an insurance group, please fill in the nationality of the group supervisory authority that will receive the data
I.General	D18		Please fill in a distinct name under which your inputs will be saved. This name will ease your handling of different datasets.
I.General	D22		Amount of called up but unpaid common equity share capital shown in balance sheet published in reference year
I.General	D23		Value of intangibles shown in balance sheet published in reference year (for which a more granular sub-division is to be shown in Cells D65-D68 in Section 5.1 of this Tab)
I.General	D24		Amount of Reinsurance recoverables and reinsurance share of technical provisions shown in balance sheet published in reference year

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
I.General	D26		Value of land and buildings shown in balance sheet published in reference year
I.General	D27		Value of investments in affiliated and participating interests published in reference year
I.General	D28		Value of bonds (including government and other bonds) shown in balance sheet published in reference year
I.General	D29		Value of equities shown in balance sheet published in reference year
I.General	D30		Value of mutual funds (e.g. UCITS) shown in balance sheet published in reference year (that have not been apportioned between other classes of investment)
I.General	D31		Amount of deposits with cedants relating to reinsurance accepted, shown in balance sheet published in reference year
I.General	D32		Value of other investments shown in balance sheet published in reference year
I.General	D33		Value of unit-linked investments for which the policyholder bears all the investment risk, shown in balance sheet published in reference year
I.General	D34		Value of loans and mortgages shown in balance sheet published in reference year
I.General	D35		Amount of cash and bank deposits shown in balance sheet published in reference year
I.General	D36		Value of intra-group transactions (other than reinsurance or participations) shown in balance sheet published in reference year. This would therefore include loans or debtors between firms that are included within the scope of the consolidated accounts of a group.
I.General	D37		Amount of deferred tax asset shown in balance sheet published in reference year
I.General	D38		Amount of deferred acquisition costs shown in balance sheet published in reference year

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
I.General	D39		Value of other assets shown in balance sheet published in reference year
I.General	E22		Amount of called up but unpaid common equity share capital shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E23		Value of intangibles shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement (for which a more granular sub-division is to be shown in Cells E65-E68 in Section 5.1 of this Tab)
I.General	E24		Amount of Reinsurance recoverables and reinsurance share of technical provisions shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E26		Value of land and buildings shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E27		Value of investments in affiliated and participating interests prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E28		Value of bonds (including government and other bonds) shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E29		Value of equities shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E30		Value of mutual funds (eg UCITS) (that have not been apportioned between other classes of investment) shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E31		Amount of deposits with cedants relating to reinsurance accepted, shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E32		Value of other investments shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E33		Value of unit-linked investments for which the policyholder bears all the investment risk ² ,

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E34		Value of loans and mortgages shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E35		Amount of cash and bank deposits shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E36		Value of intra-group transactions (other than reinsurance or participations) shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement. This would therefore include loans or debtors between firms that are included within the scope of the consolidated accounts of a group.
I.General	E37		Amount of deferred tax asset shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E38		Amount of deferred acquisition costs shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E39		Value of other assets shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	F22		Amount of called up but unpaid common equity share capital shown in balance sheet that is prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F24	II.B.21 - 31	Amount of Reinsurance recoverables and reinsurance share of best estimate technical provisions shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (for which a more granular sub-division is to be shown in Cells E72 - E75 in Section 5.2 of this Tab)
I.General	F26	I.A-B & III.A	Value of land and buildings shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F27	I.A-B & III.A	Value of investments in affiliated and participating interests prepared as at the end of the reference year in accordance with the QIS4 specification (for which a more granular sub-division is to be shown in Cells E81 - E91 in Section 5.3 of this Tab)

² Investments held to cover unit-linked liabilities, but for which the undertaking bears part of the investment risk should not be reported here, but should be apportioned among the same categories of asset as other investments held.

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
I.General	F28	I.A-B & III.A	Value of bonds (including government and other bonds) shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (for which a more granular sub-division is to be shown in Cells E116 – E120 in Section 5.4 of this Tab)
I.General	F29	I.A-B & III.A	Value of equities shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F30	I.A-B & III.A	Value of mutual funds (eg UCITS) shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (that cannot be apportioned between other classes of investment)
I.General	F31	I.A-B & III.A	Amount of deposits with cedants relating to reinsurance accepted, shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F32	I.A-B & III.A	Value of other investments shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F33	I.A-B & III.A	Value of unit-linked investments for which the policyholder bears all the investment risk ³ , shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F34	I.A-B & III.A	Value of loans and mortgages shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F35	I.A-B & III.A	Amount of cash and bank deposits shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	D39		Value of other assets shown in balance sheet published in reference year
I.General	E22		Amount of called up but unpaid common equity share capital shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E23		Value of intangibles shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement (for which a more granular sub-division is to be shown in Cells E65- E68 in Section 5.1 of this Tab)
I.General	E24		Amount of Reinsurance recoverables and reinsurance share of technical provisions shown in balance sheet prepared to demonstrate compliance at the end of the reference year with

³ Investments held to cover unit-linked liabilities, but for which the undertaking bears part of the investment risk should not be reported here, but should be apportioned among the same categories of asset as other investments held.

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			current Solvency I capital requirement
I.General	E26		Value of land and buildings shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E27		Value of investments in affiliated and participating interests prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E28		Value of bonds (including government and other bonds) shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E29		Value of equities shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E30		Value of mutual funds (eg UCITS) (that have not been apportioned between other classes of investment) shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E31		Amount of deposits with cedants relating to reinsurance accepted, shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E32		Value of other investments shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E33		Value of unit-linked investments for which the policyholder bears all the investment risk ⁴ , shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E34		Value of loans and mortgages shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E35		Amount of cash and bank deposits shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E36		Value of intra-group transactions (other than reinsurance or participations) shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I

⁴ Investments held to cover unit-linked liabilities, but for which the undertaking bears part of the investment risk should not be reported here, but should be apportioned among the same categories of asset as other investments held.

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			capital requirement. This would therefore include loans or debtors between firms that are included within the scope of the consolidated accounts of a group.
I.General	E37		Amount of deferred tax asset shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E38		Amount of deferred acquisition costs shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E39		Value of other assets shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	F22		Amount of called up but unpaid common equity share capital shown in balance sheet that is prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F24	II.B.21 - 31	Amount of Reinsurance recoverables and reinsurance share of best estimate technical provisions shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (for which a more granular sub-division is to be shown in Cells E72 – E75 in Section 5.2 of this Tab)
I.General	F26	I.A-B & III.A	Value of land and buildings shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F27	I.A-B & III.A	Value of investments in affiliated and participating interests prepared as at the end of the reference year in accordance with the QIS4 specification (for which a more granular sub-division is to be shown in Cells E81 – E91 in Section 5.3 of this Tab)
I.General	F28	I.A-B & III.A	Value of bonds (including government and other bonds) shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (for which a more granular sub-division is to be shown in Cells E116 – E120 in Section 5.4 of this Tab)
I.General	F29	I.A-B & III.A	Value of equities shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F30	I.A-B & III.A	Value of mutual funds (eg UCITS) shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (that cannot be apportioned between other classes of investment)
I.General	F31	I.A-B & III.A	Amount of deposits with cedants relating to reinsurance accepted, shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
I.General	F32	I.A-B & III.A	Value of other investments shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F33	I.A-B & III.A	Value of unit-linked investments for which the policyholder bears all the investment risk ⁵ , shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F34	I.A-B & III.A	Value of loans and mortgages shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F35	I.A-B & III.A	Amount of cash and bank deposits shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F36	I.A-B & III.A	Value of intra-group transactions (other than reinsurance or participations) shown as an asset in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification. This would therefore include loans or debtors between firms that are included within the scope of the consolidated accounts of a group.
I.General	F37	I.A.6 & III.A	Amount of deferred tax asset shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F39	I.A-B & III.A	Value of other assets shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	D44		Amount of called-up or paid-up common equity capital and reserves shown in balance sheet published in reference year
I.General	D45		Value of subordinated liabilities and other hybrid capital in balance sheet published in reference year
I.General	D46		Value of other financial liabilities (e.g. loan stock), but excluding technical provisions, in balance sheet published in reference year
I.General	D47		Value of insurance liabilities that are directly linked to the value of specific assets (eg in an internal unitised fund) in balance sheet published in reference year
I.General	D48		Value of technical provisions (other than those included in Cell D47) in balance sheet published in reference year
I.General	D50		Amount of deposits received from reinsurers, shown in balance sheet published in reference year
I.General	D51		Value of intra-group transactions (other than reinsurance or participations) shown as a liability

⁵ Investments held to cover unit-linked liabilities, but for which the undertaking bears part of the investment risk should not be reported here, but should be apportioned among the same categories of asset as other investments held.

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification. This would therefore include loans or debtors between firms that are included within the scope of the consolidated accounts of a group.
I.General	D52		Amount of deferred tax liability shown in balance sheet published in reference year
I.General	D53		Amount of liability in respect of employee benefits (or future benefits eg post-retirement pension benefits) shown in balance sheet published in reference year
I.General	D54		Amount of other liabilities shown in balance sheet published in reference year
I.General	E44		Amount of called-up or paid-up common equity capital and reserves shown in balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement (for which a more granular sub-division is to be shown in Cells D148 – D163 in Section 6.1 of this Tab)
I.General	E45		Value of subordinated liabilities and other hybrid capital in balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement (for which a more granular sub-division is to be shown in Cells D164 – D168 in Section 6.1 of this Tab)
I.General	E46		Value of other financial liabilities (eg loan stock), but excluding technical provisions, in balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement
I.General	E47		Value of technical provisions in respect of policies that are directly linked to the value of specific assets (eg in an internal unitised fund) in balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement
I.General	E48		Value of technical provisions (other than those included in Cell E47) in balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement
I.General	E50		Amount of deposits received from reinsurers, shown in balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement
I.General	E51		Value of intra-group transactions (other than reinsurance or participations) shown as a liability in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification. This would therefore include loans or debtors between firms that are included within the scope of the consolidated accounts of a

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			group.
I.General	E52		Amount of deferred tax liability shown in balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement
I.General	E53		Amount of liability in respect of employee benefits (or future benefits eg post-retirement pension benefits) shown in balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement
I.General	E54		Amount of other liabilities shown in balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement
I.General	F44	V.A-J	Amount of called-up or paid-up equity capital and reserves shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (for which a more granular sub-division is to be shown in Cells F148 – H163 in Section 6.1 of this Tab)
I.General	F45	V.A-J	Value of subordinated liabilities and other hybrid capital in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (for which a more granular sub-division is to be shown in Cells F164 – H168 in Section 6.1 of this Tab)
I.General	F46	I.A-B and III.B	Value of other financial liabilities (e.g. loan stock), but excluding technical provisions, in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F47	II.A-B	Value of best estimate technical provisions in respect of policies that are directly linked to the value of specific assets (eg in an internal unitised fund) in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F48	II.A-B and II.D-E	Value of (gross of reinsurance) best estimate technical provisions (other than those included in Cell F47) in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F49	II.C	Value of risk margins (net of reinsurance) included within technical provisions in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F50	I.A-B and III.B	Amount of deposits received from reinsurers, shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F51	I.A-B and III.B	Value of intra-group transactions (other than reinsurance or participations) shown as a liability in balance sheet prepared as at the end of the

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			reference year in accordance with the QIS4 specification. This would therefore include loans or debtors between firms that are included within the scope of the consolidated accounts of a group.
I.General	F52	I.A.6 and III.B	Amount of deferred tax liability shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F53	I.A-B and III.B	Amount of liability in respect of employee benefits (or future benefits eg post-retirement pension benefits) shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F54	I.A-B and III.B	Amount of other liabilities shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	D58		Amount of Solvency I required solvency margin as at the end of the reference year
I.General	D59		Amount of available Solvency I capital to cover required solvency margin
I.General	D60		Amount of Solvency I minimum guarantee fund
I.General	D66		Value of goodwill related to participations as shown in balance sheet published in the reference year
I.General	D67		Value of goodwill related to in-force business as shown in balance sheet published in the reference year
I.General	D68		Value of brand names as shown in balance sheet published in the reference year
I.General	D69		Value of other intangibles as shown in balance sheet published in the reference year
I.General	E66		Value of goodwill related to participations as shown in balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement
I.General	E67		Value of goodwill related to in-force business as shown in balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement
I.General	E68		Value of brand names as shown in balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement
I.General	E69		Value of other intangibles as shown in balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement
I.General	F66		Value of goodwill related to participations as shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F67		Value of goodwill related to in-force business as shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			specification
I.General	F68		Value of brand names as shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F69		Value of other intangibles as shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	E73		Value of reinsurance share of best estimate technical provisions (gross of expected loss) relating to reinsurance placed external to the group, as shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	E52		Amount of deferred tax liability shown in balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement
I.General	E53		Amount of liability in respect of employee benefits (or future benefits eg post-retirement pension benefits) shown in balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement
I.General	E54		Amount of other liabilities shown in balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement
I.General	F44	V.A-J	Amount of called-up or paid-up equity capital and reserves shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (for which a more granular sub-division is to be shown in Cells F148 – H163 in Section 6.1 of this Tab)
I.General	F45	V.A-J	Value of subordinated liabilities and other hybrid capital in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (for which a more granular sub-division is to be shown in Cells F164 – H168 in Section 6.1 of this Tab)
I.General	F46	I.A-B and III.B	Value of other financial liabilities (e.g. loan stock), but excluding technical provisions, in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F47	II.A-B	Value of best estimate technical provisions in respect of policies that are directly linked to the value of specific assets (e.g. in an internal unitised fund) in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F48	II.A-B and II.D-E	Value of (gross of reinsurance) best estimate technical provisions (other than those included in Cell F47) in balance sheet prepared as at the end of the reference year in accordance with the

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			QIS4 specification
I.General	F49	II.C	Value of risk margins (net of reinsurance) included within technical provisions in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F50	I.A-B and III.B	Amount of deposits received from reinsurers, shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F51	I.A-B and III.B	Value of intra-group transactions (other than reinsurance or participations) shown as a liability in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification. This would therefore include loans or debtors between firms that are included within the scope of the consolidated accounts of a group.
I.General	F52	I.A.6 and III.B	Amount of deferred tax liability shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F53	I.A-B and III.B	Amount of liability in respect of employee benefits (or future benefits eg post-retirement pension benefits) shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F54	I.A-B and III.B	Amount of other liabilities shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	D58		Amount of Solvency I required solvency margin as at the end of the reference year
I.General	D59		Amount of available Solvency I capital to cover required solvency margin
I.General	D60		Amount of Solvency I minimum guarantee fund
I.General	D66		Value of goodwill related to participations as shown in balance sheet published in the reference year
I.General	D67		Value of goodwill related to in-force business as shown in balance sheet published in the reference year
I.General	D68		Value of brand names as shown in balance sheet published in the reference year
I.General	D69		Value of other intangibles as shown in balance sheet published in the reference year
I.General	E66		Value of goodwill related to participations as shown in balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement
I.General	E67		Value of goodwill related to in-force business as shown in balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement
I.General	E68		Value of brand names as shown in balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			capital requirement
I.General	E69		Value of other intangibles as shown in balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement
I.General	F66		Value of goodwill related to participations as shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F67		Value of goodwill related to in-force business as shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F68		Value of brand names as shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	F69		Value of other intangibles as shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	E73		Value of reinsurance share of best estimate technical provisions (gross of expected loss) relating to reinsurance placed external to the group, as shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	E74		Value of reinsurance share of best estimate technical provisions (gross of expected loss) relating to reinsurance placed within the group, as shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	E75		Value of reinsurance recoverables (gross of expected loss), other than the reinsurance share of provisions (in Cells E72 and E73), as shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	E76		Adjustment for expected loss on all reinsurance amounts (in Cells E72, E73 and E74), as shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	E82		Value of participations in EEA insurance firms included within scope of consolidated accounts, as shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	E83		Value of participations in non-EEA insurance firms included within scope of consolidated accounts, as shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	E84		Value of participations in other EEA financial undertakings (ie banks or investment firms)

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			included within scope of consolidated accounts, as shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	E85		Value of participations in other non-EEA financial undertakings (ie banks or investment firms) included within scope of consolidated accounts, as shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	E86		Value of participations in other undertakings (ie other than insurers, banks or investment firms) included within scope of consolidated accounts, as shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	E88		Value of participations in EEA insurance firms not included within scope of consolidated accounts, as shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	E89		Value of participations in non-EEA insurance firms not included within scope of consolidated accounts, as shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	E90		Value of participations in other EEA financial undertakings (ie banks or investment firms) not included within scope of consolidated accounts, as shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	E91		Value of participations in other non-EEA financial undertakings (ie banks or investment firms) not included within scope of consolidated accounts, as shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	E92		Value of participations in other undertakings (ie other than insurers, banks or investment firms) not included within scope of consolidated accounts, as shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.General	D98		Additional value of participations in QIS4 balance sheet relative to value assumed for the purpose of Solvency I, when those participations are valued in accordance with Option 1 or 2 as described in TS.XVII.C Annex SCR 1
I.General	E97		Amount of profit/loss carried forward (ie retained earnings) within the 'own funds' of participations valued in accordance with Option 3.
I.General	E98		Amount of valuation adjustment to assets within the 'own funds' of participations valued in accordance with Option 3.

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
I.General	E99		Amount of valuation adjustment to liabilities within the 'own funds' of participations valued in accordance with Option 3.
I.General	E100		Amount of 'surplus funds' within the 'own funds' of participations valued in accordance with Option 3.
I.General	E101		Amount of other reserves that are loss-absorbent for all policyholders within the 'own funds' of participations valued in accordance with Option 3.
I.General	E102		Amount of other reserves with restricted loss absorbency that are held within the 'own funds' of participations valued in accordance with Option 3.
I.General	E103		Amount of members' account held within the 'own funds' of participations valued in accordance with Option 3.
I.General	E104		Amount of budgeted supplementary calls held within the 'own funds' of participations valued in accordance with Option 3.
I.General	E105		Amount of perpetual cumulative preference shares held within the 'own funds' of participations valued in accordance with Option 3.
I.General	E106		Amount of dated cumulative preference shares held within the 'own funds' of participations valued in accordance with Option 3.
I.General	E107		Amount of perpetual non-cumulative preference shares held within the 'own funds' of participations valued in accordance with Option 3.
I.General	E108		Amount of dated non-cumulative preference shares held within the 'own funds' of participations valued in accordance with Option 3.
I.General	E109		Amount of perpetual subordinated loans held within the 'own funds' of participations valued in accordance with Option 3.
I.General	E110		Amount of dated subordinated loans held within the 'own funds' of participations valued in accordance with Option 3.
I.General	E111		Amount of other perpetual hybrid capital held within the 'own funds' of participations valued in accordance with Option 3.
I.General	E112		Amount of other dated hybrid capital held within the 'own funds' of participations valued in accordance with Option 3.
I.General	E113		Amount of other types of own funds (not included in Cells E97-E112) held within the 'own funds' of participations valued in accordance with Option 3.
I.General	E117		Value of fixed interest government securities, as shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			specification
I.General	E118		Value of fixed interest tranch ed securitisations (as defined in TS.IX.F.4), as shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (which should equal the sum of Cells G70–G77 in Tab I.Scenarios less Cell E120 in Tab I.General)
I.General	E119		Value of other fixed interest securities (not included in Cells E116-E117), as shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (which should equal the sum of Cells D70–D77 in Tab I.Scenarios less Cell E121 in Tab I.General)
I.General	E120		Value of non fixed-interest tranch ed securitisations (as defined in TS.IX.F.4), as shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (which should equal the sum of Cells G70–G77 in Tab I.Scenarios less Cell E118 in Tab I.General)
I.General	E121		Value of other variable interest securities (not included in Cell E120), as shown in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (which should equal the sum of Cells D70–D77 in Tab I.Scenarios less Cell E119 in Tab I.General)
I.General	D – F134	I.A.2 and I.B.3-6	Proportion (to be entered as a percentage) of reinsurance assets that are valued in the QIS4 balance sheet on a mark to market basis (Column D), mark to model basis (Column E), or other basis (Column F)
I.General	D – F135	I.A.2 and I.B.3-6	Proportion (to be entered as a percentage) of fixed interest government securities that are valued in the QIS4 balance sheet on a mark to market basis (Column D), mark to model basis (Column E), or other basis (Column F)
I.General	D – F136	I.A.2 and I.B.3-6	Proportion (to be entered as a percentage) of fixed interest tranch ed securitisations (as defined in TS.IX.F.4) that are valued in the QIS4 balance sheet on a mark to market basis (Column D), mark to model basis (Column E), or other basis (Column F)
I.General	D - F137	I.A.2 and I.B.3-6	Proportion (to be entered as a percentage) of other fixed interest securities that are valued in the QIS4 balance sheet on a mark to market basis (Column D), mark to model basis (Column E), or other basis (Column F)
I.General	D - F138	I.A.2 and I.B.3-6	Proportion (to be entered as a percentage) of non fixed-interest tranch ed securitisations (as defined in TS.IX.F.4) that are valued in the QIS4 balance sheet on a mark to market basis (Column D), mark to model basis (Column E), or other basis (Column F)
I.General	D - F139	I.A.2 and	Proportion (to be entered as a percentage) of

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
		I.B.3-6	other variable interest securities that are valued in the QIS4 balance sheet on a mark to market basis (Column D), mark to model basis (Column E), or other basis (Column F)
I.General	D – F140	I.A.2 and I.B.3-6	Proportion (to be entered as a percentage) of equities that are valued in the QIS4 balance sheet on a mark to market basis (Column D), mark to model basis (Column E), or other basis (Column F)
I.General	D – F141	I.A.2 and I.B.3-6	Proportion (to be entered as a percentage) of other assets (not included in rows 134-140) that are valued in the QIS4 balance sheet on a mark to market basis (Column D), mark to model basis (Column E), or other basis (Column F)
I.General	D – F142	I.A.2 and I.B.3-6	Proportion (to be entered as a percentage) of total assets that are valued in the QIS4 balance sheet on a mark to market basis (Column D), mark to model basis (Column E), or other basis (Column F)
I.General	D149		Amount of common equity share capital (net of any own shares held by the firm) as shown in liabilities side of balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement
I.General	D150		Amount of profit/loss carried forward (ie retained earnings) that are regarded as part of 'own funds' and shown in liabilities side of balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement.
I.General	D153		Amount of share premium account that are regarded as part of 'own funds' and shown in liabilities side of balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement.
I.General	D155		Amount of 'profit reserves' that are regarded as part of 'own funds' and shown in liabilities side of balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement.
I.General	D156		Amount of 'revaluation reserves' that are regarded as part of 'own funds' and shown in liabilities side of balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement.
I.General	D157		Amount of other reserves (including any equalisation reserves) that are loss-absorbent for all policyholders that are regarded as part of 'own funds' and shown in liabilities side of balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement.

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
I.General	D158		Amount of other reserves (including any equalisation reserves) with restricted loss absorbency, that are regarded as part of 'own funds' and shown in liabilities side of balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement.
I.General	D159		Amount of (subordinated) members' account that are regarded as part of 'own funds' and shown in liabilities side of balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement.
I.General	D160		Value of budgeted supplementary calls that are regarded as part of 'own funds' and shown in liabilities side of balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement.
I.General	D161		Value of perpetual cumulative preference shares that are regarded as part of 'own funds' and shown in liabilities side of balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement.
I.General	D162		Value of dated cumulative preference shares that are regarded as part of 'own funds' and shown in liabilities side of balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement.
I.General	D163		Value of perpetual non-cumulative preference shares that are regarded as part of 'own funds' and shown in liabilities side of balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement.
I.General	D164		Value of dated non-cumulative preference shares that are regarded as part of 'own funds' and shown in liabilities side of balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement.
I.General	D165		Value of perpetual subordinated loans that are regarded as part of 'own funds' and shown in liabilities side of balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement.
I.General	D166		Value of dated subordinated loans that are regarded as part of 'own funds' and shown in liabilities side of balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement.

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
I.General	D167		Value of other perpetual hybrid capital that are regarded as part of 'own funds' and shown in liabilities side of balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement.
I.General	D168		Value of other dated hybrid capital that are regarded as part of 'own funds' and shown in liabilities side of balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement.
I.General	D168		Amount of other types of 'own funds' (not included in Cells D149-D168) that are regarded as part of 'own funds' and shown in liabilities side of balance sheet prepared to demonstrate compliance as at the end of the reference year with current Solvency I capital requirement.
I.General	D171		Value of callable funds on unpaid common equity capital forming part of the 'own funds' for the purpose of demonstrating compliance as at the end of the reference year with current Solvency I capital requirement.
I.General	D172		Value of callable funds on perpetual cumulative preference shares forming part of the 'own funds' for the purpose of demonstrating compliance as at the end of the reference year with current Solvency I capital requirement.
I.General	D173		Value of callable funds on dated cumulative preference shares forming part of the 'own funds' for the purpose of demonstrating compliance as at the end of the reference year with current Solvency I capital requirement.
I.General	D174		Value of callable funds on perpetual non-cumulative preference shares forming part of the 'own funds' for the purpose of demonstrating compliance as at the end of the reference year with current Solvency I capital requirement.
I.General	D175		Value of callable funds on dated non-cumulative preference shares forming part of the 'own funds' for the purpose of demonstrating compliance as at the end of the reference year with current Solvency I capital requirement.
I.General	D176		Value of callable funds on perpetual subordinated loans forming part of the 'own funds' for the purpose of demonstrating compliance as at the end of the reference year with current Solvency I capital requirement.
I.General	D177		Value of callable funds on dated subordinated loans forming part of the 'own funds' for the purpose of demonstrating compliance as at the end of the reference year with current Solvency I capital requirement.
I.General	D178		Value of callable funds on other perpetual hybrid capital forming part of the 'own funds' for the

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			purpose of demonstrating compliance as at the end of the reference year with current Solvency I capital requirement.
I.General	D179		Value of callable funds on other dated hybrid capital forming part of the 'own funds' for the purpose of demonstrating compliance as at the end of the reference year with current Solvency I capital requirement.
I.General	D183		Value of supplementary member calls forming part of the 'own funds' for the purpose of demonstrating compliance as at the end of the reference year with current Solvency I capital requirement.
I.General	D187		Amount of any implicit future profits item forming part of the 'own funds' for the purpose of demonstrating compliance as at the end of the reference year with current Solvency I capital requirement.
I.General	D188		Amount of any Zillmerisation item forming part of the 'own funds' for the purpose of demonstrating compliance as at the end of the reference year with current Solvency I capital requirement.
I.General	D189		Amount of any hidden reserves forming part of the 'own funds' for the purpose of demonstrating compliance as at the end of the reference year with current Solvency I capital requirement.
I.General	F149		Amount of common equity share capital (net of any own shares held by the firm) as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (which should normally be the same as Cell D149)
I.General	F150		Amount of profit/loss carried forward (ie retained earnings) as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (which should normally be the same as Cell D150), that has been classified as Tier 1 capital. ⁶
I.General	F151		Increase in the value of assets between Solvency I and QIS4 as shown in the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (which should normally be equal to Cell F40 minus Cell E40).
I.General	F152		Decrease in the value of liabilities between Solvency I and QIS4 as shown in the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (which should normally be equal to the sum of

⁶ It is possible that some parts of retained earnings could be classified as Tier 2 or Tier 3 if a firm has a branch in a country where these items would be classified as Tier 2 or Tier 3

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			Cells E46-E54 minus the sum of Cells F46-F54).
I.General	F153		Amount of share premium account as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (which should normally be the same as Cell D153).
I.General	F154	II.D.31	Amount of 'surplus funds' (as described in Article 96(1) of the proposed Directive) shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification.
I.General	F157	V.K.1	Amount of other reserves (including any equalisation reserves) that are loss-absorbent for all policyholders as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification.
I.General	F158	V.K.1	Amount of other reserves (including any equalisation reserves) with restricted loss absorbency, as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification, that has been classified as Tier 1 capital.
I.General	F159	V.D and V.K.1	Amount of (subordinated) members' account as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification, that has been classified as Tier 1 capital.
I.General	F160	V.D and V.K.1	Value of budgeted supplementary calls as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification, that has been classified as Tier 1 capital.
I.General	F161	V.D and V.K.1	Value of perpetual cumulative preference shares as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification that has been classified as Tier 1 capital.
I.General	F162	V.D and V.K.1	Value of dated cumulative preference shares as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification, that has been classified as Tier 1 capital.
I.General	F163	V.D and V.K.1	Value of perpetual non-cumulative preference shares as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification.
I.General	F164	V.D and V.K.1	Value of dated non-cumulative preference shares as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification.
I.General	F165	V.D and	Value of perpetual subordinated loans as shown

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
		V.K.1	in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification, that has been classified as Tier 1 capital.
I.General	F166	V.D and V.K.1	Value of dated subordinated loans as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification, that has been classified as Tier 1 capital.
I.General	F167	V.D and V.K.1	Value of other perpetual hybrid capital as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification, that has been classified as Tier 1 capital.
I.General	F168	V.D and V.K.1	Value of other dated hybrid capital as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification, that has been classified as Tier 1 capital.
I.General	F169	V.D and V.K.1	Amount of other types of 'own funds' (not included in Cells F149-F168) as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification, that have been classified as Tier 1 capital.
I.General	G150	V.D	Amount of profit/loss carried forward (ie retained earnings) as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification, that has been classified as Tier 2 capital. ⁷
I.General	G158	V.K.1	Amount of other reserves (including any equalisation reserves) with restricted loss absorbency, as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification, that has been classified as Tier 2 capital.
I.General	G159	V.D and V.K.2	Amount of (subordinated) members' account as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification, that has been classified as Tier 2 capital.
I.General	G160	V.D and V.K.2	Value of budgeted supplementary calls as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification, that has been classified as Tier 2 capital.

⁷ It is possible that some parts of retained earnings could be classified as Tier 2 or Tier 3 if a firm has a branch in a country where these items would be classified as Tier 2 or Tier 3

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
I.General	G161	V.D and V.K.2	Value of perpetual cumulative preference shares as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification, that has been classified as Tier 2 capital.
I.General	G162	V.D and V.K.2	Value of dated cumulative preference shares as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification, that has been classified as Tier 2 capital.
I.General	G165	V.D and V.K.2	Value of perpetual subordinated loans as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification, that has been classified as Tier 2 capital.
I.General	G166	V.D and V.K.2	Value of dated subordinated loans as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification, that has been classified as Tier 2 capital.
I.General	G167	V.D and V.K.2	Value of other perpetual hybrid capital as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification, that has been classified as Tier 2 capital.
I.General	G168	V.D and V.K.2	Value of other dated hybrid capital as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification, that has been classified as Tier 2 capital.
I.General	G169	V.D and V.K.2	Amount of other types of 'own funds' (not included in Cells G148-G167) as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification, that have been classified as Tier 2 capital.
I.General	G171	V.D and V.K.3	Value of callable funds on unpaid common equity capital forming part of Tier 2 ancillary 'own funds' at the end of the reference year, in accordance with the QIS4 specification.
I.General	G174	V.D and V.K.3	Value of callable funds on perpetual non-cumulative preference shares forming part of Tier 2 ancillary 'own funds' at the end of the reference year, in accordance with the QIS4 specification.
I.General	G175	V.D and V.K.3	Value of callable funds on dated non-cumulative preference shares forming part of Tier 2 ancillary 'own funds' at the end of the reference year, in accordance with the QIS4 specification.
I.General	G176	V.D and V.K.3	Value of callable funds on perpetual subordinated loans forming part of Tier 2 ancillary 'own funds' at the end of the reference year, in accordance with the QIS4 specification.
I.General	G177	V.D and	Value of callable funds on dated subordinated

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
		V.K.3	loans forming part of Tier 2 ancillary 'own funds' at the end of the reference year, in accordance with the QIS4 specification.
I.General	G178	V.D and V.K.3	Value of callable funds on perpetual hybrid capital forming part of Tier 2 ancillary 'own funds' at the end of the reference year, in accordance with the QIS4 specification.
I.General	G179	V.D and V.K.3	Value of callable funds on dated hybrid capital forming part of Tier 2 ancillary 'own funds' at the end of the reference year, in accordance with the QIS4 specification.
I.General	G180	V.D and V.K.3	Value of letters of credit and other guarantees (as described in Article 96(2) of the proposed Directive) forming part of Tier 2 ancillary 'own funds' at the end of the reference year, in accordance with the QIS4 specification.
I.General	G181	V.D and V.K.3	Value of other letters of credit and other guarantees forming part of Tier 2 ancillary 'own funds' at the end of the reference year, in accordance with the QIS4 specification.
I.General	G182	V.K.3	Amount of supplementary member calls for P&I clubs (as described in Article 96(3) of the proposed Directive) forming part of Tier 2 ancillary 'own funds' at the end of the reference year, in accordance with the QIS4 specification.
I.General	G183	V.J.3-4	Amount of supplementary member calls (other than for P&I clubs) forming part of Tier 2 ancillary 'own funds' at the end of the reference year, in accordance with the QIS4 specification.
I.General	G184	V.I.1 and XVI.I	Amount of 'group support' that has been taken into account as part of Tier 2 ancillary 'own funds' at the end of the reference year, in accordance with the QIS4 specification. ⁸
I.General	G185	V.D and V.K.3	Amount of any other item forming part of Tier 2 ancillary 'own funds' at the end of the reference year, in accordance with the QIS4 specification.
I.General	H150	V.D	Amount of profit/loss carried forward (ie retained earnings) as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification that has been classified as Tier 3 capital. ⁹
I.General	H158	V.K.1	Amount of other reserves (including any equalisation reserves) with restricted loss absorbency, as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification, that has been classified as Tier 3 capital.

⁸ Firms should show here the amount of any 'group support' for which they envisage they might seek regulatory approval under the proposed Solvency II regime as Tier 2 capital

⁹ It is possible that some parts of retained earnings could be classified as Tier 2 or Tier 3 if a firm has a branch in a country where these items would be classified as Tier 2 or Tier 3

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
I.General	H159	V.D and V.K.4	Amount of (subordinated) members' account as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification, that has been classified as Tier 3 capital.
I.General	H160	V.D and V.K.4	Value of budgeted supplementary calls as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification, that has been classified as Tier 3 capital.
I.General	H161	V.D and V.K.4	Value of perpetual cumulative preference shares as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification, that has been classified as Tier 3 capital.
I.General	H162	V.D and V.K.4	Value of dated cumulative preference shares as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification, that has been classified as Tier 3 capital.
I.General	H165	V.D and V.K.4	Value of perpetual subordinated loans as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification, that has been classified as Tier 3 capital.
I.General	H166	V.D and V.K.4	Value of dated subordinated loans as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification, that has been classified as Tier 3 capital.
I.General	H167	V.D and V.K.4	Value of other perpetual hybrid capital as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification, that has been classified as Tier 3 capital.
I.General	H168	V.D and V.K.4	Value of other dated hybrid capital as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification, that has been classified as Tier 3 capital.
I.General	H169	V.D and V.K.4	Amount of other types of 'own funds' (not included in Cells H148-H167) as shown in the liabilities side of the balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification, that have been classified as Tier 3 capital.
I.General	H172	V.D and V.K.4	Value of callable funds on perpetual cumulative preference shares forming part of Tier 3 ancillary 'own funds' at the end of the reference year, in accordance with the QIS4 specification.
I.General	H173	V.D and V.K.4	Value of callable funds on dated cumulative preference shares forming part of Tier 3 ancillary 'own funds' at the end of the reference year, in accordance with the QIS4 specification.

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
I.General	H174	V.D and V.K.4	Value of callable funds on perpetual non-cumulative preference shares forming part of Tier 3 ancillary 'own funds' at the end of the reference year, in accordance with the QIS4 specification.
I.General	H175	V.D and V.K.4	Value of callable funds on dated non-cumulative preference shares forming part of Tier 3 ancillary 'own funds' at the end of the reference year, in accordance with the QIS4 specification.
I.General	H176	V.D and V.K.4	Value of callable funds on perpetual subordinated loans forming part of Tier 3 ancillary 'own funds' at the end of the reference year, in accordance with the QIS4 specification.
I.General	H177	V.D and V.K.4	Value of callable funds on dated subordinated loans forming part of Tier 3 ancillary 'own funds' at the end of the reference year, in accordance with the QIS4 specification.
I.General	H178	V.D and V.K.4	Value of callable funds on perpetual hybrid capital forming part of Tier 3 ancillary 'own funds' at the end of the reference year, in accordance with the QIS4 specification.
I.General	H179	V.D and V.K.4	Value of callable funds on dated hybrid capital forming part of Tier 3 ancillary 'own funds' at the end of the reference year, in accordance with the QIS4 specification.
I.General	H180		This cell should normally be left blank
I.General	H181	V.D and V.K.4	Value of letters of credit and other guarantees forming part of Tier 3 ancillary 'own funds' at the end of the reference year, in accordance with the QIS4 specification.
I.General	H183	V.J.3-4	Amount of supplementary member calls (other than for P&I clubs) forming part of Tier 3 ancillary 'own funds' at the end of the reference year, in accordance with the QIS4 specification.
I.General	H184	V.I.1 and XVI.I	Amount of 'group support' ¹⁰ that has been taken into account as part of Tier 3 'own funds' at the end of the reference year, in accordance with the QIS4 specification.
I.General	H185	V.D and V.K.4	Amount of any other item forming part of Tier 3 ancillary 'own funds' at the end of the reference year, in accordance with the QIS4 specification.
I.General	H198	V.E.4	Maximum amounts callable from members of a mutual in a 12 month period, expressed as a percentage of annual premiums earned in last financial year
I.General	H199	V.E.4	The number of times that a call from members has previously been made
I.General	H200	V.E.4	The average default rate experienced on past calls from members
I.General	H201	V.E.4	The average time that was taken between a deficit below the required margin being

¹⁰ Firms should show here the amount of any 'group support' for which they envisage they might seek regulatory approval under the proposed Solvency II regime as Tier 3 capital

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			identified, and the restoration of full cover for the solvency margin (through a successful call for funds from members)
I.General	D -H 205	V.D.11	Value of each undated instrument (ie preference shares, subordinated liabilities and other hybrid capital) allocated to Tier 1
I.General	D -H 206	V.D.11	Length of time (in years) between the date when the Tier 1 instrument (ie undated preference shares, subordinated liabilities and other hybrid capital) was issued, and the first date when a call to redeem the instrument may be made by the issuer
I.General	D - H 207	V.D.11	Length of time (in years) between the date when the Tier 1 instrument (ie undated preference shares, subordinated liabilities and other hybrid capital) was issued, and the first date when a step-up in the interest rate would apply if the instrument is not then redeemed
I.General	D - H 208	V.D.11	Length of time (in years) between the end of the reference year for which the QIS4 balance sheet was drawn up and the earlier of (a) the first date when a call to redeem the instrument may be made by the issuer, or (b) the first date when a step-up in the interest rate would apply if the instrument is not then redeemed
I.General	D -H 210	V.D.11	Value of each undated instrument (ie undated preference shares, subordinated liabilities and other hybrid capital) allocated to Tier 2
I.General	D -H 211	V.D.11	Length of time (in years) between the date when the Tier 2 instrument (ie undated preference shares, subordinated liabilities and other hybrid capital) was issued, and the first date when a call to redeem the instrument may be made by the issuer
I.General	D - H 212	V.D.11	Length of time (in years) between the date when the Tier 2 instrument (ie undated preference shares, subordinated liabilities and other hybrid capital) was issued, and the first date when a step-up in the interest rate would apply if the instrument is not then redeemed
I.General	D - H 213	V.D.11	Length of time (in years) between the end of the reference year for which the QIS4 balance sheet was drawn up and the earlier of (a) the first date when a call to redeem the instrument may be made by the issuer, or (b) the first date when a step-up in the interest rate would apply if the instrument is not then redeemed
I.General	D -H 215	V.D.11	Value of each undated instrument (ie undated preference shares, subordinated liabilities and other hybrid capital) allocated to Tier 3
I.General	D -H 216	V.D.11	Length of time (in years) between the date when the Tier 3 instrument (ie undated preference shares, subordinated liabilities and other hybrid capital) was issued, and the first date when a call to redeem the instrument may be made by the

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			issuer
I.General	D – H 217	V.D.11	Length of time (in years) between the date when the Tier 3 instrument (ie undated preference shares, subordinated liabilities and other hybrid capital) was issued, and the first date when a step-up in the interest rate would apply if the instrument is not then redeemed
I.General	D – H 218	V.D.11	Length of time (in years) between the end of the reference year for which the QIS4 balance sheet was drawn up and the earlier of (a) the first date when a call to redeem the instrument may be made by the issuer, or (b) the first date when a step-up in the interest rate would apply if the instrument is not then redeemed
I.General	D –H 220	V.D.11	Value of each dated instrument (ie preference shares, subordinated liabilities and other hybrid capital) allocated to Tier 1
I.General	D – H 221	V.D.11	Length of time (in years) between the date when the Tier 1 instrument (ie dated preference shares, subordinated liabilities and other hybrid capital) was issued, and the date when the instrument is legally due to be redeemed
I.General	D –H 222	V.D.11	Length of time (in years) between the date when the Tier 1 instrument (ie dated preference shares, subordinated liabilities and other hybrid capital) was issued, and the earlier of (a) the first date when a call to redeem the instrument may be made by the issuer, or (b) the first date when a step-up in the interest rate would apply if the instrument is not then redeemed
I.General	D – H 223	V.D.11	Length of time (in years) between the end of the reference year for which the QIS4 balance sheet was drawn up and the earlier of (a) the first date when a call to redeem the instrument may be made by the issuer, or (b) the first date when a step-up in the interest rate would apply if the instrument is not then redeemed
I.General	D – H 224	V.D.11	Length of time (in years) between the end of the reference year for which the QIS4 balance sheet was drawn up and the date when the instrument is legally due to be redeemed
I.General	D –H 226	V.D.11	Value of each dated instrument (ie dated preference shares, subordinated liabilities and other hybrid capital) allocated to Tier 2
I.General	D – H 227	V.D.11	Length of time (in years) between the date when the Tier 2 instrument (ie dated preference shares, subordinated liabilities and other hybrid capital) was issued, and the date when the instrument is legally due to be redeemed
I.General	D –H 228	V.D.11	Length of time (in years) between the date when the Tier 2 instrument (ie dated preference shares, subordinated liabilities and other hybrid capital) was issued, and the earlier of (a) the first date when a call to redeem the instrument may be made by the issuer, or (b) the first date

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			when a step-up in the interest rate would apply if the instrument is not then redeemed
I.General	D – H 229	V.D.11	Length of time (in years) between the end of the reference year for which the QIS4 balance sheet was drawn up and the earlier of (a) the first date when a call to redeem the instrument may be made by the issuer, or (b) the first date when a step-up in the interest rate would apply if the instrument is not then redeemed
I.General	D – H 230	V.D.11	Length of time (in years) between the end of the reference year for which the QIS4 balance sheet was drawn up and the date when the instrument is legally due to be redeemed
I.General	D – H 232	V.D.11	Value of each dated instrument (ie dated preference shares, subordinated liabilities and other hybrid capital) allocated to Tier 3
I.General	D – H 233	V.D.11	Length of time (in years) between the date when the Tier 3 instrument (ie dated preference shares, subordinated liabilities and other hybrid capital) was issued, and the date when the instrument is legally due to be redeemed
I.General	D – H 234	V.D.11	Length of time (in years) between the date when the Tier 3 instrument (ie dated preference shares, subordinated liabilities and other hybrid capital) was issued, and the earlier of (a) the first date when a call to redeem the instrument may be made by the issuer, or (b) the first date when a step-up in the interest rate would apply if the instrument is not then redeemed
I.General	D – H 235	V.D.11	Length of time (in years) between the end of the reference year for which the QIS4 balance sheet was drawn up and the earlier of (a) the first date when a call to redeem the instrument may be made by the issuer, or (b) the first date when a step-up in the interest rate would apply if the instrument is not then redeemed
I.General	D – H 236	V.D.11	Length of time (in years) between the end of the reference year for which the QIS4 balance sheet was drawn up and the date when the instrument is legally due to be redeemed
I.General	D 241		Provision (gross of reinsurance) for unearned premium for life business shown in balance sheet published in reference year
I.General	D 242		Provision (gross of reinsurance) for unearned premium for non-life business shown in balance sheet published in reference year
I.General	D 243		Life assurance provision (gross of reinsurance) shown in balance sheet published in reference year
I.General	D 244		Provision (gross of reinsurance) for outstanding claims for life policies shown in balance sheet published in reference year
I.General	D 245		Provision (gross of reinsurance) for outstanding claims for non-life policies shown in balance

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			sheet published in reference year
I.General	D 246		Provision (gross of reinsurance) for bonuses and rebates for life policies shown in balance sheet published in reference year
I.General	D 247		Provision (gross of reinsurance) for bonuses and rebates for non-life policies shown in balance sheet published in reference year
I.General	D 248		Equalisation provision shown in balance sheet published in reference year
I.General	D 249		Other provisions (gross of reinsurance) for life insurance business shown in balance sheet published in reference year
I.General	D 250		Other provisions (gross of reinsurance) for non-life insurance business shown in balance sheet published in reference year
I.General	D 251		Provision (gross of reinsurance) for unexpired risks (which should already also be included in one of Cells D241-D250) shown in balance sheet published in reference year
I.General	E 241		Provision (gross of reinsurance) for unearned premium for life business shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E 242		Provision (gross of reinsurance) for unearned premium for non-life business shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E 243		Life assurance provision (gross of reinsurance) shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E 244		Provision (gross of reinsurance) for outstanding claims for life policies shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E 245		Provision (gross of reinsurance) for outstanding claims for non-life policies shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E 246		Provision (gross of reinsurance) for bonuses and rebates for life policies shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E 247		Provision (gross of reinsurance) for bonuses and rebates for non-life policies shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E 248		Equalisation provision (gross of reinsurance)

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E 249		Other provisions (gross of reinsurance) for life insurance business shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E 250		Other provisions (gross of reinsurance) for non-life insurance business shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	E 251		Provisions (gross of reinsurance) for unexpired risks (which should already also be included in one of Cells D241-D250) shown in balance sheet prepared to demonstrate compliance at the end of the reference year with current Solvency I capital requirement
I.General	D 255		Best estimate of premium provisions (gross of reinsurance) in accordance with QIS4 specification for non-life insurance business (which should equal Cell D34 on Tab I.Health and Non-life)
I.General	E 255	II.A.16 -21	Value of obligations assessed within the premium provision (gross of reinsurance) that can be regarded as "hedgeable"
I.General	F 255	II.A.16 -21	Value of obligations assessed within the premium provision (gross of reinsurance) that can be regarded as "non-hedgeable"
I.General	D 256		Best estimate of claim provisions (gross of reinsurance) in accordance with QIS4 specification for non-life insurance business (which should equal Cell D35 on Tab I.Health and Non-life)
I.General	E 256	II.A.16 -21	Value of obligations assessed within the claim provision (gross of reinsurance) that can be regarded as "hedgeable"
I.General	D 259	V.D.12	Average ('modified') duration of insurance liabilities valued in accordance with QIS4 specification (which may be estimated or assessed through the use of the Helper Tab)
I.General	G 262	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for policies which include the right to lapse or surrender (which should equal Cell D111 on Tab I.Life)
I.General	G 263	II.D.37	Aggregate amount payable if all policyholders with right to lapse or surrender, exercised this option at the end of the reference year for which the QIS4 balance sheet was prepared (which should equal Cell D116 on Tab I.Life)
I.General	G 264	II.D.37	Amount of best estimate technical provisions (gross of reinsurance) valued in accordance with

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			QIS4 specification for policies (eg annuities in payment, <i>in some countries</i>) which do not include the right to lapse or surrender (which should equal Cell D122 on Tab I.Life)
I.General	G 268	II.D.22	Amount of best estimate provisions (gross of reinsurance) valued in accordance with QIS4 specification in respect of allocated extra benefits to which policyholders are individually and unconditionally entitled on with-profit policies
I.General	G 269	II.D.22	Amount of best estimate provisions (gross of reinsurance) valued in accordance with QIS4 specification in respect of allocated extra benefits to which policyholders are collectively and unconditionally entitled on with-profit policies
I.General	G 270	II.D.22	Amount of best estimate provisions (gross of reinsurance) valued in accordance with QIS4 specification in respect of guaranteed future benefits on with-profit policies (including sum assured and any guaranteed bonuses linked with clauses that provide an absolute minimum level of future bonus)
I.General	G 272	II.D.22	Amount of best estimate provisions (gross of reinsurance) valued in accordance with QIS4 specification in respect of future benefits which relate to a legal obligation in respect of with-profit contracts (other than amounts already included in cells G268-G270)
I.General	G 273	II.D.22	Amount of best estimate provisions (gross of reinsurance) valued in accordance with QIS4 specification in respect of future benefits which relate to a contractual obligation in respect of with-profit contracts (other than amounts already included in cells G268-G270 or G272)
I.General	G 274	II.D.22	Amount of best estimate provisions (gross of reinsurance) valued in accordance with QIS4 specification in respect of future discretionary benefits in respect of with-profit contracts (other than amounts already included in cells G268-G270 or G272-G273)
I.General	H 268	II.D.22	Amount of best estimate provisions (net of reinsurance) valued in accordance with QIS4 specification in respect of allocated extra benefits to which policyholders are individually and unconditionally entitled on with-profit policies
I.General	H 269	II.D.22	Amount of best estimate provisions (net of reinsurance) valued in accordance with QIS4 specification in respect of allocated extra benefits to which policyholders are collectively and unconditionally entitled on with-profit policies
I.General	H 270	II.D.22	Amount of best estimate provisions (net of reinsurance) valued in accordance with QIS4 specification in respect of guaranteed future benefits on with-profit policies (including sum assured and any guaranteed bonuses linked with clauses that provide an absolute minimum level

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			of future bonus)
I.General	H 272	II.D.22	Amount of best estimate provisions (net of reinsurance) valued in accordance with QIS4 specification in respect of future benefits which relate to a legal obligation in respect of with-profit contracts (other than amounts already included in cells H268-H270)
I.General	H 273	II.D.22	Amount of best estimate provisions (net of reinsurance) valued in accordance with QIS4 specification in respect of future benefits which relate to a contractual obligation in respect of with-profit contracts (other than amounts already included in cells H268-H270 or H272)
I.General	H 274	II.D.22	Amount of best estimate provisions (net of reinsurance) valued in accordance with QIS4 specification in respect of future discretionary benefits in respect of with-profit contracts (other than amounts already included in cells H268-H270 or H272-H273)
I.General	E277	II.C	Total amount of risk margin (net of reinsurance) assessed in accordance with QIS4 specification for all lines of business (which should equal the sum of Cell D57 in Tab I.Life for life business and Cell D101 in Tab I.Health and Non-Life for non-life business)
I.General	E278	II.A.30	Additional risk margin (if any) assessed in accordance with QIS4 specification to cover non-hedgeable financial risks, arising where the duration of the liabilities exceeds a reasonable extrapolation from durations of relevant instruments traded on the financial market, or when the market in the relevant instruments is illiquid (which should equal the sum of Cell D62 in Tab I.Life for life business and Cell D102 in Tab I.Health and Non-Life for non-life business).
I.General	E280		Total amount of risk margin (net of reinsurance) assessed in accordance with an internal model
I.General	D – F286	I.A.2 and I.B.3-6	Proportion (to be entered as a percentage) of called up or paid up common equity capital and reserves that are valued in the QIS4 balance sheet on a mark to market basis (Column D), mark to model basis (Column E), or other basis (Column F) {for most firms, this is likely to be 100% 'other'}
I.General	D – F287	I.A.2 and I.B.3-6	Proportion (to be entered as a percentage) of subordinated liabilities and other hybrid capital that are valued in the QIS4 balance sheet on a mark to market basis (Column D), mark to model basis (Column E), or other basis (Column F)
I.General	D – F288	I.A.2 and I.B.3-6	Proportion (to be entered as a percentage) of other financial liabilities that are valued in the QIS4 balance sheet on a mark to market basis (Column D), mark to model basis (Column E), or other basis (Column F)

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
I.General	D – F289	I.A.2 and I.B.3-6	Proportion (to be entered as a percentage) of unit-linked liabilities (see Cell F47) that are valued in the QIS4 balance sheet on a mark to market basis (Column D), mark to model basis (Column E), or other basis (Column F)
I.General	D – F290	I.A.2 and I.B.3-6	Proportion (to be entered as a percentage) of best estimate technical provisions (gross of reinsurance) that are valued in the QIS4 balance sheet on a mark to market basis (Column D), mark to model basis (Column E), or other basis (Column F)
I.General	D – F291	I.A.2 and I.B.3-6	Proportion (to be entered as a percentage) of risk margin (net of reinsurance) in provisions that is valued in the QIS4 balance sheet on a mark to market basis (Column D), mark to model basis (Column E), or other basis (Column F)
I.General	D – F292	I.A.2 and I.B.3-6	Proportion (to be entered as a percentage) of deposits from reinsurers that are valued in the QIS4 balance sheet on a mark to market basis (Column D), mark to model basis (Column E), or other basis (Column F)
I.General	D – F293	I.A.2 and I.B.3-6	Proportion (to be entered as a percentage) of deferred tax liabilities that are valued in the QIS4 balance sheet on a mark to market basis (Column D), mark to model basis (Column E), or other basis (Column F)
I.General	D – F294	I.A.2 and I.B.3-6	Proportion (to be entered as a percentage) of the liability in respect of employee benefits (or future benefits eg post-retirement pension benefits) that is valued in the QIS4 balance sheet on a mark to market basis (Column D), mark to model basis (Column E), or other basis (Column F)
I.General	D – F295	I.A.2 and I.B.3-6	Proportion (to be entered as a percentage) of the liability in respect of 'other liabilities' in the balance sheet that are valued in the QIS4 balance sheet on a mark to market basis (Column D), mark to model basis (Column E), or other basis (Column F)
I.General	D – F296	I.A.2 and I.B.3-6	Proportion (to be entered as a percentage) of the liability in respect of the total liabilities in the balance sheet that are valued in the QIS4 balance sheet on a mark to market basis (Column D), mark to model basis (Column E), or other basis (Column F)
I.Premiums			
I.Premiums	D14:D35	TS.VIII.B.2 TS.XV.C.1 TS.XV.F.2	Gross written premiums per LoB at the reporting date

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
I.Premiums	E14:E35	TS.VIII.B.2 TS.XV.C.1 TS.XV.F.2	Gross earned premiums per LoB at the reporting date
I.Premiums	F14:F35	TS.XV.C.1 TS.XV.F.2	Ceded written premiums per LoB at the reporting date
I.Premiums	G14:G35	TS.XV.C.1 TS.XV.F.2	Ceded earned premiums per LoB at the reporting date
I.Premiums	H14:H35	TS.XV.C.1 TS.XV.F.2	Calculates the net written premiums per LoB at the reporting date
I.Premiums	I14:I35	TS.XV.C.1 TS.XV.F.2	Calculates the net earned premiums per LoB at the reporting date
I.Premiums	J18:J35	TS.XV.F	Net written premiums for non-life business supplementary to life business, at the reporting date
I.Premiums	K14:K35	TS.XV.F	Expected net written premiums per LoB for the next year, at the reporting date, so if the reporting year is 2007, data expected for 2008
I.Premiums	L14:L35	TS.XV.F	Expected net earned premiums per LoB for the next year, at the reporting date, so if the reporting year is 2007, data expected for 2008
I.Premiums	B37	TS.VIII	Total earned health premiums gross of reinsurance (long term health and annuities in short term health)
I.Premiums	N20:P35		Checks the sum of the country results against the summary results entered above. Any 'False' output should result in checking the completeness of the geographical split or the correctness of the summary data.
I.Premiums	D44:D58 etc.	TS.XIII.B.1 1	Net written premiums per line of non-life business in this geographical area in the reporting year.
I.Premiums	E44:E58 etc.	TS.XIII.B.1 1	Expected net written premiums per line of non-life business for the next year, at the reporting date, so if the reporting year is 2007, data expected for 2008
I.Premiums	F44:F58 etc.	TS.XIII.B.1 1	Expected net earned premiums per LoB for the next year, at the reporting date, so if the reporting year is 2007, data expected for 2008
I.Life – Technical Provisions Life			
I.Life	E14		Amount of provision (gross of reinsurance) for unearned premiums on with-profit life policies included in balance sheet published in reference year (and included in Cell D241 in Tab I.General)
I.Life	E15		Amount of life assurance provision (gross of reinsurance) for with-profit life policies included

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			in balance sheet published in reference year (and included in Cell D243 in Tab I.General)
I.Life	E16		Amount of provision for outstanding claims (gross of reinsurance) for with-profit life policies included in balance sheet published in reference year (and included in Cell D244 in Tab I.General)
I.Life	E17		Amount of provision for bonuses and rebates (gross of reinsurance) for with-profit life policies included in balance sheet published in reference year (and included in Cell D246 in Tab I.General)
I.Life	E18		Amount of other technical provisions (gross of reinsurance) for with-profit life policies included in balance sheet published in reference year (and included in Cell D249 in Tab I.General)
I.Life	E19		Amount of provision for unit-linked with-profit policies (gross of reinsurance) included in balance sheet published in reference year
I.Life	E20		Amount of deferred acquisition costs (gross of reinsurance) for with-profit life policies included in balance sheet published in reference year (and included in Cell D38 in Tab I.General)
I.Life	F14		Amount of provision (gross of reinsurance) for unearned premiums on unit-linked life policies included in balance sheet published in reference year (and included in Cell D241 in Tab I.General)
I.Life	F15		Amount of life assurance provision (gross of reinsurance) for unit-linked life policies included in balance sheet published in reference year (and included in Cell D243 in Tab I.General)
I.Life	F16		Amount of provision for outstanding claims (gross of reinsurance) for unit-linked life policies included in balance sheet published in reference year (and included in Cell D244 in Tab I.General)
I.Life	F17		Amount of provision for bonuses and rebates (gross of reinsurance) for unit-linked life policies included in balance sheet published in reference year (and included in Cell D246 in Tab I.General)
I.Life	F18		Amount of other technical provisions (gross of reinsurance) for unit-linked life policies included in balance sheet published in reference year (and included in Cell D249 in Tab I.General)
I.Life	F19		Amount of provision for unit-linked policies (gross of reinsurance) included in balance sheet published in reference year
I.Life	F20		Amount of deferred acquisition costs (gross of reinsurance) for unit-linked life policies included in balance sheet published in reference year (and included in Cell D38 in Tab I.General)
I.Life	G14		Amount of provision (gross of reinsurance) for unearned premiums on non-profit life policies included in balance sheet published in reference year (and included in Cell D241 in Tab I.General)
I.Life	G15		Amount of life assurance provision (gross of reinsurance) for non-profit life policies included

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			in balance sheet published in reference year (and included in Cell D243 in Tab I.General)
I.Life	G16		Amount of provision for outstanding claims (gross of reinsurance) for non-profit life policies included in balance sheet published in reference year (and included in Cell D244 in Tab I.General)
I.Life	G17		Amount of provision for bonuses and rebates (gross of reinsurance) for non-profit life policies included in balance sheet published in reference year (and included in Cell D246 in Tab I.General)
I.Life	G18		Amount of other technical provisions (gross of reinsurance) for non-profit life policies included in balance sheet published in reference year (and included in Cell D249 in Tab I.General)
I.Life	G19		This cell should normally be left blank
I.Life	G20		Amount of deferred acquisition costs (gross of reinsurance) for non-profit life policies included in balance sheet published in reference year (and included in Cell D38 in Tab I.General)
I.Life	H14		Amount of provision (gross of reinsurance) for unearned premiums on accepted life reinsurance business included in balance sheet published in reference year (and included in Cell D241 in Tab I.General)
I.Life	H15		Amount of life assurance provision (gross of reinsurance) for accepted life reinsurance business included in balance sheet published in reference year (and included in Cell D243 in Tab I.General)
I.Life	H16		Amount of provision for outstanding claims (gross of reinsurance) for accepted life reinsurance business included in balance sheet published in reference year (and included in Cell D244 in Tab I.General)
I.Life	H17		Amount of provision for bonuses and rebates (gross of reinsurance) for accepted life reinsurance business included in balance sheet published in reference year (and included in Cell D246 in Tab I.General)
I.Life	H18		Amount of other technical provisions (gross of reinsurance) for accepted life reinsurance business included in balance sheet published in reference year (and included in Cell D249 in Tab I.General)
I.Life	H19		Amount of provision for unit-linked accepted life reinsurance business (gross of reinsurance) included in balance sheet published in reference year
I.Life	H20		Amount of deferred acquisition costs (gross of reinsurance) for accepted life reinsurance business included in balance sheet published in reference year (and included in Cell D38 in Tab I.General)
I.Life	E22		Amount of provision (net of reinsurance) for

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			unearned premiums on with-profit life policies included in balance sheet published in reference year
I.Life	E23		Amount of life assurance provision (net of reinsurance) for with-profit life policies included in balance sheet published in reference year
I.Life	E24		Amount of provision for outstanding claims (net of reinsurance) for with-profit life policies included in balance sheet published in reference year
I.Life	E25		Amount of provision for bonuses and rebates (net of reinsurance) for with-profit life policies included in balance sheet published in reference year
I.Life	E26		Amount of other technical provisions (net of reinsurance) for with-profit life policies included in balance sheet published in reference year
I.Life	E27		Amount of provision for unit-linked with-profit policies (net of reinsurance) included in balance sheet published in reference year
I.Life	E28		Amount of deferred acquisition costs (net of reinsurance) for with-profit life policies included in balance sheet published in reference year
I.Life	F22		Amount of provision (net of reinsurance) for unearned premiums on unit-linked life policies included in balance sheet published in reference year
I.Life	F23		Amount of life assurance provision (net of reinsurance) for unit-linked life policies included in balance sheet published in reference year
I.Life	F24		Amount of provision for outstanding claims (net of reinsurance) for unit-linked life policies included in balance sheet published in reference year
I.Life	F25		Amount of provision for bonuses and rebates (net of reinsurance) for unit-linked life policies included in balance sheet published in reference year
I.Life	F26		Amount of other technical provisions (net of reinsurance) for unit-linked life policies included in balance sheet published in reference year
I.Life	F27		Amount of provision for unit-linked policies (net of reinsurance) included in balance sheet published in reference year
I.Life	F28		Amount of deferred acquisition costs (net of reinsurance) for unit-linked life policies included in balance sheet published in reference year
I.Life	G22		Amount of provision (net of reinsurance) for unearned premiums on non-profit life policies included in balance sheet published in reference year
I.Life	G23		Amount of life assurance provision (net of reinsurance) for non-profit life policies included in balance sheet published in reference year

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
I.Life	G24		Amount of provision for outstanding claims (net of reinsurance) for non-profit life policies included in balance sheet published in reference year
I.Life	G25		Amount of provision for bonuses and rebates (net of reinsurance) for non-profit life policies included in balance sheet published in reference year
I.Life	G26		Amount of other technical provisions (net of reinsurance) for non-profit life policies included in balance sheet published in reference year
I.Life	G27		This cell should normally be left blank
I.Life	G28		Amount of deferred acquisition costs (net of reinsurance) for non-profit life policies included in balance sheet published in reference year
I.Life	H22		Amount of provision (net of reinsurance) for unearned premiums on accepted life reinsurance business included in balance sheet published in reference year
I.Life	H23		Amount of life assurance provision (net of reinsurance) for accepted life reinsurance business included in balance sheet published in reference year
I.Life	H24		Amount of provision for outstanding claims (net of reinsurance) for accepted life reinsurance business included in balance sheet published in reference year
I.Life	H25		Amount of provision for bonuses and rebates (net of reinsurance) for accepted life reinsurance business included in balance sheet published in reference year
I.Life	H26		Amount of other technical provisions (net of reinsurance) for accepted life reinsurance business included in balance sheet published in reference year
I.Life	H27		Amount of provision for unit-linked accepted life reinsurance business (net of reinsurance) included in balance sheet published in reference year
I.Life	H28		Amount of deferred acquisition costs (net of reinsurance) for accepted life reinsurance business included in balance sheet published in reference year
I.Life	E30	II.D	Value of best estimate provisions (gross of reinsurance) for with-profit life policies providing mortality protection included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and included in Cell F48 in Tab I.General)
I.Life	E31	II.D	Value of best estimate provisions (gross of reinsurance) for with-profit life policies providing survivorship protection included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			included in Cell F48 in Tab I.General)
I.Life	E32	II.D	Value of best estimate provisions (gross of reinsurance) for with-profit life policies providing disability protection included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and included in Cell F48 in Tab I.General)
I.Life	E33	II.D	Value of best estimate provisions (gross of reinsurance) for with-profit savings life policies included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and included in Cell F48 in Tab I.General)
I.Life	F30	II.D	Value of best estimate provisions (gross of reinsurance) for unit-linked life policies providing mortality protection included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and included in Cell F47 in Tab I.General)
I.Life	F31	II.D	Value of best estimate provisions (gross of reinsurance) for unit-linked life policies providing survivorship protection included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and included in Cell F47 in Tab I.General)
I.Life	F32	II.D	Value of best estimate provisions (gross of reinsurance) for unit-linked life policies providing disability protection included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and included in Cell F47 in Tab I.General)
I.Life	F33	II.D	Value of best estimate provisions (gross of reinsurance) for unit-linked savings life policies included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and included in Cell F47 in Tab I.General)
I.Life	G30	II.D	Value of best estimate provisions (gross of reinsurance) for non-profit life policies providing mortality protection included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and included in Cell F48 in Tab I.General)
I.Life	G31	II.D	Value of best estimate provisions (gross of reinsurance) for non-profit life policies providing survivorship protection included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and included in Cell F48 in Tab I.General)
I.Life	G32	II.D	Value of best estimate provisions (gross of reinsurance) for non-profit life policies providing disability protection included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and included in Cell F48 in Tab I.General)

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
I.Life	G33	II.D	Value of best estimate provisions (gross of reinsurance) for non-profit savings life policies included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and included in Cell F48 in Tab I.General)
I.Life	H30	II.D	Value of best estimate provisions (gross of reinsurance) for accepted life reinsurance policies providing mortality protection included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and included in Cell F48 in Tab I.General)
I.Life	H31	II.D	Value of best estimate provisions (gross of reinsurance) for accepted life reinsurance policies providing survivorship protection included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and included in Cell F48 in Tab I.General)
I.Life	H32	II.D	Value of best estimate provisions (gross of reinsurance) for accepted life reinsurance policies providing disability protection included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and included in Cell F48 in Tab I.General)
I.Life	H33	II.D	Value of best estimate provisions (gross of reinsurance) for accepted life reinsurance savings policies included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and included in Cell F48 in Tab I.General)
I.Life	E35	II.D	Value of best estimate provisions (net of reinsurance) for with-profit life policies providing mortality protection included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	E36	II.D	Value of best estimate provisions (net of reinsurance) for with-profit life policies providing survivorship protection included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	E37	II.D	Value of best estimate provisions (net of reinsurance) for with-profit life policies providing disability protection included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	E38	II.D	Value of best estimate provisions (net of reinsurance) for with-profit savings life policies included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	F35	II.D	Value of best estimate provisions (net of reinsurance) for unit-linked life policies providing mortality protection included in balance sheet prepared as at the end of the reference year in

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			accordance with the QIS4 specification
I.Life	F36	II.D	Value of best estimate provisions (net of reinsurance) for unit-linked life policies providing survivorship protection included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	F37	II.D	Value of best estimate provisions (net of reinsurance) for unit-linked life policies providing disability protection included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	F38	II.D	Value of best estimate provisions (net of reinsurance) for unit-linked savings life policies included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	G35	II.D	Value of best estimate provisions (net of reinsurance) for non-profit life policies providing mortality protection included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	G36	II.D	Value of best estimate provisions (net of reinsurance) for non-profit life policies providing survivorship protection included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	G37	II.D	Value of best estimate provisions (net of reinsurance) for non-profit life policies providing disability protection included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	G38	II.D	Value of best estimate provisions (net of reinsurance) for non-profit savings life policies included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	H35	II.D	Value of best estimate provisions (net of reinsurance) for accepted life reinsurance policies providing mortality protection included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	H36	II.D	Value of best estimate provisions (net of reinsurance) for accepted life reinsurance policies providing survivorship protection included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	H37	II.D	Value of best estimate provisions (net of reinsurance) for accepted life reinsurance policies providing disability protection included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	H38	II.D	Value of best estimate provisions (net of reinsurance) for accepted life reinsurance

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			savings policies included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	E42	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as "hedgeable" for with-profit life policies providing mortality protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	E43	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as "hedgeable" for with-profit life policies providing survivorship protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	E44	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as "hedgeable" for with-profit life policies providing disability protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	E45	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as "hedgeable" for with-profit life savings policies, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	F42	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as "hedgeable" for unit-linked life policies providing mortality protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	F43	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as "hedgeable" for unit-linked life policies providing survivorship protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	F44	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as "hedgeable" for unit-linked life policies providing disability protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	F45	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as "hedgeable" for unit-linked life savings policies, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	G42	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			"hedgeable" for non-profit life policies providing mortality protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	G43	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as "hedgeable" for non-profit life policies providing survivorship protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	G44	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as "hedgeable" for non-profit life policies providing disability protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	G45	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as "hedgeable" for non-profit life savings policies, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	H42	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as "hedgeable" for accepted life reinsurance policies providing mortality protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	H43	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as "hedgeable" for accepted life reinsurance policies providing survivorship protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	H44	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as "hedgeable" for accepted life reinsurance policies providing disability protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	H45	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as "hedgeable" for accepted life reinsurance savings policies, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	E47	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as "non-hedgeable" for with-profit life policies providing mortality protection, that is included in balance sheet prepared as at the end of the reference

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			year in accordance with the QIS4 specification
I.Life	E48	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as "non-hedgeable" for with-profit life policies providing survivorship protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	E49	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as "non-hedgeable" for with-profit life policies providing disability protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	E50	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as "non-hedgeable" for with-profit life savings policies, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	F47	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as "non-hedgeable" for unit-linked life policies providing mortality protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	F48	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as "non-hedgeable" for unit-linked life policies providing survivorship protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	F49	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as "non-hedgeable" for unit-linked life policies providing disability protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	F50	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as "non-hedgeable" for unit-linked life savings policies, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	G47	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as "non-hedgeable" for non-profit life policies providing mortality protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	G48	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as "non-hedgeable" for non-profit life policies providing survivorship protection, that is included in

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	G49	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as "non-hedgeable" for non-profit life policies providing disability protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	G50	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as "non-hedgeable" for non-profit life savings policies, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	H47	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as "non-hedgeable" for accepted life reinsurance policies providing mortality protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	H48	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as "non-hedgeable" for accepted life reinsurance policies providing survivorship protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	H49	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as "non-hedgeable" for accepted life reinsurance policies providing disability protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	H50	II.A.16-21	Amount of best estimate provision (gross of reinsurance) that can be regarded as "non-hedgeable" for accepted life reinsurance savings policies, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	E55	II.C	Please select here the description of the method that has been applied for the calculation of the risk margin for with-profit life policies
I.Life	F55	II.C	Please select here the description of the method that has been applied for the calculation of the risk margin for unit-linked life policies
I.Life	G55	II.C	Please select here the description of the method that has been applied for the calculation of the risk margin for non-profit life policies
I.Life	H55	II.C	Please select here the description of the method that has been applied for the calculation of the risk margin for accepted life reinsurance policies

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
I.Life	E58	II.C	Amount of risk margin (net of reinsurance) for with-profit life policies providing mortality protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and is included in Cell E277 in Tab I.General)
I.Life	E59	II.C	Amount of risk margin (net of reinsurance) for with-profit life policies providing survivorship protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and is included in Cell E277 in Tab I.General)
I.Life	E60	II.C	Amount of risk margin (net of reinsurance) for with-profit life policies providing disability protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and is included in Cell E277 in Tab I.General)
I.Life	E61	II.C	Amount of risk margin (net of reinsurance) for with-profit life savings policies, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and is included in Cell E277 in Tab I.General)
I.Life	F58	II.C	Amount of risk margin (net of reinsurance) for unit-linked life policies providing mortality protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and is included in Cell E277 in Tab I.General)
I.Life	F59	II.C	Amount of risk margin (net of reinsurance) for unit-linked life policies providing survivorship protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and is included in Cell E277 in Tab I.General)
I.Life	F60	II.C	Amount of risk margin (net of reinsurance) for unit-linked life policies providing disability protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and is included in Cell E277 in Tab I.General)
I.Life	F61	II.C	Amount of risk margin (net of reinsurance) for unit-linked life savings policies, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and is included in Cell E277 in Tab I.General)
I.Life	G58	II.C	Amount of risk margin (net of reinsurance) for non-profit life policies providing mortality protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and is included in Cell E277 in Tab I.General)
I.Life	G59	II.C	Amount of risk margin (net of reinsurance) for

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			non-profit life policies providing survivorship protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and is included in Cell E277 in Tab I.General)
I.Life	G60	II.C	Amount of risk margin (net of reinsurance) for non-profit life policies providing disability protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and is included in Cell E277 in Tab I.General)
I.Life	G61	II.C	Amount of risk margin (net of reinsurance) for non-profit life savings policies, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and is included in Cell E277 in Tab I.General)
I.Life	H58	II.C	Amount of risk margin (net of reinsurance) for accepted life reinsurance policies providing mortality protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and is included in Cell E277 in Tab I.General)
I.Life	H59	II.C	Amount of risk margin (net of reinsurance) for accepted life reinsurance policies providing survivorship protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and is included in Cell E277 in Tab I.General)
I.Life	H60	II.C	Amount of risk margin (net of reinsurance) for accepted life reinsurance policies providing disability protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and is included in Cell E277 in Tab I.General)
I.Life	H61	II.C	Amount of risk margin (net of reinsurance) for accepted life reinsurance savings policies, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and is included in Cell E277 in Tab I.General)
I.Life	E63	II.A.30	Amount of additional risk margin (net of reinsurance) to cover non-hedgeable financial risks for with-profit life policies providing mortality protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and is included in Cell E278 in Tab I.General)
I.Life	E64	II.A.30	Amount of additional risk margin (net of reinsurance) to cover non-hedgeable financial risks for with-profit life policies providing survivorship protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			specification (and is included in Cell E278 in Tab I.General)
I.Life	E65	II.A.30	Amount of additional risk margin (net of reinsurance) to cover non-hedgeable financial risks for with-profit life policies providing disability protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and is included in Cell E278 in Tab I.General)
I.Life	E66	II.A.30	Amount of additional risk margin (net of reinsurance) to cover non-hedgeable financial risks for with-profit life savings policies, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and is included in Cell E278 in Tab I.General)
I.Life	F63	II.A.30	Amount of additional risk margin (net of reinsurance) to cover non-hedgeable financial risks for unit-linked life policies providing mortality protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and is included in Cell E278 in Tab I.General)
I.Life	F64	II.A.30	Amount of additional risk margin (net of reinsurance) to cover non-hedgeable financial risks for unit-linked life policies providing survivorship protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and is included in Cell E278 in Tab I.General)
I.Life	F65	II.A.30	Amount of additional risk margin (net of reinsurance) to cover non-hedgeable financial risks for unit-linked life policies providing disability protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and is included in Cell E278 in Tab I.General)
I.Life	F66	II.A.30	Amount of additional risk margin (net of reinsurance) to cover non-hedgeable financial risks for unit-linked life savings policies, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and is included in Cell E278 in Tab I.General)
I.Life	G63	II.A.30	Amount of additional risk margin (net of reinsurance) to cover non-hedgeable financial risks for non-profit life policies providing mortality protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and is included in Cell E278 in Tab I.General)
I.Life	G64	II.A.30	Amount of additional risk margin (net of reinsurance) to cover non-hedgeable financial risks for non-profit life policies providing

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			survivorship protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and is included in Cell E278 in Tab I.General)
I.Life	G65	II.A.30	Amount of additional risk margin (net of reinsurance) to cover non-hedgeable financial risks for non-profit life policies providing disability protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and is included in Cell E278 in Tab I.General)
I.Life	G66	II.A.30	Amount of additional risk margin (net of reinsurance) to cover non-hedgeable financial risks for non-profit life savings policies, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and is included in Cell E278 in Tab I.General)
I.Life	H63	II.A.30	Amount of additional risk margin (net of reinsurance) to cover non-hedgeable financial risks for accepted life reinsurance policies providing mortality protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and is included in Cell E278 in Tab I.General)
I.Life	H64	II.A.30	Amount of additional risk margin (net of reinsurance) to cover non-hedgeable financial risks for accepted life reinsurance policies providing survivorship protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and is included in Cell E278 in Tab I.General)
I.Life	H65	II.A.30	Amount of additional risk margin (net of reinsurance) to cover non-hedgeable financial risks for accepted life reinsurance policies providing disability protection, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and is included in Cell E278 in Tab I.General)
I.Life	H66	II.A.30	Amount of additional risk margin (net of reinsurance) to cover non-hedgeable financial risks for accepted life reinsurance savings policies, that is included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (and is included in Cell E278 in Tab I.General)
I.Life	D70	VIII.C.5	Total value of future discretionary benefits (net of reinsurance) for with-profit life insurance policies in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (which should equal the sum

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			of Cells H271 and H274 in Tab I.General)
I.Life	D71	VIII.B.2	Amount of annual administrative expenses (excluding acquisition expenses) in the previous financial year incurred in respect of unit-linked life business
I.Life	D75	XV.E	Total value of guaranteed benefits (net of reinsurance) for with-profit life insurance policies in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (which should equal Cell H267 in Tab I.General)
I.Life	D76	XV.E	Total value of future discretionary benefits (net of reinsurance) for with-profit life insurance policies in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (which should equal Cell D70 in Tab I.Life)
I.Life	D79	XV.E	Value of best estimate provisions (net of reinsurance) for unit-linked life policies providing mortality protection included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (which should equal Cell F35 in Tab I.Life)
I.Life	E79	XV.E	Value of best estimate provisions (net of reinsurance) for unit-linked life savings policies included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (which should equal Cell F38 in Tab I.Life)
I.Life	F79	XV.E	Value of best estimate provisions (net of reinsurance) for unit-linked life policies providing survivorship protection included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (which should equal Cell F36 in Tab I.Life)
I.Life	G79	XV.E	Value of best estimate provisions (net of reinsurance) for unit-linked life policies providing disability protection included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification (which should equal Cell F37 in Tab I.Life)
I.Life	D80	XV.E	Value of best estimate provisions (net of reinsurance) for non-profit life policies providing mortality protection included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	E80	XV.E	Value of best estimate provisions (net of reinsurance) for non-profit life savings policies included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	F80	XV.E	Value of best estimate provisions (net of reinsurance) for non-profit life policies providing survivorship protection included in balance sheet prepared as at the end of the reference year in

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			accordance with the QIS4 specification
I.Life	G80	XV.E	Value of best estimate provisions (net of reinsurance) for non-profit policies providing disability protection included in balance sheet prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	D81	VIII.B.2	Amount of annual administrative expenses (excluding acquisition expenses) in the previous financial year incurred in respect of unit-linked life business
I.Life	D83	XV.E.1	Amount of capital at risk ¹¹ calculated net of reinsurance for life insurance policies with an outstanding term of 5 years or more
I.Life	D84	XV.E.1	Amount of capital at risk ⁸ calculated net of reinsurance for life insurance policies with an outstanding term between 3 and 5 years
I.Life	D85	XV.E.1	Amount of capital at risk ⁸ calculated net of reinsurance for insurance policies with an outstanding term of 3 years or less
I.Life	D89	XV.D	Value of best estimate provisions (net of reinsurance) for long-term health policies classified as non-life business that is practised on a similar technical basis to that of life insurance, and included in the balance sheet that is prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	D90	XV.D	Value of best estimate provisions (net of reinsurance) for workers' compensation business valued according to life insurance principles, and included in the balance sheet that is prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	D91	XV.D	Value of best estimate provisions (net of reinsurance) for short term health insurance business valued according to life insurance principles, and included in the balance sheet that is prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	D92	XV.D	Value of best estimate provisions (net of reinsurance) for other accident and health insurance business valued according to life insurance principles, and included in the balance sheet that is prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	D94	XV.D	Value of best estimate provisions (net of reinsurance) for third party motor liability insurance business valued according to life insurance principles, and included in the balance sheet that is prepared as at the end of the reference year in accordance with the QIS4

¹¹ ie the sum of the amounts currently payable on death or disability, less the technical provisions held, for each policy that gives rise to a financial strain on the immediate death or disability of the insured

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			specification
I.Life	D95	XV.D	Value of best estimate provisions (net of reinsurance) for other motor insurance business valued according to life insurance principles, and included in the balance sheet that is prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	D96	XV.D	Value of best estimate provisions (net of reinsurance) for marine, aviation and transport business valued according to life insurance principles, and included in the balance sheet that is prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	D97	XV.D	Value of best estimate provisions (net of reinsurance) for fire and property damage insurance business valued according to life insurance principles, and included in the balance sheet that is prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	D98	XV.D	Value of best estimate provisions (net of reinsurance) for third party liability insurance business valued according to life insurance principles, and included in the balance sheet that is prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	D99	XV.D	Value of best estimate provisions (net of reinsurance) for credit and suretyship insurance business valued according to life insurance principles, and included in the balance sheet that is prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	D100	XV.D	Value of best estimate provisions (net of reinsurance) for legal expenses insurance business valued according to life insurance principles, and included in the balance sheet that is prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	D101	XV.D	Value of best estimate provisions (net of reinsurance) for assistance insurance business valued according to life insurance principles, and included in the balance sheet that is prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	D102	XV.D	Value of best estimate provisions (net of reinsurance) for miscellaneous insurance business valued according to life insurance principles, and included in the balance sheet that is prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	D103	XV.D	Value of best estimate provisions (net of reinsurance) for non-proportional property insurance business valued according to life insurance principles, and included in the balance sheet that is prepared as at the end of the

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			reference year in accordance with the QIS4 specification
I.Life	D104	XV.D	Value of best estimate provisions (net of reinsurance) for non-proportional casualty insurance business valued according to life insurance principles, and included in the balance sheet that is prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	D105	XV.D	Value of best estimate provisions (net of reinsurance) for non-proportional marine, aviation and transport insurance business valued according to life insurance principles, and included in the balance sheet that is prepared as at the end of the reference year in accordance with the QIS4 specification
I.Life	E112	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for with-profit life policies providing mortality protection which include the right to lapse or surrender (and is included in Cell G262 in Tab I.General)
I.Life	E113	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for with-profit life policies providing survivorship protection which include the right to lapse or surrender (and is included in Cell G262 in Tab I.General)
I.Life	E114	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for with-profit life policies providing disability protection which include the right to lapse or surrender (and is included in Cell G262 in Tab I.General)
I.Life	E115	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for with-profit life savings policies which include the right to lapse or surrender (and is included in Cell G262 in Tab I.General)
I.Life	F112	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for unit-linked life policies providing mortality protection which include the right to lapse or surrender (and is included in Cell G262 in Tab I.General)
I.Life	F113	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for unit-linked life policies providing survivorship protection which include the right to lapse or surrender (and is included in Cell G262 in Tab I.General)
I.Life	F114	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for unit-linked life policies providing disability protection which include the right to

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			lapse or surrender (and is included in Cell G262 in Tab I.General)
I.Life	F115	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for unit-linked life savings policies which include the right to lapse or surrender (and is included in Cell G262 in Tab I.General)
I.Life	G112	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for non-profit life policies providing mortality protection which include the right to lapse or surrender (and is included in Cell G262 in Tab I.General)
I.Life	G113	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for non-profit life policies providing survivorship protection which include the right to lapse or surrender (and is included in Cell G262 in Tab I.General)
I.Life	G114	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for non-profit life policies providing disability protection which include the right to lapse or surrender (and is included in Cell G262 in Tab I.General)
I.Life	G115	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for non-profit life savings policies which include the right to lapse or surrender (and is included in Cell G262 in Tab I.General)
I.Life	H112	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for accepted life reinsurance policies providing mortality protection which include the right to lapse or surrender (and is included in Cell G262 in Tab I.General)
I.Life	H113	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for accepted life reinsurance policies providing survivorship protection which include the right to lapse or surrender (and is included in Cell G262 in Tab I.General)
I.Life	H114	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for accepted life reinsurance policies providing disability protection which include the right to lapse or surrender (and is included in Cell G262 in Tab I.General)
I.Life	H115	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for accepted life reinsurance savings policies which include the right to lapse or surrender (and is included in Cell G262 in Tab I.General)
I.Life	E118	II.D.37	Aggregate amount payable if all policyholders

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			with right to lapse or surrender on with-profit life policies providing mortality protection, exercised this option at the end of the reference year for which the QIS4 balance sheet was prepared (and is included in Cell G263 in Tab I.General)
I.Life	E119	II.D.37	Aggregate amount payable if all policyholders with right to lapse or surrender on with-profit life policies providing survivorship protection, exercised this option at the end of the reference year for which the QIS4 balance sheet was prepared (and is included in Cell G263 in Tab I.General)
I.Life	E121	II.D.37	Aggregate amount payable if all policyholders with right to lapse or surrender on with-profit life savings policies, exercised this option at the end of the reference year for which the QIS4 balance sheet was prepared (and is included in Cell G263 in Tab I.General)
I.Life	F118	II.D.37	Aggregate amount payable if all policyholders with right to lapse or surrender on unit-linked life policies providing mortality protection, exercised this option at the end of the reference year for which the QIS4 balance sheet was prepared (and is included in Cell G263 in Tab I.General)
I.Life	F119	II.D.37	Aggregate amount payable if all policyholders with right to lapse or surrender on unit-linked life policies providing survivorship protection, exercised this option at the end of the reference year for which the QIS4 balance sheet was prepared (and is included in Cell G263 in Tab I.General)
I.Life	F120	II.D.37	Aggregate amount payable if all policyholders with right to lapse or surrender on unit-linked life policies providing disability protection, exercised this option at the end of the reference year for which the QIS4 balance sheet was prepared (and is included in Cell G263 in Tab I.General)
I.Life	F121	II.D.37	Aggregate amount payable if all policyholders with right to lapse or surrender on unit-linked life savings policies, exercised this option at the end of the reference year for which the QIS4 balance sheet was prepared (and is included in Cell G263 in Tab I.General)
I.Life	G118	II.D.37	Aggregate amount payable if all policyholders with right to lapse or surrender on non-profit life policies providing mortality protection, exercised this option at the end of the reference year for which the QIS4 balance sheet was prepared (and is included in Cell G263 in Tab I.General)
I.Life	G119	II.D.37	Aggregate amount payable if all policyholders with right to lapse or surrender on non-profit life policies providing survivorship protection, exercised this option at the end of the reference year for which the QIS4 balance sheet was prepared (and is included in Cell G263 in Tab I.General)

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			I.General)
I.Life	G120	II.D.37	Aggregate amount payable if all policyholders with right to lapse or surrender on non-profit life policies providing disability protection, exercised this option at the end of the reference year for which the QIS4 balance sheet was prepared (and is included in Cell G263 in Tab I.General)
I.Life	G121	II.D.37	Aggregate amount payable if all policyholders with right to lapse or surrender on non-profit life savings policies, exercised this option at the end of the reference year for which the QIS4 balance sheet was prepared (and is included in Cell G263 in Tab I.General)
I.Life	H118	II.D.37	Aggregate amount payable if all policyholders with right to lapse or surrender on accepted life reinsurance policies providing mortality protection, exercised this option at the end of the reference year for which the QIS4 balance sheet was prepared (and is included in Cell G263 in Tab I.General)
I.Life	H119	II.D.37	Aggregate amount payable if all policyholders with right to lapse or surrender on accepted life reinsurance policies providing survivorship protection, exercised this option at the end of the reference year for which the QIS4 balance sheet was prepared (and is included in Cell G263 in Tab I.General)
I.Life	H120	II.D.37	Aggregate amount payable if all policyholders with right to lapse or surrender on accepted life reinsurance policies providing disability protection, exercised this option at the end of the reference year for which the QIS4 balance sheet was prepared (and is included in Cell G263 in Tab I.General)
I.Life	H121	II.D.37	Aggregate amount payable if all policyholders with right to lapse or surrender on accepted life reinsurance policies policies, exercised this option at the end of the reference year for which the QIS4 balance sheet was prepared (and is included in Cell G263 in Tab I.General)
I.Life	E124	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for with-profit life policies providing mortality protection which do not include the right to lapse or surrender (and is included in Cell G264 in Tab I.General)
I.Life	E125	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for with-profit life policies providing survivorship protection which do not include the right to lapse or surrender (and is included in Cell G264 in Tab I.General)
I.Life	E126	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for with-profit life policies providing

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			disability protection which do not include the right to lapse or surrender (and is included in Cell G264 in Tab I.General)
I.Life	E127	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for with-profit life savings policies which do not include the right to lapse or surrender (and is included in Cell G264 in Tab I.General)
I.Life	F124	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for unit-linked life policies providing mortality protection which do not include the right to lapse or surrender (and is included in Cell G264 in Tab I.General)
I.Life	F125	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for unit-linked life policies providing survivorship protection which do not include the right to lapse or surrender (and is included in Cell G264 in Tab I.General)
I.Life	F126	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for unit-linked life policies providing disability protection which do not include the right to lapse or surrender (and is included in Cell G264 in Tab I.General)
I.Life	F127	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for unit-linked life savings policies which do not include the right to lapse or surrender (and is included in Cell G264 in Tab I.General)
I.Life	G124	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for non-profit life policies providing mortality protection which do not include the right to lapse or surrender (and is included in Cell G264 in Tab I.General)
I.Life	G125	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for non-profit life policies providing survivorship protection which do not include the right to lapse or surrender (and is included in Cell G264 in Tab I.General)
I.Life	G126	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for non-profit life policies providing disability protection which do not include the right to lapse or surrender (and is included in Cell G264 in Tab I.General)
I.Life	G127	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for non-profit life savings policies which do not include the right to lapse or

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			surrender (and is included in Cell G264 in Tab I.General)
I.Life	H124	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for accepted life reinsurance policies providing mortality protection which do not include the right to lapse or surrender (and is included in Cell G264 in Tab I.General)
I.Life	H125	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for accepted life reinsurance policies providing survivorship protection which do not include the right to lapse or surrender (and is included in Cell G264 in Tab I.General)
I.Life	H126	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for accepted life reinsurance policies providing disability protection which do not include the right to lapse or surrender (and is included in Cell G264 in Tab I.General)
I.Life	H127	II.D.37	Value of best estimate technical provisions (gross of reinsurance) in accordance with QIS4 specification for accepted life reinsurance savings policies which do not include the right to lapse or surrender (and is included in Cell G264 in Tab I.General)
I.Health and Non-Life – Technical Provisions Health and Non-Life			
I.Health and Non-Life	D14:T14	TS.II.A.7	This line calculates the gross technical provisions under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D14 shows the total.
I.Health and Non-Life	D15:T15	TS.II.A.7	This line calculates the gross provision for unearned premiums under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D15 shows the total.
I.Health and Non-Life	D16:T16	TS.II.A.7	This line calculates the gross life assurance provision under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D16 shows the total.
I.Health and Non-Life	D17:T17	TS.II.A.7	This line calculates the gross claims outstanding under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D17 shows the total.
I.Health and Non-Life	D18:T18	TS.II.A.7	This line calculates the gross provisions for bonuses and rebates under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D18 shows the total.
I.Health and Non-Life	D19:T19	TS.II.A.7	This line calculates the gross equalisation provisions under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D19 shows the total.
I.Health	D20:T20	TS.II.A.7	This line calculates the gross other technical

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
and Non-Life			provisions under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D20 shows the total.
I.Health and Non-Life	D21:T21	TS.II.A.7	This line calculates the gross provisions for unexpired risk (as a sub-total of other technical provisions) under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D21 shows the total.
I.Health and Non-Life	D22:T22	TS.II.A.7	This line calculates the gross deferred acquisition costs under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D22 shows the total.
I.Health and Non-Life	D23:T23	TS.II.A.7	This line calculates the net technical provisions under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D23 shows the total.
I.Health and Non-Life	D24:T24	TS.II.A.7	This line calculates the net provision for unearned premiums under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D24 shows the total.
I.Health and Non-Life	D25:T25	TS.II.A.7	This line calculates the net life assurance provision under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D25 shows the total.
I.Health and Non-Life	D26:T26	TS.II.A.7	This line calculates the net claims outstanding under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D26 shows the total.
I.Health and Non-Life	D27:T27	TS.II.A.7	This line calculates the net provisions for bonuses and rebates under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D27 shows the total.
I.Health and Non-Life	D28:T28	TS.II.A.7	This line calculates the net equalisation provisions under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D28 shows the total.
I.Health and Non-Life	D29:T29	TS.II.A.7	This line calculates the net other technical provisions under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D29 shows the total.
I.Health and Non-Life	D30:T30	TS.II.A.7	This line calculates the net provisions for unexpired risk (as a sub-total of other technical provisions) under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D30 shows the total.
I.Health and Non-Life	D31:T31	TS.II.A.7	This line calculates the net deferred acquisition costs under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D31 shows the total.
I.Health and Non-Life	D32:T32	TS.II.A.7	This line calculates the gross best estimate of provisions under QIS4 valuation bases for each of the four health LoBs and for the twelve non-

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			life LoBs. Cell D32 shows the total.
I.Health and Non-Life	D33:T33	TS.II.E.6	Fill in the gross best estimate of liabilities where life insurance principles have been used for valuation for each of the four health LoBs and for the twelve non-life LoBs. Cell D33 calculates the total.
I.Health and Non-Life	D34:T34	TS.II.A.7	Fill in the gross best estimate of premium provisions under QIS4 valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D34 shows the total.
I.Health and Non-Life	D35:T35	TS.II.A.7	Fill in the gross best estimate of post claims technical provisions under QIS4 valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D35 shows the total.
I.Health and Non-Life	D36:T36	TS.II.A.7	This line calculates the net best estimate of provisions under QIS4 valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D36 shows the total.
I.Health and Non-Life	D37:T37	TS.II.E.6	Fill in the net best estimate of liabilities where life insurance principles have been used for valuation for each of the four health LoBs and for the twelve non-life LoBs. Cell D37 calculates the total.
I.Health and Non-Life	D38:T38	TS.II.A.7	Fill in the net best estimate of premium provisions under QIS4 valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D38 shows the total.
I.Health and Non-Life	D39:T39	TS.II.A.7	Fill in the net best estimate of post claims technical provisions under QIS4 valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D39 shows the total.
I.Health and Non-Life	D41	TS.VIII.B.2	This cell calculates the total health gross technical provisions under QIS4 valuation bases which will be used further for the determination of SCR _{op} .
I.Health and Non-Life	D42	TS.VIII.B.2	This cell calculates the total non-life gross technical provisions under QIS4 valuation bases which will be used further for the determination of SCR _{op} .
I.Health and Non-Life	D43	TS.XV.D.2	This cell calculates the total health (long-term) net technical provisions under QIS4 valuation bases which will be used further for the determination of the MCR.
I.Health and Non-Life	D44	TS.XV.D.2	This cell calculates the total non-life net technical provisions (excl. long-term health) under QIS4 valuation bases which will be used further for the determination of the MCR.
I.Health and Non-Life	D47	TS.XII.B.28	Please fill in market premiums of the long-term health business in your country. This information is provided by your local supervisor.
I.Health and Non-Life	D48	TS.XII.B.28	Please fill in market claims of the long-term health business in your country. This information is provided by your local supervisor.
I.Health	D51:T51	TS.II.A.21	Please disclose that part of your gross best

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
and Non-Life			estimate which can be considered as hedgeable for each of the four health LoBs and for the twelve non-life LoBs. Cell D51 shows the total.
I.Health and Non-Life	D52:T52	TS.II.A.21	Please disclose that part of your gross best estimate which can be considered as non-hedgeable for each of the four health LoBs and for the twelve non-life LoBs. Cell D52 shows the total.
I.Health and Non-Life	D53:T53	TS.II.A.21	Please disclose that part of your net best estimate which can be considered as hedgeable for each of the four health LoBs and for the twelve non-life LoBs. Cell D53 shows the total.
I.Health and Non-Life	D54:T54	TS.II.A.21	Please disclose that part of your net best estimate which can be considered as non-hedgeable for each of the four health LoBs and for the twelve non-life LoBs. Cell D54 shows the total.
I.Health and Non-Life	D57:Q57	TS.II.A.7	This line calculates the gross technical provisions in the direct business under current valuation bases for each of the four health LoBs and for the nine (direct) non-life LoBs. Cell D57 shows the total.
I.Health and Non-Life	D58:Q58	TS.II.A.7	Please fill in the gross provision for unearned premiums in the direct business in the direct business under current valuation bases for each of the four health LoBs and for the nine (direct) non-life LoBs. Cell D58 shows the total.
I.Health and Non-Life	D59:Q59	TS.II.A.7	Please fill in the gross life assurance provision in the direct business under current valuation bases for each of the four health LoBs and for the nine (direct) non-life LoBs. Cell D59 shows the total.
I.Health and Non-Life	D60:Q60	TS.II.A.7	Please fill in the gross claims outstanding in the direct business under current valuation bases for each of the four health LoBs and for the nine (direct) non-life LoBs. Cell D60 shows the total.
I.Health and Non-Life	D61:Q61	TS.II.A.7	Please fill in the gross provisions for bonuses and rebates in the direct business under current valuation bases for each of the four health LoBs and for the nine (direct) non-life LoBs. Cell D61 shows the total.
I.Health and Non-Life	D62:Q62	TS.II.A.7	Please fill in the gross equalisation provisions in the direct business under current valuation bases for each of the four health LoBs and for the nine (direct) non-life LoBs. Cell D62 shows the total.
I.Health and Non-Life	D63:Q63	TS.II.A.7	Please fill in the gross other technical provisions in the direct business under current valuation bases for each of the four health LoBs and for the nine (direct) non-life LoBs. Cell D63 shows the total.
I.Health and Non-Life	D64:Q64	TS.II.A.7	Please fill in the gross provisions for unexpired risk (as a sub-total of other technical provisions) in the direct business under current valuation bases for each of the four health LoBs and for the nine (direct) non-life LoBs. Cell D64 shows

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			the total.
I.Health and Non-Life	D65:Q65	TS.II.A.7	Please fill in the gross deferred acquisition costs in the direct business under current valuation bases for each of the four health LoBs and for the nine (direct) non-life LoBs. Cell D65 shows the total.
I.Health and Non-Life	D66:Q66	TS.II.A.7	This line calculates the net technical provisions in the direct business under current valuation bases for each of the four health LoBs and for the nine (direct) non-life LoBs. Cell D66 shows the total.
I.Health and Non-Life	D67:Q67	TS.II.A.7	Please fill in the net provision for unearned premiums in the direct business in the direct business under current valuation bases for each of the four health LoBs and for the nine (direct) non-life LoBs. Cell D67 shows the total.
I.Health and Non-Life	D68:Q68	TS.II.A.7	Please fill in the net life assurance provision in the direct business under current valuation bases for each of the four health LoBs and for the nine (direct) non-life LoBs. Cell D68 shows the total.
I.Health and Non-Life	D69:Q69	TS.II.A.7	Please fill in the net claims outstanding in the direct business under current valuation bases for each of the four health LoBs and for the nine (direct) non-life LoBs. Cell D69 shows the total.
I.Health and Non-Life	D70:Q70	TS.II.A.7	Please fill in the net provisions for bonuses and rebates in the direct business under current valuation bases for each of the four health LoBs and for the nine (direct) non-life LoBs. Cell D70 shows the total.
I.Health and Non-Life	D71:Q71	TS.II.A.7	Please fill in the net equalisation provisions in the direct business under current valuation bases for each of the four health LoBs and for the nine (direct) non-life LoBs. Cell D71 shows the total.
I.Health and Non-Life	D72:Q72	TS.II.A.7	Please fill in the net other technical provisions in the direct business under current valuation bases for each of the four health LoBs and for the nine (direct) non-life LoBs. Cell D72 shows the total.
I.Health and Non-Life	D73:Q73	TS.II.A.7	Please fill in the net provisions for unexpired risk (as a sub-total of other technical provisions) in the direct business under current valuation bases for each of the four health LoBs and for the nine (direct) non-life LoBs. Cell D73 shows the total.
I.Health and Non-Life	D74:Q74	TS.II.A.7	Please fill in the net deferred acquisition costs in the direct business under current valuation bases for each of the four health LoBs and for the nine (direct) non-life LoBs. Cell D74 shows the total.
I.Health and Non-Life	D78:T78	TS.II.A.7	This line calculates the gross technical provisions in the indirect business under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D78 shows the total.
I.Health and Non-Life	D79:T79	TS.II.A.7	Please fill in the gross provision for unearned premiums in the indirect business in the indirect business under current valuation bases for each of the four health LoBs and for the twelve non-

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			life LoBs. Cell D79 shows the total.
I.Health and Non-Life	D80:T80	TS.II.A.7	Please fill in the gross life assurance provision in the indirect business under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D80 shows the total.
I.Health and Non-Life	D81:T81	TS.II.A.7	Please fill in the gross claims outstanding in the indirect business under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D81 shows the total.
I.Health and Non-Life	D82:T82	TS.II.A.7	Please fill in the gross provisions for bonuses and rebates in the indirect business under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D82 shows the total.
I.Health and Non-Life	D83:T83	TS.II.A.7	Please fill in the gross equalisation provisions in the indirect business under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D83 shows the total.
I.Health and Non-Life	D84:T84	TS.II.A.7	Please fill in the gross other technical provisions in the indirect business under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D84 shows the total.
I.Health and Non-Life	D85:T85	TS.II.A.7	Please fill in the gross provisions for unexpired risk (as a sub-total of other technical provisions) in the indirect business under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D85 shows the total.
I.Health and Non-Life	D86:T86	TS.II.A.7	Please fill in the gross deferred acquisition costs in the indirect business under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D86 shows the total.
I.Health and Non-Life	D87:T87	TS.II.A.7	This line calculates the net technical provisions in the indirect business under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D87 shows the total.
I.Health and Non-Life	D88:T88	TS.II.A.7	Please fill in the net provision for unearned premiums in the indirect business in the indirect business under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D88 shows the total.
I.Health and Non-Life	D89:T89	TS.II.A.7	Please fill in the net life assurance provision in the indirect business under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D89 shows the total.
I.Health and Non-Life	D90:T90	TS.II.A.7	Please fill in the net claims outstanding in the indirect business under current valuation bases for each of the four health LoBs and for the

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			twelve non-life LoBs. Cell D90 shows the total.
I.Health and Non-Life	D91:T91	TS.II.A.7	Please fill in the net provisions for bonuses and rebates in the indirect business under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D91 shows the total.
I.Health and Non-Life	D92:T92	TS.II.A.7	Please fill in the net equalisation provisions in the indirect business under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D92 shows the total.
I.Health and Non-Life	D93:T93	TS.II.A.7	Please fill in the net other technical provisions in the indirect business under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D93 shows the total.
I.Health and Non-Life	D94:T94	TS.II.A.7	Please fill in the net provisions for unexpired risk (as a sub-total of other technical provisions) in the indirect business under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D94 shows the total.
I.Health and Non-Life	D95:T95	TS.II.A.7	Please fill in the net deferred acquisition costs in the indirect business under current valuation bases for each of the four health LoBs and for the twelve non-life LoBs. Cell D95 shows the total.
I.Health and Non-Life	E100:T100		Please choose the method which you used to derive the risk margin (own technique, helper tab, simplification, proxy).
I.Health and Non-Life	D101:T101	TS.II.C.10-TS.II.C.12	Please fill in the net risk margin for each of the four health LoBs and for the twelve non-life LoBs. Cell D101 shows the total.
I.Health and Non-Life	D102:T102	TS.II.A.30	Please fill in the additional net risk margin (using market-consistent methods for non-hedgeable risks) for each of the four health LoBs and for the twelve non-life LoBs. Cell D101 shows the total.
I.Health and Non-Life	F107:T107	TS.XVII.D.5	As optional information, please provide undertaking-specific estimates of the standard deviation of premium provisions for each of the three health LoBs (excl. long-term) and the twelve non-life LoBs.
I.Health and Non-Life	F108:T108	TS.XVII.D.8	In case you provided own estimates of standard deviations in line 107, please fill in the length of the time series used (in years) in order to determine this parameter.
I.Health and Non-Life	F109:T109	TS.XVII.D.10	As optional information, please provide undertaking-specific estimates of the standard deviation of post claims technical provisions for each of the three health LoBs (excl. long-term) and the twelve non-life LoBs.
I.Health and Non-Life	F110:T110	TS.XVII.D.13	In case you provided own estimates of standard deviations in line 107, please fill in the length of the time series used (in years) in order to determine this parameter.

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
I.Health and Non-Life	F111:T111		If you want to calculate your SCR by using undertaking-specific estimates of standard deviations in your non-life underwriting business, choose "TRUE". For each line of business, you can decide independently whether you want to use the undertaking-specific parameters.
I.Health and Non-Life	D118:M118	TS.XII.B.8	Please fill in the gross earned premiums in the long-term health insurance over the previous ten-year-period.
I.Health and Non-Life	D119:M119	TS.XII.B.8	Please fill in the expense result in the long-term health insurance over the previous ten-year-period.
I.Health and Non-Life	D120:M120	TS.XII.B.18	Please fill in the underwriting result with regard to claims, mortality and cancellation in the long-term health insurance over the previous ten-year-period.
I.Health and Non-Life	D125:R139	TS.XIII.B.1 1	Please fill in the time series of net earned premiums for each of the three health LoBs (excl. long-term) and the twelve non-life LoBs. The length of the time series varies for different LoBs and is indicated in column C to the left of the input cells.
I.Health and Non-Life	D144:R158	TS.XIII.B.1 1- TS.XIII.B.1 3	Please fill in the time series of net loss ratios for each of the three health LoBs (excl. long-term) and the twelve non-life LoBs. The length of the time series varies for different LoBs and is indicated in column C to the left of the input cells. The loss ratios should not be adjusted in order to exclude one-time effects.
I.Health and Non-Life	D165:Q179 , D183:Q197 , D201:Q215 , D219:O233	TS.XIII.B.1 1	In order to calculate the effects of geographical diversification in non-life underwriting risk, please subdivide your net best estimate of claims into the 54 geographical areas defined in TS.XIII.B.9.

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
I.Scenarios – Input for SCR calculations			
I.Scenarios	E19	IX.B.2	Value in QIS4 balance sheet of all assets (other than unit-linked assets) less liabilities for which the value is sensitive to changes in interest rates (e.g. fixed interest bonds and loans, best estimate insurance provisions – other than for unit linked policies, and risk margins on provisions)
I.Scenarios	D21	IX.B.3	Changes in net value of all assets less liabilities due to revaluing all interest rate sensitive instruments using the prescribed altered term structures for an upwards shock, and assuming no change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a negative figure here}</i>
I.Scenarios	E21	IX.B.7	Changes in net value of all assets less liabilities due to revaluing all interest rate sensitive instruments using the prescribed altered term structures for an upwards shock, and assuming a corresponding change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a negative figure here}</i>
I.Scenarios	F21	VI.H.8-15	Changes in net value of all assets less liabilities due to revaluing all interest rate sensitive instruments using the prescribed altered term structures for an upwards shock, and assuming a 'lower boundary' to the SCR for the effect of the change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a negative figure here}</i>
I.Scenarios	D23	IX.B.3	Changes in net value of all assets less liabilities due to revaluing all interest rate sensitive instruments using the prescribed altered term structures for a downwards shock, and assuming no change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a negative figure here}</i>
I.Scenarios	E23	IX.B.7	Changes in net value of all assets less liabilities due to revaluing all interest rate sensitive instruments using the prescribed altered term structures for a downwards shock, and assuming a corresponding change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a negative figure here}</i>
I.Scenarios	F23	VI.H.8-15	Changes in net value of all assets less liabilities due to revaluing all interest rate sensitive instruments using the prescribed altered term structures for a downwards shock, and assuming a 'lower boundary' to the SCR for the

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			effect of the change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a negative figure here}</i>
I.Scenarios	F26	IX.B.9	Result of application of the simplified approach for the effect on the value of assets less liabilities of the interest rate upwards scenario
I.Scenarios	F27	IX.B.9	Result of application of the simplified approach for the effect on the value of assets less liabilities of the interest rate downwards scenario
I.Scenarios	D27		Possible reduction in future bonuses in the more onerous of the two simplified interest rate scenarios
I.Scenarios	D28	VI.G	Enter 'Yes' in the drop-down box if a simplified calculation has been carried out for interest rate risk, and also the criteria for use of this simplified approach are satisfied; otherwise enter 'No'
I.Scenarios	D29	VI.G	Enter 'True' in the drop-down box if a simplified calculation has been carried out for interest rate risk, and also the criteria for use of this simplified approach are satisfied; otherwise enter 'False'.
I.Scenarios	E33	IX.C.12-16	Value in QIS4 balance sheet of all assets (other than unit-linked assets) that are sensitive to the change in value of 'global' equities (e.g. equities, UCITS, and participations), where 'global' is as defined in paragraph TS.IX.C.9
I.Scenarios	H33	IX.C.12-16	Value in QIS4 balance sheet of all assets (other than unit-linked assets) that are sensitive to the change in value of 'other' equities (eg equities, UCITS, and participations), where 'other' is as defined in paragraphs TS.IX.C.9 and TS.IX.C.14
I.Scenarios	D35	IX.C. and XVII.C Option 1	Changes in net value of assets less liabilities due to the assumed fall in the value of 'global' equities as set out in IX.C.11 and XVII.C.4, taking account of all direct and indirect equity exposures and relevant hedges, and assuming no change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a negative figure here}</i>
I.Scenarios	E35	IX.C. and XVII.C Option 1	Changes in net value of assets less liabilities due to the assumed fall in the value of 'global' equities as set out in IX.C.11 and XVII.C.4, taking account of all direct and indirect equity exposures and relevant hedges, and assuming a corresponding change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a negative figure here}</i>
I.Scenarios	F35	VI.H.8-15	Changes in net value of assets less liabilities due to the assumed fall in the value of 'global'

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			equities as set out in IX.C.11 and XVII.C.4, taking account of all direct and indirect equity exposures and relevant hedges, and assuming a 'lower boundary' to the SCR for the effect of the change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a negative figure here}</i>
I.Scenarios	G35	IX.C. and XVII.C Option 1	Changes in net value of assets less liabilities due to the assumed fall in the value of 'other' equities as set out in IX.C.11 and XVII.C.4, taking account of all direct and indirect equity exposures and relevant hedges, and assuming no change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a negative figure here}</i>
I.Scenarios	H35	IX.C and XVII.C Option 1	Changes in net value of assets less liabilities due to the assumed fall in the value of 'other' equities as set out in IX.C.11 and XVII.C.4, taking account of all direct and indirect equity exposures and relevant hedges, and assuming a corresponding change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a negative figure here}</i>
I.Scenarios	I35	VI.H.8-15	Changes in net value of assets less liabilities due to the assumed fall in the value of 'other' equities as set out in IX.C.11 and XVII.C.4, taking account of all direct and indirect equity exposures and relevant hedges, and assuming a 'lower boundary' to the SCR for the effect of the change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a negative figure here}</i>
I.Scenarios	E39	IX.C.12-16	Value in QIS4 balance sheet of all assets (other than unit-linked assets) that are sensitive to the change in value of 'global' equities (e.g. equities, UCITS, and participations), where 'global' is as defined in paragraph TS.IX.C.9
I.Scenarios	H39	IX.C.12-16	Value in QIS4 balance sheet of all assets (other than unit-linked assets) that are sensitive to the change in value of 'other' equities (eg equities, UCITS, and participations), where 'other' is as defined in paragraphs TS.IX.C.9 and TS.IX.C.14
I.Scenarios	D41	IX.C. and XVII.C Option 2	Changes in net value of assets less liabilities due to the assumed fall in the value of 'global' equities as set out in IX.C.11 and XVII.C.7, taking account of all direct and indirect equity exposures and relevant hedges, and assuming no change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a negative figure here}</i>

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
I.Scenarios	E41	IX.C and XVII.C Option 2	Changes in net value of assets less liabilities due to the assumed fall in the value of 'global' equities as set out in IX.C.11 and XVII.C.7, taking account of all direct and indirect equity exposures and relevant hedges, and assuming a corresponding change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a negative figure here}</i>
I.Scenarios	F41	VI.H.8-15	Changes in net value of assets less liabilities due to the assumed fall in the value of 'global' equities as set out in IX.C.11 and XVII.C.7, taking account of all direct and indirect equity exposures and relevant hedges, and assuming a 'lower boundary' to the SCR for the effect of the change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a negative figure here}</i>
I.Scenarios	G41	IX.C. and XVII.C Option 2	Changes in net value of assets less liabilities due to the assumed fall in the value of 'other' equities as set out in IX.C.11 and XVII.C.7, taking account of all direct and indirect equity exposures and relevant hedges, and assuming no change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a negative figure here}</i>
I.Scenarios	H41	IX.C and XVII.C Option 2	Changes in net value of assets less liabilities due to the assumed fall in the value of 'other' equities as set out in IX.C.11 and XVII.C.7, taking account of all direct and indirect equity exposures and relevant hedges, and assuming a corresponding change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a negative figure here}</i>
I.Scenarios	I41	VI.H.8-15	Changes in net value of assets less liabilities due to the assumed fall in the value of 'other' equities as set out in IX.C.11 and XVII.C.4, taking account of all direct and indirect equity exposures and relevant hedges, and assuming a 'lower boundary' to the SCR for the effect of the change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a negative figure here}</i>
I.Scenarios	F44	IXC.C.21-22	Value of all 'global' equities in QIS4 balance sheet, excluding holdings corresponding to intra-group participations where 'global' is as defined in paragraph TS.IX.C.9
I.Scenarios	F45	IXC.C.21-22	Average duration of all liabilities (excluding cashflows in the first 3 years)
I.Scenarios	F46	IXC.C.21-22	Proportion of the technical provisions corresponding to cashflows after 3 years

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
I.Scenarios	D48	IX.C.20	Result of application of the simplified approach for the effect on the value of assets less liabilities of the equity shock scenario
I.Scenarios	D49		Possible reduction in future bonuses in the simplified equity shock scenarios
I.Scenarios	D50	VI.G	Enter 'Yes' in the drop-down box if a simplified calculation has been carried out for equity risk, and also the criteria for use of this simplified approach are satisfied; otherwise enter 'No'
I.Scenarios	D51	VI.G	Enter 'True' in the drop-down box if a simplified calculation has been carried out for equity risk, and also the criteria for use of this simplified approach are satisfied; otherwise enter 'False'.
I.Scenarios	E55	IX.D.1-5	Value in QIS4 balance sheet of all assets (other than unit-linked assets) that are sensitive to the change in value of property (eg land and buildings)
I.Scenarios	D57	IX.D.1-5	Changes in net value of assets less liabilities due to the assumed fall in the value of property, taking account of all direct and indirect property exposures, gearing, and relevant hedges, and assuming no change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a negative figure here}</i>
I.Scenarios	E57	IX.D.7	Changes in net value of assets less liabilities due to the assumed fall in the value of property, taking account of all direct and indirect property exposures, gearing, and relevant hedges, and assuming a corresponding change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a negative figure here}</i>
I.Scenarios	F57	VI.H.8-15	Changes in net value of assets less liabilities due to the assumed fall in the value of property, taking account of all direct and indirect property exposures, gearing, and relevant hedges, and assuming a 'lower boundary' to the SCR for the effect of the change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a negative figure here}</i>
I.Scenarios	E61	IX.E.1-4	Value in QIS4 balance sheet of all assets less liabilities for which the value is sensitive to changes in currency exchange rates (ie assets and liabilities that are not dominated in the local currency of the head office of the undertaking in which the undertaking prepares its regulatory accounts)
I.Scenarios	H61	IX.E.6-7	Enter 'Yes' if a maximum variation of 2.25% was assumed for movements in the value of

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			the Danish Krone relative to the Euro; Otherwise 'No'
I.Scenarios	I61	IX.E.6-7	Enter 'Yes' if a maximum variation of 15% was assumed for movements in the value of the Estonian Kroon, Latvian Lats, Lithuanian Litas, or Slovak Koruna, relative to the Euro; Otherwise 'No'
I.Scenarios	D63	IX.E.1-4	Changes in net value of assets less liabilities due to a rise in value of all other currencies against the local currency, taking account of the undertaking's currency positions, gearing and relevant hedges, and assuming no change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a negative figure here}</i>
I.Scenarios	E63	IX.E.8	Changes in net value of assets less liabilities due to a rise in value of all other currencies against the local currency, taking account of the undertaking's currency positions, gearing and relevant hedges, and assuming a corresponding change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a negative figure here}</i>
I.Scenarios	F63	VI.H.8-15	Changes in net value of assets less liabilities due to a rise in value of all other currencies against the local currency, taking account of the undertaking's currency positions, gearing and relevant hedges, and assuming a 'lower boundary' to the SCR for the effect of the change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a negative figure here}</i>
I.Scenarios	D65	IX.B.3	Changes in net value of assets less liabilities due to a fall in value of all other currencies against the local currency, taking account of the undertaking's currency positions, gearing and relevant hedges, and assuming no change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a negative figure here}</i>
I.Scenarios	E65	IX.B.7	Changes in net value of assets less liabilities due to a fall in value of all other currencies against the local currency, taking account of the undertaking's currency positions, gearing and relevant hedges, and assuming a corresponding change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a negative figure here}</i>
I.Scenarios	F65	VI.H.8-15	Changes in net value of assets less liabilities due to a fall in value of all other currencies

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			against the local currency, taking account of the undertaking's currency positions, gearing and relevant hedges, and assuming a 'lower boundary' to the SCR for the effect of the change in future bonuses {A reduction in the value of assets less liabilities following this interest rate shock should be shown as a negative figure here}
I.Scenarios	D70	IX.F.1-7	Credit risk exposure ¹² determined by reference to market value of financial instruments (other than unit-linked assets and tranches of structured products) exposed to credit risk, that have a AAA credit rating
I.Scenarios	E70	IX.F.1-7	Weighted average 'modified duration' of financial instruments (other than unit-linked assets and tranches of structured products) exposed to credit risk, that have a AAA credit rating
I.Scenarios	F70	IX.F.13	Credit risk exposure ⁹ times weighted average duration (subject to limits in IX.F.13) of financial instruments (other than unit-linked assets and tranches of structured products) exposed to credit risk, that have a AAA credit rating
I.Scenarios	G70	IX.F.4	Credit risk exposure ⁹ determined by reference to market value of tranches of structured products (other than unit-linked assets exposed to credit risk, that have a AAA credit rating
I.Scenarios	H70	IX.F.4,6	Weighted average 'modified duration' of tranches of structured products (other than unit-linked assets) exposed to credit risk, that have a AAA credit rating
I.Scenarios	I70	IX.F.14	Credit risk exposure ⁹ times weighted average duration (subject to limits in IX.F.14) of tranches of structured products (other than unit-linked assets) exposed to credit risk, that have a AAA credit rating
I.Scenarios	D71	IX.F.1-7	Credit risk exposure determined by reference to market value of financial instruments (other than unit-linked assets and tranches of structured products) exposed to credit risk, that have a AA credit rating
I.Scenarios	E71	IX.F.1-7	Weighted average 'modified duration' of financial instruments (other than unit-linked assets and tranches of structured products) exposed to credit risk, that have a AA credit rating
I.Scenarios	F71	IX.F.13	Credit risk exposure ⁹ times weighted average duration (subject to limits in IX.F.13) of financial instruments (other than unit-linked assets and tranches of structured products)

¹² The credit risk exposure should take account of the effect of any hedging instruments that are held by the undertaking as part of a recognised risk mitigation policy (TS.VII.H)

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			exposed to credit risk, that have a AA credit rating
I.Scenarios	G71	IX.F.4	Credit risk exposure ⁹ determined by reference to market value of tranches of structured products (other than unit-linked assets exposed to credit risk, that have a AA credit rating
I.Scenarios	H71	IX.F.4,6	Weighted average 'modified duration' of tranches of structured products (other than unit-linked assets) exposed to credit risk, that have a AA credit rating
I.Scenarios	I71	IX.F.14	Credit risk exposure ⁹ times weighted average duration (subject to limits in IX.F.14) of tranches of structured products (other than unit-linked assets) exposed to credit risk, that have a AA credit rating
I.Scenarios	D72	IX.F.1-7	Credit risk exposure ⁹ determined by reference to market value of financial instruments (other than unit-linked assets and tranches of structured products) exposed to credit risk, that have a A credit rating
I.Scenarios	E72	IX.F.1-7	Weighted average 'modified duration' of financial instruments (other than unit-linked assets and tranches of structured products) exposed to credit risk, that have a A credit rating
I.Scenarios	F72	IX.F.13	Credit risk exposure ⁹ times weighted average duration (subject to limits in IX.F.13) of financial instruments (other than unit-linked assets and tranches of structured products) exposed to credit risk, that have a A credit rating
I.Scenarios	G72	IX.F.4	Credit risk exposure ⁹ determined by reference to market value of tranches of structured products (other than unit-linked assets exposed to credit risk, that have a A credit rating
I.Scenarios	H72	IX.F.4,6	Weighted average 'modified duration' of tranches of structured products (other than unit-linked assets) exposed to credit risk, that have a A credit rating
I.Scenarios	I72	IX.F.14	Credit risk exposure ⁹ times weighted average duration (subject to limits in IX.F.14) of tranches of structured products (other than unit-linked assets) exposed to credit risk, that have a A credit rating
I.Scenarios	D73	IX.F.1-7	Credit risk exposure ⁹ determined by reference to market value of financial instruments (other than unit-linked assets and tranches of structured products) exposed to credit risk, that have a BBB credit rating
I.Scenarios	E73	IX.F.1-7	Weighted average 'modified duration' of financial instruments (other than unit-linked assets and tranches of structured products) exposed to credit risk, that have a BBB credit

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			rating
I.Scenarios	F73	IX.F.13	Credit risk exposure ⁹ times weighted average duration (subject to limits in IX.F.13) of financial instruments (other than unit-linked assets and tranches of structured products) exposed to credit risk, that have a BBB credit rating
I.Scenarios	G73	IX.F.4	Credit risk exposure ⁹ determined by reference to market value of tranches of structured products (other than unit-linked assets exposed to credit risk, that have a BBB credit rating
I.Scenarios	H73	IX.F.4,6	Weighted average 'modified duration' of tranches of structured products (other than unit-linked assets) exposed to credit risk, that have a BBB credit rating
I.Scenarios	I73	IX.F.14	Credit risk exposure ⁹ times weighted average duration (subject to limits in IX.F.14) of tranches of structured products (other than unit-linked assets) exposed to credit risk, that have a BBB credit rating
I.Scenarios	D74	IX.F.1-7	Credit risk exposure ⁹ determined by reference to market value of financial instruments (other than unit-linked assets and tranches of structured products) exposed to credit risk, that have a BB credit rating
I.Scenarios	E74	IX.F.1-7	Weighted average 'modified duration' of financial instruments (other than unit-linked assets and tranches of structured products) exposed to credit risk, that have a BB credit rating
I.Scenarios	F74	IX.F.13	Credit risk exposure ⁹ determined by reference to market value times weighted average duration (subject to limits in IX.F.13) of financial instruments (other than unit-linked assets and tranches of structured products) exposed to credit risk, that have a BB credit rating
I.Scenarios	G74	IX.F.4	Credit risk exposure ⁹ of tranches of structured products (other than unit-linked assets exposed to credit risk, that have a BB credit rating
I.Scenarios	H74	IX.F.4,6	Weighted average 'modified duration' of tranches of structured products (other than unit-linked assets) exposed to credit risk, that have a BB credit rating
I.Scenarios	I74	IX.F.14	Credit risk exposure ⁹ determined by reference to market value times weighted average duration (subject to limits in IX.F.14) of tranches of structured products (other than unit-linked assets) exposed to credit risk, that have a BB credit rating
I.Scenarios	D75	IX.F.1-7	Credit risk exposure ⁹ determined by reference to market value of financial instruments (other than unit-linked assets and tranches of

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			structured products) exposed to credit risk, that have a B credit rating
I.Scenarios	E75	IX.F.1-7	Weighted average 'modified duration' of financial instruments (other than unit-linked assets and tranches of structured products) exposed to credit risk, that have a B credit rating
I.Scenarios	F75	IX.F.13	Credit risk exposure ⁹ times weighted average duration (subject to limits in IX.F.13) of financial instruments (other than unit-linked assets and tranches of structured products) exposed to credit risk, that have a B credit rating
I.Scenarios	G75	IX.F.4	Credit risk exposure ⁹ determined by reference to market value of tranches of structured products (other than unit-linked assets exposed to credit risk, that have a B credit rating
I.Scenarios	H75	IX.F.4,6	Weighted average 'modified duration' of tranches of structured products (other than unit-linked assets) exposed to credit risk, that have a B credit rating
I.Scenarios	I75	IX.F.14	Credit risk exposure ⁹ times weighted average duration (subject to limits in IX.F.14) of tranches of structured products (other than unit-linked assets) exposed to credit risk, that have a B credit rating
I.Scenarios	D76	IX.F.1-7	Credit risk exposure ⁹ determined by reference to market value of financial instruments (other than unit-linked assets and tranches of structured products) exposed to credit risk, that have a CCC or lower credit rating
I.Scenarios	E76	IX.F.1-7	Weighted average 'modified duration' of financial instruments (other than unit-linked assets and tranches of structured products) exposed to credit risk, that have a CCC or lower credit rating
I.Scenarios	F76	IX.F.13	Credit risk exposure ⁹ times weighted average duration (subject to limits in IX.F.13) of financial instruments (other than unit-linked assets and tranches of structured products) exposed to credit risk, that have a CCC or lower credit rating
I.Scenarios	G76	IX.F.4	Credit risk exposure ⁹ determined by reference to market value of tranches of structured products (other than unit-linked assets exposed to credit risk, that have a CCC or lower credit rating
I.Scenarios	H76	IX.F.4,6	Weighted average 'modified duration' of tranches of structured products (other than unit-linked assets) exposed to credit risk, that have a CCC or lower credit rating
I.Scenarios	I76	IX.F.14	Credit risk exposure ⁹ times weighted average duration (subject to limits in IX.F.14) of tranches of structured products (other than

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			unit-linked assets) exposed to credit risk, that have a CCC or lower credit rating
I.Scenarios	D77	IX.F.1-7	Credit risk exposure ⁹ determined by reference to market value of financial instruments (other than unit-linked assets and tranches of structured products) exposed to credit risk, that do not have an external credit rating
I.Scenarios	E77	IX.F.1-7	Weighted average 'modified duration' of financial instruments (other than unit-linked assets and tranches of structured products) exposed to credit risk, that do not have an external credit rating
I.Scenarios	F77	IX.F.13	Credit risk exposure ⁹ times weighted average duration (subject to limits in IX.F.13) of financial instruments (other than unit-linked assets and tranches of structured products) exposed to credit risk, , that do not have an external credit rating
I.Scenarios	G77	IX.F.4	Credit risk exposure ⁹ determined by reference to market value of tranches of structured products (other than unit-linked assets exposed to credit risk, that do not have an external credit rating
I.Scenarios	H77	IX.F.4,6	Weighted average 'modified duration' of tranches of structured products (other than unit-linked assets) exposed to credit risk, that do not have an external credit rating
I.Scenarios	I77	IX.F.14	Credit risk exposure ⁹ times weighted average duration (subject to limits in IX.F.14) of tranches of structured products (other than unit-linked assets) exposed to credit risk, that are do not have an external credit rating
I.Scenarios	D80	IX.F.1	Overall increase in the liabilities, for policies where policyholders bear the investment risk with embedded options and guarantees, in stressed credit risk scenario (ΔLiab_{ul})
I.Scenarios	D83	IX.F.5	Market value of all credit derivatives that are not held as part of a recognised risk mitigation policy, and which had a positive value as assets in the balance sheet prepared as at the end of the reference year
I.Scenarios	E83	IX.F.5	Market value of all credit derivatives that are not held as part of a recognised risk mitigation policy, and which had a negative value (ie which were a liability) in the balance sheet prepared as at the end of the reference year
I.Scenarios	F83	IX.F.5	Market value of all credit derivatives that are not held as part of a recognised risk mitigation policy in the balance sheet prepared as at the end of the reference year (which should equal Cell D75 + E75)
I.Scenarios	D84	IX.F.16	Change in value of all credit derivatives that are not held as part of a recognised risk mitigation policy, and which had a positive value as assets in the balance sheet prepared

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			as at the end of the reference year following a narrowing of credit spreads by 75%
I.Scenarios	E84	IX.F.16	Change in value of all credit derivatives that are not held as part of a recognised risk mitigation policy, and which had a negative value (ie which were a liability) in the balance sheet prepared as at the end of the reference year following a narrowing of credit spreads by 75%
I.Scenarios	F84	IX.F.16	Change in value of all credit derivatives that are not held as part of a recognised risk mitigation policy, following a narrowing of credit spreads by 75% (which should equal Cell D76 + E76)
I.Scenarios	D85	IX.F.16	Change in value of all credit derivatives that are not held as part of a recognised risk mitigation policy, and which had a positive value as assets in the balance sheet prepared as at the end of the reference year following a widening of credit spreads by 300%
I.Scenarios	E85	IX.F.16	Change in value of all credit derivatives that are not held as part of a recognised risk mitigation policy, and which had a negative value (ie which were a liability) in the balance sheet prepared as at the end of the reference year following a widening of credit spreads by 300%
I.Scenarios	F85	IX.F.16	Change in value of all credit derivatives that are not held as part of a recognised risk mitigation policy, following a widening of credit spreads by 300% (which should equal Cell D77 + E77)
I.Scenarios	E88	IX.F.18	Reduction in future bonuses that could be made in response to the credit shock (as described in paragraph IX.F.18 of the specification), assuming normal management actions
I.Scenarios	F88	VI.H.8-15	Reduction in future bonuses that could be made in response to the credit shock (as described in paragraph IX.F.18 of the specification), assuming a 'lower boundary' to the SCR for the effect of the change in future bonuses
I.Scenarios	D90	IX.F.19	Result of application of the simplified approach for the effect on the value of assets less liabilities of the credit risk shock scenario
I.Scenarios	D91		Possible reduction in future bonuses in the simplified credit risk scenario
I.Scenarios	D92	VI.G	Enter 'Yes' in the drop-down box if a simplified calculation has been carried out for credit risk, and also the criteria for use of this simplified approach are satisfied; otherwise enter 'No'
I.Scenarios	D93	VI.G	Enter 'True' in the drop-down box if a simplified calculation has been carried out for credit risk, and also the criteria for use of this

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			simplified approach are satisfied; otherwise enter 'False'.
I.Scenarios	D97	IXG.1-14	Result of the calculations in respect of the effect of concentrations of investments with single counterparties, and assuming no change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	E97	IX.G.15	Result of the calculations in respect of the effect of concentrations of investments with single counterparties, and assuming a corresponding change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	F97	VI.H.8-15	Result of the calculations in respect of the effect of concentrations of investments with single counterparties, and assuming a 'lower boundary' to the SCR for the effect of the change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	D103	IX.G.1-14	Result of the calculations in respect of the effect of counterparty risk for all exposures (ie reinsurance, derivatives, intermediaries etc), and assuming no change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	E103	IX.G.15	Result of the calculations in respect of the effect of counterparty risk for all exposures (ie reinsurance, derivatives, intermediaries etc), and assuming a corresponding change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	F103	VI.H.8-15	Result of the calculations in respect of the effect of counterparty risk for all exposures (ie reinsurance, derivatives, intermediaries etc), and assuming a 'lower boundary' to the SCR for the effect of the change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	D104	IXG.1-14	Result of the calculations in respect of the effect of counterparty risk for reinsurance exposures only, and assuming no change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	E104	IX.G.15	Result of the calculations in respect of the effect of counterparty risk for reinsurance

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			exposures only, and assuming a corresponding change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	F104	VI.H.8-15	Result of the calculations in respect of the effect of counterparty risk for reinsurance exposures only, and assuming a 'lower boundary' to the SCR for the effect of the change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	D107	IX.F.19	Result of application of the simplified approach for the calculation of the effect of counterparty risk for all exposures (ie reinsurance, derivatives, intermediaries etc)
I.Scenarios	E107	IX.F.19	Result of application of the simplified approach for the calculation of the effect of counterparty risk for reinsurance exposures only
I.Scenarios	D108		Possible reduction in future bonuses assumed for the purpose of the simplified counterparty risk approach for all exposures (ie reinsurance, derivatives, intermediaries etc)
I.Scenarios	E108		Possible reduction in future bonuses assumed for the purpose of the simplified counterparty risk approach for reinsurance exposures only
I.Scenarios	D109	VI.G	Enter 'Yes' in the drop-down box if a simplified calculation has been carried out for credit risk, and also the criteria for use of this simplified approach are satisfied; otherwise enter 'No'
I.Scenarios	D110	VI.G	Enter 'True' in the drop-down box if a simplified calculation has been carried out for credit risk, and also the criteria for use of this simplified approach are satisfied; otherwise enter 'False'.
I.Scenarios	D116	XI.B.1-8	Changes in net value of assets less liabilities due to the effect of a permanent 10% increase in mortality rates for each age, and assuming no change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	E116	XI.B.9	Changes in net value of assets less liabilities due to the effect of a permanent 10% increase in mortality rates for each age, and assuming a corresponding change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	F116	VI.H.8-15	Changes in net value of assets less liabilities due to the effect of a permanent 10% increase in mortality rates for each age, and assuming a 'lower boundary' to the SCR for the effect of the change in future bonuses <i>{A</i>

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			<i>reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	D118	XI.B.10	Result of application of the simplified approach for the calculation of the effect on the value of assets less liabilities of the mortality risk shock scenario
I.Scenarios	D119		Possible reduction in future bonuses in the simplified mortality risk scenario
I.Scenarios	D120	VI.G	Enter 'Yes' in the drop-down box if a simplified calculation has been carried out for mortality risk, and also the criteria for use of this simplified approach are satisfied; otherwise enter 'No'
I.Scenarios	D121	VI.G	Enter 'True' in the drop-down box if a simplified calculation has been carried out for mortality risk, and also the criteria for use of this simplified approach are satisfied; otherwise enter 'False'.
I.Scenarios	D125	XI.C.1-7	Changes in net value of assets less liabilities due to the effect of a permanent 25% decrease in longevity rates for each age, and assuming no change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	E125	XI.C.8	Changes in net value of assets less liabilities due to the effect of a permanent 25% decrease in longevity rates for each age, and assuming a corresponding change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	F125	VI.H.8-15	Changes in net value of assets less liabilities due to the effect of a permanent 25% decrease in longevity rates for each age, and assuming a 'lower boundary' to the SCR for the effect of the change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	D127	XI.C.9	Result of application of the simplified approach for the calculation of the effect on the calculation of the value of assets less liabilities of the longevity risk shock scenario
I.Scenarios	D128		Possible reduction in future bonuses in the simplified longevity risk scenario
I.Scenarios	D129	VI.G	Enter 'Yes' in the drop-down box if a simplified calculation has been carried out for longevity risk, and also the criteria for use of this simplified approach are satisfied; otherwise enter 'No'
I.Scenarios	D130	VI.G	Enter 'True' in the drop-down box if a simplified calculation has been carried out for longevity risk, and also the criteria for use of

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			this simplified approach are satisfied; otherwise enter 'False'.
I.Scenarios	D134	XI.D.1-6	Changes in net value of assets less liabilities due to the effect of a 35% increase in disability rates for the next year, and a permanent 25% increase thereafter in disability rates thereafter for each age, and assuming no change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	E134	XI.D.7	Changes in net value of assets less liabilities due to the effect of a 35% increase in disability rates for the next year, and a permanent 25% increase thereafter in disability rates thereafter for each age, and assuming a corresponding change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	F134	VI.H.8-15	Changes in net value of assets less liabilities due to the effect of a 35% increase in disability rates for the next year, and a permanent 25% increase thereafter in disability rates thereafter for each age, and assuming a 'lower boundary' to the SCR for the effect of the change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	D136	XI.D.8	Result of application of the simplified approach for the calculation of the effect on the value of assets less liabilities of the disability risk shock scenario
I.Scenarios	D137		Possible reduction in future bonuses in the simplified longevity risk scenario
I.Scenarios	D138	VI.G	Enter 'Yes' in the drop-down box if a simplified calculation has been carried out for disability risk, and also the criteria for use of this simplified approach are satisfied; otherwise enter 'No'
I.Scenarios	D139	VI.G	Enter 'True' in the drop-down box if a simplified calculation has been carried out for disability risk, and also the criteria for use of this simplified approach are satisfied; otherwise enter 'False'.
I.Scenarios	D143	XI.E.1-6	Changes in net value of assets less liabilities due to the effect of a permanent 50% reduction in lapse rates for each future year, for policies where the surrender strain (i.e. the surrender value less the best estimate provision) is expected to be negative, and assuming no change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be</i>

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			<i>shown as a positive figure here}</i>
I.Scenarios	E143	XI.E.8	Changes in net value of assets less liabilities due to the effect of a permanent 50% reduction in lapse rates for each future year, for policies where the surrender strain (i.e. the surrender value less the best estimate provision) is expected to be negative, and assuming a corresponding change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	F143	VI.H.8-15	Changes in net value of assets less liabilities due to the effect of a permanent 50% reduction in lapse rates for each future year, for policies where the surrender strain (ie the surrender value less the best estimate provision) is expected to be negative, and assuming a 'lower boundary' to the SCR for the effect of the change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	D145	XI.E.1-6	Changes in net value of assets less liabilities due to the effect of a permanent 50% increase in lapse rates for each future year, for policies where the surrender strain (i.e. the surrender value less the best estimate provision) is expected to be positive, and assuming no change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	E145	XI.E.8	Changes in net value of assets less liabilities due to the effect of a permanent 50% increase in lapse rates for each future year, for policies where the surrender strain (ie the surrender value less the best estimate provision) is expected to be positive, and assuming a corresponding change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	F145	VI.H.8-15	Changes in net value of assets less liabilities due to the effect of a permanent 50% increase in lapse rates for each future year, for policies where the surrender strain (i.e. the surrender value less the best estimate provision) is expected to be positive, and assuming a 'lower boundary' to the SCR for the effect of the change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	D147	XI.E.7	30% of the sum of the surrender strains over policies where the surrender strain is positive, and assuming no change in future bonuses

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
I.Scenarios	E147	XI.E.8	30% of the sum of the surrender strains over policies where the surrender strain is positive, and assuming a corresponding change in future bonuses
I.Scenarios	F147	VI.H.8-15	30% of the sum of the surrender strains over policies where the surrender strain is positive, and assuming a 'lower boundary' to the SCR for the effect of the change in future bonuses
I.Scenarios	D149	XI.E.10	Result of application of the simplified approach for the calculation of the effect on the value of assets less liabilities of the lapse risk shock scenario
I.Scenarios	D150		Possible reduction in future bonuses in the simplified disability risk scenario
I.Scenarios	D151	VI.G	Enter 'Yes' in the drop-down box if a simplified calculation has been carried out for lapse risk, and also the criteria for use of this simplified approach are satisfied; otherwise enter 'No'
I.Scenarios	D152	VI.G	Enter 'True' in the drop-down box if a simplified calculation has been carried out for lapse risk, and also the criteria for use of this simplified approach are satisfied; otherwise enter 'False'.
I.Scenarios	D156	XI.F.1-4	Changes in net value of assets less liabilities due to the effect of a permanent 10% increase in expenses, along with a 1% per annum increase in the rate of expense inflation, and assuming no change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	E156	XI.F.5	Changes in net value of assets less liabilities due to the effect of a permanent 10% increase in expenses, along with a 1% per annum increase in the rate of expense inflation, and assuming a corresponding change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	F156	VI.H.8-15	Changes in net value of assets less liabilities due to the effect of a permanent 10% increase in expenses, along with a 1% per annum increase in the rate of expense inflation, and assuming a 'lower boundary' to the SCR for the effect of the change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	D158	XI.F.6	Result of application of the simplified approach for the effect on the value of assets less liabilities of the expense risk shock scenario
I.Scenarios	D159		Possible reduction in future bonuses in the simplified disability risk scenario
I.Scenarios	D160	VI.G	Enter 'Yes' in the drop-down box if a simplified

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			calculation has been carried out for expense risk, and also the criteria for use of this simplified approach are satisfied; otherwise enter 'No'
I.Scenarios	D161	VI.G	Enter 'True' in the drop-down box if a simplified calculation has been carried out for expense risk, and also the criteria for use of this simplified approach are satisfied; otherwise enter 'False'.
I.Scenarios	D165	XI.G.1-4	Changes in net value of assets less liabilities due to the effect of an increase of 3% in the annual amount of annuities exposed to revision risk <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	D167	XI.G.5	Result of application of the simplified approach for the effect on the value of assets less liabilities of the revision risk shock scenario
I.Scenarios	D168	VI.G	Enter 'Yes' in the drop-down box if a simplified calculation has been carried out for revision risk, and also the criteria for use of this simplified approach are satisfied; otherwise enter 'No'
I.Scenarios	D169	VI.G	Enter 'True' in the drop-down box if a simplified calculation has been carried out for revision risk, and also the criteria for use of this simplified approach are satisfied; otherwise enter 'False'.
I.Scenarios	D173	XI.F.1-4	Changes in net value of assets less liabilities due to the effect of a Life CAT shock as defined in paragraph XI.H.3 of the specification, and assuming no change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	E173	XI.F.5	Changes in net value of assets less liabilities due to the effect of a Life CAT shock as defined in paragraph XI.H.3 of the specification, and assuming a corresponding change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	F173	VI.H.8-15	Changes in net value of assets less liabilities due to the effect of a Life CAT shock as defined in paragraph XI.H.3 of the specification, and assuming a 'lower boundary' to the SCR for the effect of the change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	D175	XI.F.6	Result of application of the simplified approach for the effect on the value of assets less liabilities of the life CAT risk shock scenario

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
I.Scenarios	D176		Possible reduction in future bonuses in the simplified life CAT risk scenario
I.Scenarios	D177	VI.G	Enter 'Yes' in the drop-down box if a simplified calculation has been carried out for life CAT risk, and also the criteria for use of this simplified approach are satisfied; otherwise enter 'No'
I.Scenarios	D178	VI.G	Enter 'True' in the drop-down box if a simplified calculation has been carried out for life CAT risk, and also the criteria for use of this simplified approach are satisfied; otherwise enter 'False'.
I.Scenarios	E186	XII.B.16	Capital charge for health expense risk , assuming future bonuses are varied in response to the increase in expense costs which corresponds to the capital charge defined in paragraph XII.B.10 of the specification
I.Scenarios	F186	VI.H.8-15	Capital charge for health expense risk , assuming a 'lower boundary' to the SCR for the effect of the change in future bonuses in response to the increase in expense costs which corresponds to the capital charge defined in paragraph XII.B.10 of the specification
I.Scenarios	E190	XII.B.26	Capital charge for health claim/mortality/cancellation risk, assuming future bonuses are varied in response to the occurrence of a claim/mortality/cancellation event which corresponds to the capital charge defined in paragraph XII.B.20 of the specification
I.Scenarios	F190	VI.H.8-15	Capital charge for health claim/mortality/cancellation risk, assuming a 'lower boundary' to the SCR for the effect of the change in future bonuses in response to the claim/mortality/cancellation event which corresponds to the capital charge defined in paragraph XII.B.20 of the specification
I.Scenarios	E194	XII.B.33	Capital charge for health epidemic/accumulation risk, assuming future bonuses are varied in response to the occurrence of an epidemic/accumulation event which corresponds to the capital charge defined in paragraph XII.B.30 of the specification
I.Scenarios	F194	VI.H.8-15	Capital charge for health epidemic/accumulation risk, assuming a 'lower boundary' to the SCR for the effect of the change in future bonuses in response to the epidemic/accumulation event which corresponds to the capital charge defined in paragraph XII.B.30 of the specification
I.Scenarios	D199	XII.C18 and XIII.C.7-32	Result of applying either Method 2 to evaluate the capital charge for non-life Cat risk on short term health business, based on the scenarios described in XIII.C19; or of applying the Method 3 personalised scenarios described in

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			XIII.C.17-32 to evaluate the capital charge for non-life Cat risk on short term health business
I.Scenarios	F199	XIII.C.7-32	Enter 2 here if Method 2 has been applied, or 3 if Method 3 has been applied, to assess the capital charge for non-life Cat risk on short term health business
I.Scenarios	D207	XII.D.27 and XI.C.1-7	Changes in net value of assets less liabilities due to the effect of a permanent 25% decrease in longevity rates for each age for workers compensation annuities, and assuming no change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	E207	XII.D.27 and XI.C.8	Changes in net value of assets less liabilities due to the effect of a permanent 25% decrease in longevity rates for each age for workers compensation annuities, and assuming a corresponding change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	F207	VI.H.8-15	Changes in net value of assets less liabilities due to the effect of a permanent 25% decrease in longevity rates for each age for workers compensation annuities, and assuming a 'lower boundary' to the SCR for the effect of the change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	D209	XI.C.9	Result of application of the simplified approach for the effect on the value of assets less liabilities of the longevity risk shock scenario for workers compensation annuities
I.Scenarios	D210		Possible reduction in future bonuses in the simplified workers compensation annuities longevity risk scenario
I.Scenarios	D211	VI.G	Enter 'Yes' in the drop-down box if a simplified calculation has been carried out for longevity risk for workers compensation annuities, and also the criteria for use of this simplified approach are satisfied; otherwise enter 'No'
I.Scenarios	D212	VI.G	Enter 'True' in the drop-down box if a simplified calculation has been carried out for longevity risk for workers compensation annuities, and also the criteria for use of this simplified approach are satisfied; otherwise enter 'False'.
I.Scenarios	D216	XII.D.28 and XI.D.1-6	Changes in net value of assets less liabilities due to the effect of a 35% increase in disability rates for the next year, and a permanent 25% increase thereafter in disability rates thereafter for each age for workers compensation annuities, and assuming no

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	E216	XII.D.28 and XI.D.7	Changes in net value of assets less liabilities due to the effect of a 35% increase in disability rates for the next year, and a permanent 25% increase thereafter in disability rates thereafter for each age for workers compensation annuities, and assuming a corresponding change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	F216	VI.H.8-15	Changes in net value of assets less liabilities due to the effect of a 35% increase in disability rates for the next year, and a permanent 25% increase thereafter in disability rates thereafter for each age for workers compensation annuities, and assuming a 'lower boundary' to the SCR for the effect of the change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	D218	XI.D.8	Result of application of the simplified approach for the effect on the value of assets less liabilities of the disability risk shock scenario for workers compensation annuities
I.Scenarios	D219		Possible reduction in future bonuses in the simplified workers compensation annuities disability risk scenario
I.Scenarios	D220	VI.G	Enter 'Yes' in the drop-down box if a simplified calculation has been carried out for disability risk for workers compensation annuities, and also the criteria for use of this simplified approach are satisfied; otherwise enter 'No'
I.Scenarios	D221	VI.G	Enter 'True' in the drop-down box if a simplified calculation has been carried out for disability risk for workers compensation annuities, and also the criteria for use of this simplified approach are satisfied; otherwise enter 'False'.
I.Scenarios	D225	XII.D.29 and XI.G.1-4	Changes in net value of assets less liabilities due to the effect of an increase of 3% in the annual amount of annuities exposed to revision risk for workers compensation annuities <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	D227	XII.D.29 and XI.G.5	Result of application of the simplified approach for the effect on the value of assets less liabilities of the revision risk scenario for workers compensation annuities
I.Scenarios	D228		Possible reduction in future bonuses in the

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			simplified workers compensation annuities revision risk scenario
I.Scenarios	D229	VI.G	Enter 'Yes' in the drop-down box if a simplified calculation has been carried out for revision risk for workers compensation annuities, and also the criteria for use of this simplified approach are satisfied; otherwise enter 'No'
I.Scenarios	D230	VI.G	Enter 'True' in the drop-down box if a simplified calculation has been carried out for revision risk for workers compensation annuities, and also the criteria for use of this simplified approach are satisfied; otherwise enter 'False'.
I.Scenarios	D234	XII.D.31 and XI.F.1-4	Changes in net value of assets less liabilities due to the effect of a permanent 10% increase in expenses, along with a 1% per annum increase in the rate of expense inflation, for workers compensation annuities, and assuming no change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	E234	XII.D.31 and XI.F.5	Changes in net value of assets less liabilities due to the effect of a permanent 10% increase in expenses, along with a 1% per annum increase in the rate of expense inflation, for workers compensation annuities and assuming a corresponding change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	F234	VI.H.8-15	Changes in net value of assets less liabilities due to the effect of a permanent 10% increase in expenses, along with a 1% per annum increase in the rate of expense inflation, for workers compensation annuities, and assuming a 'lower boundary' to the SCR for the effect of the change in future bonuses <i>{A reduction in the value of assets less liabilities following this interest rate shock should be shown as a positive figure here}</i>
I.Scenarios	D236	XI.F.6	Result of application of the simplified approach for the effect on the value of assets less liabilities of the expense risk shock scenario for workers compensation annuities
I.Scenarios	D237		Possible reduction in future bonuses in the simplified workers compensation annuities expense risk scenario
I.Scenarios	D238	VI.G	Enter 'Yes' in the drop-down box if a simplified calculation has been carried out for expense risk for workers compensation annuities, and also the criteria for use of this simplified approach are satisfied; otherwise enter 'No'
I.Scenarios	D239	VI.G	Enter 'True' in the drop-down box if a simplified calculation has been carried out for

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			expense risk for workers compensation annuities, and also the criteria for use of this simplified approach are satisfied; otherwise enter 'False'.
I.Scenarios	D242	XII.D.37 and XIII.C.7-32	Result of applying either Method 2 to evaluate the capital charge for non-life Cat risk on workers compensation business, based on the scenarios described in XII.D.37; or of applying the Method 3 personalised scenarios described in XIII.C.17-32 to evaluate the capital charge for non-life Cat risk on workers compensation business
I.Scenarios	F242	XIII.C.7-32	Enter 2 here if Method 2 has been applied, or 3 if Method 3 has been applied, to assess the capital charge for non-life Cat risk on workers compensation business
I.Scenarios	D247	XIII.C11 or 22	Result of applying either Method 2 to evaluate the capital charge for non-life Cat risk based on the regional scenarios described in XIII.C.8-21 and XVII.E; or of applying the Method 3 personalised scenarios described in XIII.C.17-32 to evaluate the capital charge for non-life Cat risk
I.Scenarios	F247	XIII.C.7-32	Enter 2 here if Method 2 has been applied, or 3 if Method 3 has been applied, to assess the capital charge for non-life Cat risk
I.Scenarios	D253		Amount of deferred tax asset in the QIS4 balance sheet <i>{a deferred tax liability should be shown here as negative figure}</i>
I.Scenarios	E253	VIII.C.6	Amount of the expected deferred tax asset following an immediate loss of funds equal to the sum of $BSCR-Adj_{FDB}+SCR_{Op}$ <i>{a deferred tax liability should be shown here as negative figure}</i>
I.Scenarios	D258	VIII.C.8	Value of Adj as assessed by applying the alternative combined scenario calculation methodology described in paragraph VIII.C.8 of the specification; and in which the figures for the various SCR sub-components are calculated assuming future bonus rates remain unchanged before and after each shock, in order to derive the equivalent combined scenario
I.Scenarios	E258	VIII.C.8	Value of Adj as assessed by applying the alternative combined scenario calculation methodology described in paragraph VIII.C.8 of the specification; and in which the figures for the various SCR sub-components are calculated assuming future bonus rates may be changed following each shock, in order to derive the equivalent combined scenario
I.Scenarios	D259		The result of applying the alternative combined scenario approach i.e. the firm should select, and justify its selection by comment in the questionnaire, of either the result in Cell D234

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
			or the result in Cell E234
I.Scenarios	D260		Enter 'True' in the drop-down box if the result of this combined scenario approach has been used in the calculation of the SCR; otherwise enter 'False'.
I.Scenarios			Ring-fenced fund inputs - {To be completed}
I.Scenarios	D265		Enter the number of ring-fenced funds in place (as shown in Rows 273 onwards)
I.Scenarios	D266		Enter the total amount of 'own funds' held within ring-fenced funds (ie the total of Cells D273 onwards)
I.Scenarios	D267		???
I.Scenarios	D268	V.C.4-6	Enter the difference between 100% and the ratio of {the sum of Cells F273 onwards divided by Cell D266 }
I.Scenarios	D269	V.C.4-6	Enter {the sum of Cells D273 onwards minus the sum of Cells F273 onwards} divided by Cell E147 in Tab I.General
I.Scenarios	E273	V.C.5	Overall SCR of the undertaking calculated in accordance with the specification
I.Scenarios	E274	V.C.5	SCR calculated in respect of all business which is not segregated in any ring-fenced fund
I.Scenarios	B275 onwards	V.C.5	Name of ring-fenced fund
I.Scenarios	D275 onwards	V.C.5	Amount of 'own funds' held within each ring-fenced fund, based on the application of the QIS4 specification for the valuation of the assets and liabilities of each fund
I.Scenarios	E275 onwards	V.C.5	Amount of SCR calculated in respect of each ring-fenced fund

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
Q.Internal model			
This tab concerns all QIS4 participants. The aim of the tab is to collect general information from all insurance undertakings to assess the current and potential future status of internal modelling in Europe. In order to enhance user friendliness the answers to multiple choice questions have mostly been preset. Where absolute amounts are asked for care should be taken to answer in requested amounts.			
IM.Internal model results, IM.Internal model parameters, IM.Internal model risk measures			
The aims of the first three tabs are to collect necessary information to perform a benchmark study relative to QIS4. Especially <ul style="list-style-type: none"> • Similar tabs exist for both on solo-entity level as well as on group level. • The information request follows the modular approach of QIS4. Additional risk types and classes are also allowed for. These should be reported in the tab as the sum of other risks not explicitly covered by QIS4. • The internal model results should be aligned with (recalibrated to) the Solvency II standards, that is a total balance sheet approach (including stress on excess assets), tax-treatment, one-year 99.5 percent VaR-measure etc. 			

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
<ul style="list-style-type: none"> The data (parameter) request of the internal model should be brought to the extent possible into similar and comparable structure as in QIS4. The structure follows the notation as in the QIS4 technical specification. The corresponding QIS4 parameters are shown for comparative purposes. The tab contains all general parameters and correlation matrices for risk aggregation. Some basic information (risk measure e.g. VaR, TVaR etc., confidence level and time horizon) of the original calibration (i.e. before any recalibration) should also be brought into a similar and comparable QIS4 modular structure. <p>Participants are encouraged to fill in as much internal model information as possible. It is recognized that because internal models can be very different from each other and relative to the standard SCR formula the QIS4 quantitative information request on internal models may not be easily applied by all participants having internal models for assessing their capital needs (i.e. before and after loss absorbing effects of future profit sharing in life insurance). The structure is however a necessary requirement in order to be able to benchmark internal model results with QIS4 standard SCR formula. It is also recognized that in some circumstances certain information will not be available and that in some circumstances not even pragmatic approaches might be possible to perform. Hence participants should use best efforts to complete the fields. Pragmatic and high-level approximations are fully acceptable to the extent it does not significantly distort the reliability and the comparability of the results with QIS4 standard SCR formula.</p> <p>Any additional internal model information participants feel that is needed to understand their submission is welcomed. These should preferably be given in word-format.</p>			
IM.Internal model questions			
<p>This tab concerns only those QIS4 participants that already use an internal model for assessing their capital needs. The aim of the tab is to collect high level qualitative information from insurance undertakings that use internal models for assessing their capital needs to influence the qualitative aspects of the implementation measures. The structure of the questionnaire follows closely the articles of the Framework Directive Proposal. As in tab Q.Internal models, to enhance user friendliness the answers to multiple choice questions have mostly been preset.</p> <p>Any additional internal model information participants feel that is needed to understand their submission is welcome. These should preferably be given in word-format.</p>			
TS.VIII.A-C SCR OpRisk BSCR			
TS.VIII.A-C SCR OpRisk BSCR	D5:G5	TS.VIII.A.2-4	The cells display the overall results of the overall QIS4 SCR calculation, being the aggregate of the BSCR, the Adjustments made to it for future discretionary benefits and deferred taxes, and the SCR for operational risk.
TS.VIII.A-C SCR OpRisk BSCR	D10:G10	TS.VIII.C.3	The cells display the results for the nBSCR calculation, being the BSCR and the adjustments made to it for future discretionary benefits. These adjustments are part of the overall adjustment displayed in F5.
TS.VIII.A-C SCR OpRisk BSCR	B12:K21	TS.VIII.C.4	The cells display the aggregation of the BSCR out of its components, incorporating the diversification adjustments through the use of a correlation matrix. Comparison is made for the diversified results before and after correction for the effects of future profit sharing (J15).
TS.VIII.A-C	B25:L40	TS.VIII.B.4	The cells display the aggregation of the SCRop,

Spread-sheet Tab	Cell Ref.	Tech. Spec. Para. Ref.	Guidance
SCR OpRisk BSCR			separated between linked business and the rest.
TS.VIII.A-C SCR OpRisk BSCR	B44:G46	TS.VIII.C.6 TS.VI.I	The cells display the calculation of the mitigating effects of deferred taxes.
TS.VIII.A-C SCR OpRisk BSCR	B52:F52	TS.VIII.C.4	D52 displays the change in result of the alternative method for calculating the loss absorbing capacities of FDB and deferred taxes vis-à-vis the standard method.
TS.XV MCR			
TS.XV MCR	D9:J9	TS.XV.B.3	The calculation of the QIS4 MCR is displayed, taking the cap, floor and absolute minimum into account.
TS.XV MCR	D13:I13	TS.XV.B.1	The calculation of the QIS4 MCR aggregated from the non-life and life components, which are displayed here.
TS.XV MCR	B15:I32	TS.XV.C	The MCR for non life business is calculated according to the specifications.
TS.XV MCR	B34:H38	TS.XV.D.4	The MCR for life business similar to non life business is calculated according to the specifications.
TS.XV MCR	B40:H56	TS.XV.E	The MCR for life business is calculated according to the specifications.
TS.XV MCR	B58:I75	TS.XV.F	The MCR for life business supplementary to non life business is calculated according to the specifications.
TS.IX Market risk			
TS.IX Market risk	B12:J14	TS.IX.A.7, 8	SCRmkt and nSCRmkt are calculated, aggregating MKTint, MKTeq, MKTprop, MKTsp, MKTconc, MKTfx before and after risk absorption by future profit sharing, using the correlations displayed beneath.
TS.IX Market risk	B15:J18	TS.XVII.C.7	The alternative 'across the board' approach for participations and subsidiaries is calculated.
TS.IX Market risk	B26:J41	TS.IX.A.9	The same calculation is done with a slightly altered correlation matrix.
TS.IX Market risk	B43:F51	TS.IX.B.2	MKTint before and after risk absorption by future profit sharing is calculated.
TS.IX Market risk	B53:F63	TS.IX.C.7	MKTeq before and after risk absorption by future profit sharing is calculated.
TS.IX Market risk	B65:F73	TS.IX.C.7	The alternative MKTeq before and after risk absorption by future profit sharing is calculated.
TS.IX Market risk	B76:D83	TS.IX.D.2,3	MKTprop before and after risk absorption by future profit sharing is calculated.
TS.IX Market risk	B95:I119	TS.IX.F.9	MKTsp before and after risk absorption by future profit sharing is calculated.
TS.IX Market risk	B121:D124	TS.IX.G	MKTconc before and after risk absorption by future profit sharing is calculated.
TS.IX Market risk	B86:F93	TS.IX.E.2,3	MKTfx before and after risk absorption by future profit sharing is calculated.

TS.X Counterparty risk			
TS.X Counterparty risk	A4:D10	TS.X.A	SCRdef before and after risk absorption by future profit sharing is calculated.
TS.XI Life Underwriting			
TS.XI Life Underwriting	B8:K14	TS.XI.A.5	SCRlife is calculated, aggregating LIFEmort, LIFElong, LIFEdis, LIFE lapse, LIFEexp, LIFErev, LIFEcat before and after risk absorption by future profit sharing, using the correlations displayed beneath.
TS.XI Life Underwriting	B23:J26	TS.XI.	The default scenario calculation results are displayed, which are input to the above calculation.
TS.XI Life Underwriting	B28:J32	TS.XI.E	The lapse scenario calculation results are displayed, determining the higher effect scenario, which are input to the above calculation.
TS.XII.A Health			
TS.XII.A Health	B8:G11	TS.XI.A.5 TS.XII.A.6	SCRhealth is calculated, aggregating Health (long-term), Accident & Short-term and Workers' compensation before and after risk absorption by future profit sharing, using the correlations displayed beneath.
TS.XII.B Health long term			
TS.XII.B Health long term	B8:G11	TS.XII.B.3	Long term health SCR (HEALTHIt) is calculated, aggregating expense, claims, and accumulation risk before and after risk absorption by future profit sharing, using the correlations displayed beneath.
TS.XII.B Health long term	A29:M50	TS.XII.B.10 TS.XII.B.20	The calculations here make use of the historical data provided by the participants and provide the ratios and standard deviations needed to come up with the expense and claims risk as described above.
TS.XII.B Health long term	B24:I27	TS.XII.B.30	Here epidemic/accumulation risk is calculated based on market share data.
TS.XII.C Health short term			
TS.XII.C Health short term	B8:J9	TS.XII.C.3	Short term health SCR (HEALTHIt) is calculated, aggregating premium/reserve and catastrophe risk before and after risk absorption by future profit sharing, using the correlations displayed beneath.
TS.XII.C Health short term	B13:K16	TS.XII.C.10 TS.XII.C.17 TS.XII.B	The health (short term) and health (other) components are calculated according to their volume and standard deviations as aggregated from geographical regions in B23:O79 and B81:O137 respectively.
TS.XII.D Workers compensation			
TS.XII.D	B8:G11	TS.XII.D.6	Workers compensation underwriting risk is

Workers compensation			calculated, aggregating general, annuities and catastrophe risk before and after risk absorption by future profit sharing, using the correlations displayed beneath.
TS.XII.D Workers compensation	B16:G17	TS.XII.D.6	General premium and reserve risk is calculated according to volume and standard deviations as aggregated from geographical regions in B45:O101.
TS.XII.D Workers compensation	B19:H25	TS.XII.D.26	Annuities and life assistance risk, consisting of longevity, disability, revision, and expenses risk before and after risk absorption by future profit sharing, is aggregated using the correlations displayed beneath.
TS.XII.D Workers compensation	B36:H37	TS.XII.D.32	The results of the two methods (factor; scenario) to be applied in this submodule are displayed.
TS.XIII Non-Life			
TS.XIII Non-Life	B8:J9	TS.XIII.A.4	Non-life underwriting risk is calculated, aggregating premium and reserve risk and catastrophe risk, using the correlations displayed beneath.
TS.XIII Non-Life	B14:F27	TS.XIII.B	Premium and reserve risk is aggregated from the separate LoB volume and standard deviations as aggregated from geographical regions in B34:O728.
TS.XIII Non-Life	G14:K27	TS.XIII.C.6	Non-life catastrophe risk is calculated according to premiums and LoB-factors.
Simplification Tabs			
<p>This simplification spreadsheet can be merged into the core spreadsheet for solo entities. In order to do so, open your core spreadsheet. In this simplification spreadsheet select the tabs by clicking at the tab names at the bottom of your Excel screen. Select all tabs by either clicking at each tab while keeping CTRL pressed or by clicking at the first tab and (keeping SHIFT pressed) clicking at the last tab. Right-click on the selected tab names and choose "Move/Copy". In the upper part of the dialogue box, choose your core spreadsheet, in the lower part choose "Insert at the end". Activate the box "Copy". You are advised to copy all tabs of this file into the core spreadsheet and to delete those tabs you will not use after having merged both files. When the simplification tabs are inserted into the core spreadsheet some error messages will show up. This is normal and by clicking "Yes" you can establish the connection to the language database. In most simplification tabs you will find a comparison of the simplification result and any corresponding values already entered in the core spreadsheet. Please transfer your simplification result to the specific input cells in the core spreadsheet.</p>			
S.Reinsurance			
S.Reinsurance	C28:C29	TS.II.B.31	Provides the result of this simplification for the purpose of comparing it with the standard QIS4 method
S.Reinsurance	D28:D29	TS.II.B.21 – TS.II.B.30	Best estimate of recoverables and adjustment for expected losses by standard QIS4 means
S.Reinsurance	E28:E29		The difference between the results derived with this simplification and the standard QIS4 method
S.Reinsurance	C34	TS.II.B.31	This cell calculates the adjustment for expected losses for all reinsurance counterparties
S.Reinsurance	E34	TS.II.B.31	This cell calculates the best estimate of recoverables for all counterparties (not taking

			account of expected losses due to the default of the counterparty)
S.Reinsurance	H34	TS.II.B.31	This cell provides a quick check whether the simplification is applicable (i.e. if the expected loss according to the simplified calculation is less than 5% of the recoverables before adjustment for counterparty default)
S.Reinsurance	B38:Bxx	TS.II.B.31	List your reinsurance counterparties here
S.Reinsurance	C38:Cxx	TS.II.B.31	In this column, the expected losses are calculated for each counterparty based on the inputs provided in columns E:G
S.Reinsurance	E38:Exx	TS.II.B.31	Please provide the best estimate of recoverables for each counterparty (not taking account of expected losses due to the default of the counterparty).
S.Reinsurance	F38:Fxx	TS.II.B.31	Fill in the modified duration of the recoverables of each counterparty.
S.Reinsurance	G38:Fxx	TS.II.B.31	Please provide the probability of default for each counterparty.
S.Reinsurance	H38:Hxx	TS.II.B.31	This column provides a quick check whether the simplification is applicable (i.e. if the expected loss according to the simplified calculation is less than 5% of the recoverables before adjustment for counterparty default)
S.Risk Margins Non-Life			
S.Risk Margins Non-Life	C22:C33	TS.II.C.25	Provides the result of this simplification for the purpose of comparing it with the standard QIS4 method
S.Risk Margins Non-Life	D22:D33		Risk margins for each non-life line of business by standard QIS4 means
S.Risk Margins Non-Life	E22:E33		The difference between the results derived with this simplification and the standard QIS4 method
S.Risk Margins Non-Life	C39:C50	TS.II.C.25	If you can provide the current SCR for each line of business (excl. market risk and default risk for non-reinsurance exposures), please fill in these values. By default, the cells refer to the simplified results of determining $SCR_{lob}^{tf}(0)$ calculated in cells G54:G65.
S.Risk Margins Non-Life	D39:D50	TS.II.C.25	Please fill in the modified duration of the net best estimate provision for claims outstanding in each LoB.
S.Risk Margins Non-Life	E39:E50	TS.II.C.25, TS.XIII.B.25	Please fill in the standard deviation for reserve risk in each LoB.
S.Risk Margins Non-Life	F39:F50	TS.II.C.25	Please fill in the net best estimate provision for claims outstanding in each LoB.
S.Risk Margins Non-Life	G39:G50	TS.II.C.25	Please fill in the gross best estimate provision for claims outstanding in each LoB.
S.Risk Margins Non-Life	H39:H50	TS.II.C.25	Please fill in the current capital charge for reinsurance default risk assigned to each LoB.
S.Risk	I39:I50	TS.II.C.25	Based on the inputs provided in cells C39:H50,

Margins Non-Life			these cells calculate the cost-of-capital risk margin for each LoB.
S.Risk Margins Non-Life	C47:C58	TS.II.C.25, TS.XIII.B.26	Please fill in the standard deviation for premium risk in each LoB.
S.Risk Margins Non-Life	D54:65	TS.II.C.25	Please provide the net earned premium during the forthcoming year for existing contracts in each LoB
S.Risk Margins Non-Life	E54:E65	TS.II.C.25	These cells display the standard deviations for reserve risk entered in cells E39:E50.
S.Risk Margins Non-Life	F54:F65	TS.II.C.25	These cells display the net best estimate provision for claims outstanding entered in cells F39:F50.
S.Risk Margins Non-Life	G54:G65	TS.II.C.25	Based on the inputs provided in cells C54:F65, these cells calculate a proxy for $SCR_{lob}^{tf}(0)$ for each LoB.
S.Risk Margins Life			
S.Risk Margins Life	C22:C25	TS.II.C.26	Provides the result of this simplification for the purpose of comparing it with the standard QIS4 method
S.Risk Margins Life	D22:D25		Risk margins for each life segment by standard QIS4 means
S.Risk Margins Life	E22:E25		The difference between the results derived with this simplification and the standard QIS4 method
S.Risk Margins Life	C31:C34	TS.II.C.26	If you can provide the current SCR for each life segment (excl. market risk and default risk for non-reinsurance exposures), please fill in these values. By default, the cells refer to the simplified results of determining $SCR_{lob}^{tf}(0)$ calculated in cells E72:H72.
S.Risk Margins Life	D31:D34	TS.II.C.26	Please fill in the modified duration of the best estimate provision in each segment (net of reinsurance).
S.Risk Margins Life	E31:E34	TS.II.C.26	These cells calculate the cost of capital risk margin for each life segment.
S.Risk Margins Life	C38:C58	TS.II.C.26	Fill in the capital charges for the different life underwriting sub-modules, calculated according to the standard formula.
S.Risk Margins Life	E38:H38	TS.II.C.26	Please fill in the capital at risk on death for each of the four life segments.
S.Risk Margins Life	E39:H39	TS.II.C.26	Please provide the duration of treaties under mortality risk for each of the four life segments.
S.Risk Margins Life	E40:H40	TS.II.C.26	This line calculates the exposure measure for mortality risk.
S.Risk Margins Life	E41:H41	TS.II.C.26	This line calculates the current capital charge for mortality risk for each life segment.
S.Risk Margins Life	E42:H42	TS.II.C.26	Please fill in the best estimate of treaties under longevity risk for each of the four life segments.
S.Risk Margins Life	E43:H43	TS.II.C.26	This line calculates the current capital charge for longevity risk for each life segment.
S.Risk Margins Life	E44:H44	TS.II.C.26	Please fill in the capital at risk on disability for each of the four life segments.
S.Risk	E45:H45	TS.II.C.26	Please provide the duration of treaties under

Margins Life			disability risk for each of the four life segments.
S.Risk Margins Life	E46:H46	TS.II.C.26	This line calculates the exposure measure for disability risk.
S.Risk Margins Life	E47:H47	TS.II.C.26	This line calculates the current capital charge for disability risk for each life segment.
S.Risk Margins Life	E48:H48	TS.II.C.26	Please fill in the best estimate of treaties under lapse risk for each of the four life segments.
S.Risk Margins Life	E49:H49	TS.II.C.26	Please state the surrender values of treaties under lapse risk for each of the four life segments.
S.Risk Margins Life	E50:H50	TS.II.C.26	This line calculates the exposure measure for lapse risk.
S.Risk Margins Life	E51:H51	TS.II.C.26	This line calculates the current capital charge for lapse risk for each life segment.
S.Risk Margins Life	E52:H52	TS.II.C.26	Please provide the amount of renewal expenses for each of the four life segments.
S.Risk Margins Life	E53:H53	TS.II.C.26	Please fill in the duration of treaties under expense risk for each of the four life segments.
S.Risk Margins Life	E54:H54	TS.II.C.26	This line calculates the exposure measure for expense risk.
S.Risk Margins Life	E55:H55	TS.II.C.26	This line calculates the current capital charge for expense risk for each life segment.
S.Risk Margins Life	E56:H56	TS.II.C.26	Please fill in the best estimate of annuities exposed to revision risk for each of the four life segments.
S.Risk Margins Life	E57:H57	TS.II.C.26	This line calculates the current capital charge for revision risk for each life segment.
S.Risk Margins Life	E58:H58	TS.II.C.26	This line restates the capital at risk on death calculated above.
S.Risk Margins Life	E59:H59	TS.II.C.26	This line restates the capital at risk on disability calculated above.
S.Risk Margins Life	E60:H60	TS.II.C.26	This line calculates the exposure measure for life catastrophe risk
S.Risk Margins Life	E61:H61	TS.II.C.26	This line calculates the current capital charge for life catastrophe risk for each life segment.
S.Risk Margins Life	E72:H72	TS.II.C.26	Based on the inputs provided in cells C38:H61, these cells calculate a proxy for $SCR_{lob}^{tf}(0)$ for each life segment.
S.Risk Margins Health			
S.Risk Margins Health	C27:C30	TS.II.C.27	Provides the result of this simplification for the purpose of comparing it with the standard QIS4 method
S.Risk Margins Health	D27:D30		Risk margins for each health line of business by standard QIS4 means
S.Risk Margins Health	E27:E30		The difference between the results derived with this simplification and the standard QIS4 method
S.Risk Margins Health	C37:C39	TS.II.C.27	If you can provide the current SCR for each line of business (excl. market risk and default risk for non-reinsurance exposures), please fill in these values. By default, the cells refer to the simplified results of determining $SCR_{lob}^{tf}(0)$ calculated in cells G43:G45.
S.Risk Margins	D37:D39	TS.II.C.27	Please fill in the modified duration the net best estimate provision for claims outstanding in

Health			each LoB.
S.Risk Margins Health	E37:E39	TS.II.C.27, TS.XIII.B.25	Please fill in the standard deviation for reserve risk in each LoB.
S.Risk Margins Health	F37:F39	TS.II.C.27	Please fill in the net best estimate provision for claims outstanding in each LoB.
S.Risk Margins Health	G37:G39	TS.II.C.27	Please fill in the gross best estimate provision for claims outstanding in each LoB.
S.Risk Margins Health	H37:H39	TS.II.C.27	Please fill in the current capital charge for reinsurance default risk assigned to each LoB.
S.Risk Margins Health	I37:I39	TS.II.C.27	Based on the inputs provided in cells C37:H39, these cells calculate the cost-of-capital risk margin for each LoB.
S.Risk Margins Health	C43:C45	TS.II.C.27, TS.XIII.B.26	Please fill in the standard deviation for premium risk in each LoB.
S.Risk Margins Health	D43:45	TS.II.C.27	Please provide the net earned premium during the forthcoming year for existing contracts in each LoB
S.Risk Margins Health	E43:E45	TS.II.C.27	These cells display the standard deviations for reserve risk entered in cells E39:E50.
S.Risk Margins Health	F43:F45	TS.II.C.27	These cells display the net best estimate provision for claims outstanding entered in cells F39:F50.
S.Risk Margins Health	G43:G45	TS.II.C.27	Based on the inputs provided in cells C54:F65, these cells calculate a proxy for $SCR_{lob}^{tf}(0)$ for each LoB.
S.Risk Margins Health	C52	TS.II.C.27	Please fill in the SCR for your workers' compensation business, excluding market risk and default risk other than for reinsurance.
S.Risk Margins Health	D52	TS.II.C.27	Please provide the modified duration of the best estimate provision for your workers' compensation business (net of reinsurance).
S.Risk Margins Health	E52	TS.II.C.27	This cell calculates the risk margin for the annuities paid out in the workers' compensation line of business.
S.Risk Margins Health	F58	TS.II.C.27	Using the correlation matrix in cells D57:E58, this cell provides the risk margin for the workers' compensation line of business.
S.Risk Margins Health	C66	TS.II.C.27	Fill in the SCR for your long-term health insurance business, excluding market risk and default risk other than for reinsurance.
S.Risk Margins Health	C67	TS.II.C.27	Please provide the benefits paid in the reporting reference year.
S.Risk Margins Health	C70:C119	TS.II.C.27	Please list here the expected benefits, allowing for claim inflation for the upcoming t years.
S.Risk Margins Health	D67	TS.II.C.27	This cell calculates the risk margin for the long-term health business.

S.Italian WP-Business			
S.Italian WP-Business	Line 29	TS.II.D.76	For each with-profit fund, fill in the total sum insured at the valuation date.
S.Italian WP-Business	Line 30	TS.II.D.76	For each with-profit fund, please provide the average maturity of the policies.
S.Italian WP-Business	Line 31	TS.II.D.76	For each with-profit fund, please fill in the minimum guaranteed spread over the technical interest rate (in percentage points).
S.Italian WP-Business	Line 32	TS.II.D.76	For each with-profit fund, fill in the participation coefficient.
S.Italian WP-Business	Line 33	TS.II.D.76	For each with-profit fund, please provide the fraction of the fund invested in equity. Please note that the simplification is applicable only to those funds which invest less than 20% of assets in equity.
S.Italian WP-Business	Line 36	TS.II.D.76	This line calculates, for each with-profit fund, the best estimate of the minimum guaranteed benefit.
S.Italian WP-Business	Line 37	TS.II.D.76	This line provides the best estimate of each with-profit fund.
S.Italian WP-Business	Line 38	TS.II.D.76	This line gives the value of the future discretionary benefits.
S.Italian WP-Business	Line 39	TS.VIII.C.7	This line provides the SCR adjustment for the risk absorbing effect of future profit sharing.
S.Ring-fenced funds			
S.Ring-fenced funds	Line 16	TS.XVII.B	For your non-ring-fenced funds (column D) and each ring-fenced fund, please fill in the total gross premiums.
S.Ring-fenced funds	Line 17	TS.XVII.B	For your non-ring-fenced funds (column D) and each ring-fenced fund, please provide the gross best estimate provisions.
S.Ring-fenced funds	Line 18	TS.XVII.B	For your non-ring-fenced funds (column D) and each ring-fenced fund, enter the market value of debt instruments.
S.Ring-fenced funds	Line 19	TS.XVII.B	For your non-ring-fenced funds (column D) and each ring-fenced fund, please provide the duration of debt instruments.
S.Ring-fenced funds	Line 20	TS.XVII.B	For your non-ring-fenced funds (column D) and each ring-fenced fund, fill in the net best estimate provisions.
S.Ring-fenced funds	Line 21	TS.XVII.B	For your non-ring-fenced funds (column D) and each ring-fenced fund, provide the duration of liabilities.
S.Ring-fenced funds	Line 22	TS.XVII.B	For your non-ring-fenced funds (column D) and each ring-fenced fund, please state the market value of equities.
S.Ring-fenced funds	Line 23	TS.XVII.B	For your non-ring-fenced funds (column D) and each ring-fenced fund, state the market value of properties.

S.Ring-fenced funds	Line 24	TS.XVII.B	For your non-ring-fenced funds (column D) and each ring-fenced fund, please provide the market value of debt instruments (excluding government bonds).
S.Ring-fenced funds	Line 25	TS.XVII.B	For your non-ring-fenced funds (column D) and each ring-fenced fund, fill in the market value of the five highest exposures (exposures to several entities of a group should be aggregated to a group exposure).
S.Ring-fenced funds	Line 26	TS.XVII.B	For your non-ring-fenced funds (column D) and each ring-fenced fund, please fill in the market value of investments in foreign currency.
S.Ring-fenced funds	Line 27	TS.XVII.B	For your non-ring-fenced funds (column D) and each ring-fenced fund, please provide the exposure to reinsurance (incl. SPV), derivatives, intermediaries and other credit.
S.Ring-fenced funds	Line 28	TS.XVII.B	For your non-ring-fenced funds (column D) and each ring-fenced fund, please provide the total capital at risk on death.
S.Ring-fenced funds	Line 29	TS.XVII.B	For your non-ring-fenced funds (column D) and each ring-fenced fund, fill in the duration of contracts exposed to mortality risk.
S.Ring-fenced funds	Line 30	TS.XVII.B	For your non-ring-fenced funds (column D) and each ring-fenced fund, please provide the best estimate of benefits on survival.
S.Ring-fenced funds	Line 31	TS.XVII.B	For your non-ring-fenced funds (column D) and each ring-fenced fund, state the capital at risk on disability.
S.Ring-fenced funds	Line 32	TS.XVII.B	For your non-ring-fenced funds (column D) and each ring-fenced fund, provide the duration of contracts exposed to disability risk.
S.Ring-fenced funds	Line 33	TS.XVII.B	For your non-ring-fenced funds (column D) and each ring-fenced fund, please fill in the best estimate of liabilities exposed to lapse risk.
S.Ring-fenced funds	Line 34	TS.XVII.B	For your non-ring-fenced funds (column D) and each ring-fenced fund, please state the sum of surrender values.
S.Ring-fenced funds	Line 35	TS.XVII.B	For your non-ring-fenced funds (column D) and each ring-fenced fund, please provide the sum of renewal expenses.
S.Ring-fenced funds	Line 36	TS.XVII.B	For your non-ring-fenced funds (column D) and each ring-fenced fund, fill in the best estimate of future discretionary bonuses.
S.Ring-fenced funds	C40:D40	TS.XVII.B	For all your ring-fenced funds (column C) and the non-ring-fenced funds (column D), please fill in the capital charge for operational risk.
S.Ring-fenced funds	C41:D41	TS.XVII.B	For all your ring-fenced funds (column C) and the non-ring-fenced funds (column D), please provide the capital charge for interest rate risk.
S.Ring-fenced funds	C42:D42	TS.XVII.B	For all your ring-fenced funds (column C) and the non-ring-fenced funds (column D), enter the capital charge for equity risk.
S.Ring-fenced funds	C43:D43	TS.XVII.B	For all your ring-fenced funds (column C) and the non-ring-fenced funds (column D), please provide the capital charge for property risk.

S.Ring-fenced funds	C44:D44	TS.XVII.B	For all your ring-fenced funds (column C) and the non-ring-fenced funds (column D), provide the capital charge for spread risk.
S.Ring-fenced funds	C45:D45	TS.XVII.B	For all your ring-fenced funds (column C) and the non-ring-fenced funds (column D), fill in the capital charge for concentration risk.
S.Ring-fenced funds	C46:D46	TS.XVII.B	For all your ring-fenced funds (column C) and the non-ring-fenced funds (column D), please enter the capital charge for currency risk.
S.Ring-fenced funds	C47:D47	TS.XVII.B	For all your ring-fenced funds (column C) and the non-ring-fenced funds (column D), provide the capital charge for life mortality risk.
S.Ring-fenced funds	C48:D48	TS.XVII.B	For all your ring-fenced funds (column C) and the non-ring-fenced funds (column D), please fill in the capital charge for life longevity risk risk.
S.Ring-fenced funds	C49:D49	TS.XVII.B	For all your ring-fenced funds (column C) and the non-ring-fenced funds (column D), please state the capital charge for life disability risk.
S.Ring-fenced funds	C50:D50	TS.XVII.B	For all your ring-fenced funds (column C) and the non-ring-fenced funds (column D), please provide the capital charge for life lapse risk.
S.Ring-fenced funds	C51:D51	TS.XVII.B	For all your ring-fenced funds (column C) and the non-ring-fenced funds (column D), fill in the capital charge for life expense risk.
S.Ring-fenced funds	Line 52	TS.XVII.B	For your non-ring-fenced funds (column D) and (if applicable) all your ring-fenced funds (column C) and each of your ring-fenced funds, please provide the capital charge for life revision risk.
S.Ring-fenced funds	C53:D53	TS.XVII.B	For all your ring-fenced funds (column C) and the non-ring-fenced funds (column D), enter the capital charge for life catastrophe risk.
S.Ring-fenced funds	D54	TS.XVII.B	Fill in the capital charge for market risk for your non-ring-fenced funds.
S.Ring-fenced funds	C55:D55	TS.XVII.B	For all your ring-fenced funds (column C) and the non-ring-fenced funds (column D), state the capital charge for counterparty default risk.
S.Ring-fenced funds	D56	TS.XVII.B	Fill in the capital charge for life underwriting risk for your non-ring-fenced funds.
S.Ring-fenced funds	Line 57	TS.XVII.B	For your non-ring-fenced funds (column D) and (if applicable) all your ring-fenced funds (column C) and each of your ring-fenced funds, enter the capital charge for health underwriting risk.
S.Ring-fenced funds	Line 58	TS.XVII.B	For your non-ring-fenced funds (column D) and (if applicable) all your ring-fenced funds (column C) and each of your ring-fenced funds, enter the capital charge for non-life underwriting risk.
S.Ring-fenced	D59	TS.XVII.B	Fill in the nBSCR for your non-ring-fenced funds.

funds			
S.Ring-fenced funds	C60:D60	TS.XVII.B	For all your ring-fenced funds (column C) and the non-ring-fenced funds (column D), please provide the adjustment for future discretionary bonuses.
S.Ring-fenced funds	C61:D61	TS.XVII.B	For all your ring-fenced funds (column C) and the non-ring-fenced funds (column D), please fill in the adjustment for deferred taxes.
S.Ring-fenced funds	C62:D62	TS.XVII.B	For all your ring-fenced funds (column C) and the non-ring-fenced funds (column D), provide your SCR.
S.Market Risk			
S.Market Risk	C18:E23		Provides information about the result of the standard QIS4 formulae and the difference that occurs to these when applying the simplifications
S.Market Risk	C29	TS.IX.B.9	Please provide the market value at the reporting reference date of those assets in your portfolio which fulfil the criteria laid out in TS.IX.B.9
S.Market Risk	D29	TS.IX.B.9	Please act analogously for your non-life provisions.
S.Market Risk	E29	TS.IX.B.9	Furthermore, please indicate any other liabilities which can be taken into account.
S.Market Risk	C30:E30	TS.IX.B.9	Provide the according modified duration.
S.Market Risk	C31:E31		Shows the according interest rate basing on the modified duration and the term structure to be taken into account
S.Market Risk	C32:E33		Provides the absolute change of the interest rate level for the both the upwards and downwards shock scenario
S.Market Risk	C36:E37	TS.IX.B.9	Provide the result of the shock scenario for both the upwards and downwards scenario.
S.Market Risk	C45:D45	TS.IX.C.9 TS.IX.C.20	Please provide the value of your assets at the reporting reference date according to the categories laid out in TS.IX.C.9
S.Market Risk	E45		The sum of the value of equities
S.Market Risk	C46:D46	TS.IX.C.20	The sums of the change in value of the hedges on individual stocks after according stress scenario. Positive values imply a rise in the respective market value.
S.Market Risk	C48:D48	TS.IX.C.20	The market values after the stress event for equities and hedges on individual stocks
S.Market Risk	C49:D49	TS.IX.C.20	The stress scenario based reaction of the market value for hedges on the respective indices:
S.Market Risk	C50:D50	TS.IX.C.20	Sector-specific market value of assets after stress scenario
S.Market Risk	E50	TS.IX.C.20	Aggregate change in the market value of assets after aggregation via correlation matrix
S.Market Risk	C53	TS.IX.C.20	Revised equity stress value delivers a proxy which shall be taken into account when manually calculating the equity stress scenario

			for liabilities.
S.Market Risk	C54	TS.IX.C.20	Please report the change in the value of liabilities basing on the figure shown in E45. A stress scenario caused decrease in the value of liabilities demands the input of a positive value.
S.Market Risk	C55	TS.IX.C.20	The result of the market equity risk simplification. (Sum of stressed assets and liabilities, cannot be a negative number)
S.Market Risk	C63:C65	TS.IX.F.19	Please provide the market value of the according securities in your asset portfolio at the reporting reference date.
S.Market Risk	D63:D65	TS.IX.F.19	Please provide the average modified duration of these securities (for plain vanilla bonds, one might use the H.value of FI helper tab for calculating this
S.Market Risk	E65	TS.IX.F.19 TS.VII.H	Provides the credit spread risk charge for Credit Default Swaps that are not held as part of a recognised risk mitigation policy.
S.Market Risk	C68:C75	TS.IX.F.19	Please indicate the rating class related proportion of your portfolio in non-government bonds. The sum of this column must be one.
S.Market Risk	D68:D75	TS.IX.F.19 TS.IX.F.12	Lists the values of the F-function, dependent on the rating class.
S.Market Risk	E68:E75	TS.IX.F.19	Please indicate the rating class related proportion of your portfolio in structured credit products. The sum of this column must be one.
S.Market Risk	F68:F75	TS.IX.F.19 TS.IX.F.12	Lists the values of the G-function, dependent on the rating class.
S.Market Risk	I74:I75		Provide a check if the sums of the reported proportions are 1
S.Market Risk	C78	TS.IX.F.19 TS.IX.F.10	Please indicate Δ liabul, the impact on the value of your policies where the policyholder bears the investment risk Sign convention: A rise in the value of these liabilities demands a positive value.
S.Market Risk	D78;F78	TS.IX.F.19	The risk charges for non-government bonds and structured credit products
S.Market Risk	C80	TS.IX.F.19	The overall credit spread risk charge.
S.Market Risk	C88:C91	TS.IX.C.26	Please provide the average duration of liabilities in these segments in your country's market – these figures should be provided by your supervisory authority.
S.Market Risk	D88:D91	TS.IX.C.26	Furthermore please provide the gross technical provisions in these segments.
S.Market Risk	C93	TS.IX.C.26	Cell provides the weighted average of the life segments' durations
S.Market Risk	D93	TS.IX.C.26	Cell provides the sum of these data
S.Market Risk	E93	TS.IX.C.26	Provides the approximation for the share of these liabilities of which the duration is longer than three years. (α per LoB)
S.Market Risk	C95	TS.IX.C.26	Please provide the average duration of liabilities in long-term health insurance in your country's market – these figures should be provided by your supervisory authority.
S.Market	D95	TS.IX.C.26	Please provide the gross technical provisions in

Risk			long-term health insurance.
S.Market Risk	C97:C111	TS.IX.C.26	Please provide the average duration of liabilities in the non-life lines of business in your country's market – these figures should be provided by your supervisory authority.
S.Market Risk	D97:D111	TS.IX.C.26	Fill in the gross technical provisions in your non-life lines of business.
S.Market Risk	E95; E97:E111	TS.IX.C.26	Assigns the according a per LoB
S.Market Risk	C113	TS.IX.C.26 TS.IX.C.22	Calculates the average duration basing on the reported values
S.Market Risk	C114	TS.IX.C.26 TS.IX.C.22	Please provide the market value of your equities belonging to the global index at the reporting reference date.
S.Market Risk	C115	TS.IX.C.26 TS.IX.C.22	Calculates the overall a value basing on the reported proportions and the a per LoB values.
S.Market Risk	C128	TS.IX.C.23	The overall equity risk charge for globally diversified equities according to equity risk dampener simplification
S.Counterparty			
S.Counterparty	C10:E10	TS.X. TS.X.A.3 TS.X.A.22	Compares the results of the simplified approach for counterparty default risk with those of the standard approach.
S.Counterparty	C18		
S.Counterparty	D18		
S.Counterparty	E18		
S.Counterparty	C25:C32	TS.X.A.22	Please provide the best estimate of recoverables from your reinsurance contracts or exposures to an SPV according to the respective rating classes of the counterparty.
S.Counterparty	D25:D32	TS.X.A.3 TS.X.A.22	Please provide the according collateral values.
S.Counterparty	E25:E32	TS.X.A.3 TS.X.A.22	Please provide the according values for $SCR_{u/w}^{gross}$
S.Counterparty	F25:F32	TS.X.A.3 TS.X.A.22	Please provide the according values for $SCR_{u/w}^{net}$
S.Counterparty	G25:G32	TS.X.A.3 TS.X.A.22	Provides the loss given default for each rating class.
S.Counterparty	H25:H32	TS.X.A.22	Please provide the number of counterparties that are included in the reported values of the according rating class.
S.Counterparty	C38:H45	TS.X.A.6 TS.X.A.22	Please act accordingly to C25:H32 for your counterparty exposures regarding Financial derivatives. However, in cells E38:F45, provide the values of SCR_{Mkt}^{gross} and SCR_{Mkt}^{net}
S.Counterparty	C51:C58	TS.X.A.8	Please provide the best estimate of credit exposures to intermediaries for each according rating class.
S.Counterparty	D51:E58	TS.X.A.8	Work analogously for exposures to Intermediaries like G25:G32 do for reinsurance and SPV exposures
S.Counterparty	C64:E71	TS.X.A.8	Please use these cells analogously to C51:E58 for any other credit exposures to counterparties.
S.Counterparty	C76	TS.X.A.14	Serves intermediary purposes for the

arty		TS.X.A.22	calculation of the Herfindahl Index for all counterparty exposures
S.Counterparty	C77	TS.X.A.14 TS.X.A.22	The Herfindahl Index over the loss given default of all counterparty exposures
S.Counterparty	C78	TS.X.A.15	The implicit correlation R basing on the Herfindahl calculation above
S.Counterparty	C82:C89	TS.X.A.22	The loss given default across all sectors, segmented by the rating classes
S.Counterparty	D82:D89	TS.X.A.9	The probability of default, assigned to the respective rating class
S.Counterparty	E82:E89	TS.X.A.16 TS.X.A.22	The counterparty default risk charges for the exposures in each rating class
S.Counterparty	E90	TS.X.A.22	The overall capital charge for all counterparty exposures according to the simplified QIS4 approach
S.Life Underwriting			
S.Life underwriting	C18:C25	TS.XI	Provides the result of this simplification for the purpose of comparing it with the standard QIS4 method
S.Life underwriting	D18:D25		Capital charges for each life underwriting submodule by standard QIS4 means
S.Life underwriting	E18:E25		The difference between the results derived with this simplification and the standard QIS4 method
S.Life underwriting	C30	TS.XI.B.10	Please provide the modified duration of liability cash-flows.
S.Life underwriting	C31	TS.XI.B.10	State the expected average death rate over the next year weighted by the sum assured.
S.Life underwriting	C32	TS.XI.B.10	Please fill in the total capital at risk on death.
S.Life underwriting	C33	TS.XI.B.10	This cell calculates the capital charge for mortality risk.
S.Life underwriting	C40	TS.XI.C.9	Please provide the modified duration of liability cash-flows.
S.Life underwriting	C41	TS.XI.C.9	State the expected average death rate over the next year weighted by the sum assured.
S.Life underwriting	C42	TS.XI.C.9	Please fill in the technical provisions for contracts subject to longevity risk.
S.Life underwriting	C43	TS.XI.C.9	This cell calculates the capital charge for longevity risk.
S.Life underwriting	C50	TS.XI.D.8	Fill in the modified duration of liability cash-flows.
S.Life underwriting	C51	TS.XI.D.8	Please state the expected movements from healthy to sick over the next year weighted by the sum assured or the annual payment.
S.Life underwriting	C52	TS.XI.D.8	Please fill in the total disability sum at risk.

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S.Life underwriting	C53	TS.XI.D.8	This cell calculates the capital charge for disability risk.
S.Life underwriting	C60	TS.XI.E.10	Please estimate the average rate of lapsation of policies with a negative surrender strain.
S.Life underwriting	C61	TS.XI.E.10	Please estimate the average rate of lapsation of policies with a positive surrender strain.
S.Life underwriting	C62	TS.XI.E.10	Fill in the average period (in years), weighted by surrender strains, over which the policy with a negative surrender strains runs off.
S.Life underwriting	C63	TS.XI.E.10	Fill in the average period (in years), weighted by surrender strains, over which the policy with a positive surrender strains runs off.
S.Life underwriting	C64	TS.XI.E.10	Please provide the sum of negative surrender strains.
S.Life underwriting	C65	TS.XI.E.10	Please provide the sum of positive surrender strains.
S.Life underwriting	C66	TS.XI.E.10	This cell calculates the capital charge for the risk of a permanent decrease of rates of lapsation.
S.Life underwriting	C67	TS.XI.E.10	This cell calculates the capital charge for the risk of a permanent increase of rates of lapsation.
S.Life underwriting	C74	TS.XI.F.6	Please fill in the average period (in years) over which risk runs off, weighted by renewal expenses.
S.Life underwriting	C75	TS.XI.F.6	Please provide the renewal expenses in the 12 months prior to the valuation date.
S.Life underwriting	C76	TS.XI.F.6	This cell calculates the capital charge for expense risk.
S.Life underwriting	C83	TS.XI.G.5	Fill in the total net technical provisions for annuities exposed to revision risk.
S.Life underwriting	C84	TS.XI.G.5	This cell calculates the capital charge for revision risk.
S.Life underwriting	C91	TS.XI.H.6	This cell counts the number of policies entered from line 94 downwards.
S.Life underwriting	C92	TS.XI.H.6	This cell calculates the capital charge for life catastrophe risk.
S.Life underwriting	B94:Bxx	TS.XI.H.6	Please fill in the technical provisions (net of reinsurance) for each policy i.
S.Life underwriting	C94:Cxx	TS.XI.H.6	Please state the sum assured (net of reinsurance) on death or disability for each policy i where benefits are payable as a lump sum (otherwise: 0).
S.Life	D94:Dxx	TS.XI.H.6	Please state the annualised amount of benefits

underwriting			(net of reinsurance) payable on death or disability for each policy <i>i</i> where benefits are not payable as a lump sum (otherwise: 0).
S.Life underwriting	E94:Exx	TS.XI.H.6	Fill in the average annuity factor for the expected duration over which benefits may be payable in the event of a claim.
S.Life underwriting	F94:Fxx	TS.XI.H.6	This column calculates the capital at risk of each policy <i>i</i> , based on the inputs in columns B:E.
S.WC Annuities			
S.WC Annuities	C18:C21	TS.XI	Provides the result of this simplification for the purpose of comparing it with the standard QIS4 method
S.WC Annuities	D18:D21		Capital charges for each life underwriting submodule by standard QIS4 means
S.WC Annuities	E18:E21		The difference between the results derived with this simplification and the standard QIS4 method
S.WC Annuities	C28	TS.XI.C.9	Please provide the modified duration of liability cash-flows.
S.WC Annuities	C29	TS.XI.C.9	State the expected average death rate over the next year weighted by the sum assured.
S.WC Annuities	C30	TS.XI.C.9	Please fill in the technical provisions for contracts subject to longevity risk.
S.WC Annuities	C31	TS.XI.C.9	This cell calculates the capital charge for longevity risk.
S.WC Annuities	C38	TS.XI.D.8	Fill in the modified duration of liability cash-flows.
S.WC Annuities	C39	TS.XI.D.8	Please state the expected movements from healthy to sick over the next year weighted by the sum assured or the annual payment.
S.WC Annuities	C40	TS.XI.D.8	Please fill in the total disability sum at risk.
S.WC Annuities	C41	TS.XI.D.8	This cell calculates the capital charge for disability risk.
S.WC Annuities	C47	TS.XI.F.6	Please fill in the average period (in years) over which risk runs off, weighted by renewal expenses.
S.WC Annuities	C48	TS.XI.F.6	Please provide the renewal expenses in the 12 months prior to the valuation date.
S.WC Annuities	C49	TS.XI.F.6	This cell calculates the capital charge for expense risk.
S.WC Annuities	C56	TS.XI.G.5	Fill in the total net technical provisions for annuities exposed to revision risk.

S.WC Annuities	C57	TS.XI.G.5	This cell calculates the capital charge for revision risk.
S.Non-life captives			
S.Non-life captives	C18	TS.XIII.B.39	Provides the result of this simplification for the purpose of comparing it with the standard QIS4 method
S.Non-life captives	D18	TS.XIII.B.17	Capital charge for combined premium risk and reserve risk by standard QIS4 means
S.Non-life captives	E18		The deviation of the simplification compared to the standard QIS4 method
S.Non-life captives	C23	TS.XIII.B.39	Please provide the contractually agreed maximum annual claims net of reinsurance.
S.Non-life captives	C24	TS.XIII.B.39	Please provide the estimate of net earned premium during the forthcoming year.
S.Non-life captives	C25	TS.XIII.B.39	Capital charge for combined premium risk and reserve risk by this simplification's means
S.Used term structure			
S.Used term structure	E4		Please choose the currency you want to use for discounting purposes.
S.Used term structure	E5		Please choose your reporting reference year.
S.Used term structure	E8:E85	TS.XVII.A	If you want to use a specific term structure (e.g. for a currency not provided in the QIS4 spreadsheet), fill in the data here and choose "Specific" in cell E4.
H.Value of Liabilities			
H.Value of Liabilities	D9		This cell states the currency used to discount – the currency can be chosen in the tab "H.Used term structure".
H.Value of Liabilities	D10		This cell states the reporting reference year – the year can be chosen in the tab "H.Used term structure".
H.Value of Liabilities	C22:C71		Please enter the cashflow payable in this column.
H.Value of Liabilities	H9		This cell sums up the nominal value of cashflows payable.
H.Value of Liabilities	I9		This cell shows the present value of cashflows payable.
H.Value of Liabilities	J9:K9		These cells calculate the present value of cashflows payable following an upward and a downward interest rate shock.

H.Value of Liabilities	J11:K11		These cells calculate the Δ NAV following an upward and a downward interest rate shock (positive values meaning losses in the net value of assets and liabilities).
H.Value of Liabilities	I12		This cell calculates the duration of the liability cashflow.
H.Value of FI Assets			
H.Value of FI Assets	D9		This cell states the currency used to discount – the currency can be chosen in the tab “H.Used term structure”.
H.Value of FI Assets	D10		This cell states the reporting reference year – the year can be chosen in the tab “H.Used term structure”.
H.Value of FI Assets	D11		Please fill in the annual coupon of the fixed-interest security.
H.Value of FI Assets	D12		Please enter the amount payable on redemption.
H.Value of FI Assets	D13		Fill in the year of redemption.
H.Value of FI Assets	D14		Please provide the current market value of the instrument.
H.Value of FI Assets	I11		This cell provides the theoretical value of the instrument (=present value of cashflows).
H.Value of FI Assets	J11:K11		These cells calculate the theoretical value following an upward and a downward interest rate shock.
H.Value of FI Assets	J14:K14		These cells translate the valuation adjustments following the interest rate shocks into modified market values.
H.Value of FI Assets	L14		This cell calculates the duration of the fixed-interest investment.
H.Value of FI Assets	J15:K15		These cells calculate the Δ NAV following an upward and a downward interest rate shock (positive values meaning losses in the net value of assets and liabilities).
H.RM Non-life – Risk margin for non-life business			
H.RM Non-life	C7		This cell states the currency used to discount – the currency can be chosen in the tab “H.Used term structure”.
H.RM Non-life	C8		This cell states the reporting reference year – the year can be chosen in the tab “H.Used term structure”.
H.RM Non-life	D13:D27		As optional information, please fill in the average duration of the liabilities in each line of business. Based on these data, the simplified cost of capital risk margin can be calculated.
H.RM Non-life	E13:E27		Please enter the best estimate of net claims outstanding for each line of business.
H.RM Non-life	G13:G27		Fill in the best estimate of the unearned premium provision for each line of business.

H.RM Non-life	I13:I27		These cells calculate the premium and reserve volatility for each line of business.
H.RM Non-life	J13:J27		As optional information, please enter the SCR component for catastrophe risk for each line of business. If left empty, the CAT risk method 1 will be used in the following calculations.
H.RM Non-life	L13:L27		Please provide the reinsurance share of claim provisions for each line of business.
H.RM Non-life	M13:M27		Please state the reinsurance share of premium provisions for each line of business.
H.RM Non-life	N13:N27		These cells provide the reserve risk for total provisions for each line of business.
H.RM Non-life	O13:O27		These cells calculate the risk charges for premium, reserve and catastrophe risk for each line of business.
H.RM Non-life	P12		Please fill in the reinsurance credit default risk charge for total provisions.
H.RM Non-life	P13:P27		In case you can allocate your reinsurance credit default risk charge to specific lines of business, you may overwrite the formulas in these cells. Otherwise the value entered in P12 will be allocated proportionately in relation to the size of the premium and claim provisions for each line of business.
H.RM Non-life	Q13:Q27		These cells calculate the SCR for reserve risk, reinsurance counterparty default risk and operational risk for claim provisions for each line of business.
H.RM Non-life	R13:R27		These cells provide the SCR for underwriting risk, reinsurance counterparty default risk and operational risk for premium provisions in year 1 for each line of business.
H.RM Non-life	S13:S27		These cells provide the SCR for underwriting risk, reinsurance counterparty default risk and operational risk for premium provisions in the years following year 1 for each line of business.
H.RM Non-life	D48:D98, H48:H98, L48:L98, P48:P98, T48:T98, X48:X98, AB48:AB98, AF48:AF98, AJ48:AJ98, AN48:AN98, AR48:AR98, AV48:AV98, AZ48:AZ98, BD48:BD98, BH48:BH98		Please fill in the run-off of your best estimate of claims provisions for each line of business (in absolute numbers).

H.RM Non-life	F48:F98, J48:J98, N48:N98, R48:R98, V48:V98, Z48:Z98, AD48:AD98, AH48:AH98, AL48:AL98, AP48:AP98, AT48:AT98, AX48:AX98, BB48:BB98, BF48:BF98, BJ48:BJ98		Enter the run-off of your best estimate of premium provisions for each line of business (in absolute numbers).
H.RM Non-life	Line 223		These cells calculate the market value margin (=sum of present values) for claims and premium provisions for each line of business.
H.RM Non-life	Line 225		This line calculates the simplified market value margin based on the average durations entered in D13:D27.
H.RM Non-life	D228		This cell aggregates the market value margin for all lines of business.
H.RM Non-life	D229		This cell aggregates the simplified market value margin for all lines of business.
H.Spread Risk			
<p>The purpose of this tab is to aide in the calculation of the effect of the stress that incurs due to the volatility of credit spreads above the risk free interest rate which affects securities (bonds, structured credit products) which an insurance undertaking holds as assets. (cf. TS.IX.F)</p> <p>The functionality of this tab is independent from the number of reported values. The user however has to be aware, that if necessary, he/she has to extend the whole columns A:M, as these are not pre defined completely to quasi-infinity due to keeping the file size relatively low.</p>			
H.Spread risk	B7:H15	TS.IX.F.10	Provides the output (segregated by rating class) which will subsequently be used in the spread risk calculations for bonds in the core spreadsheet. (the aggregate Market Value per rating (column C); the intermediate value which is needed for the market risk calculation (column E) and the according average maturity, basing on those two values (column D)).
H.Spread risk	B20:Bxx	TS.IX.F.6 TS.IX.F.7	Please provide the external rating for the according bond i (else it will not be included in the calculation)
H.Spread risk	C20:Cxx	TS.IX.F.6 TS.IX.F.7	Please provide the market value of bond i at the reporting reference date
H.Spread risk	D20:Dxx	TS.IX.F.6	Please provide the modified duration of bond i (you can use the helper tab H.Valuation FI assets to do so for plain vanilla assets) (input is also necessary to activate the according calculations)

H.Spread risk	E20:Exx	TS.IX.F.13	Applies the according duration cap for non-investment grade bonds
H.Spread risk	F20:Fxx	TS.IX.F.10	Delivers an intermediate value which is further needed.
H.Spread risk	H20:Hxx		The formulae in this column are crucial for the functionality of this tab; they are not linked to contents of the technical specifications.
H.Spread risk	I7:L15	TS.IX.F.11	Provides the output (segregated by rating class) which will subsequently be used in the spread risk calculations for structured credit products (the aggregate Market Value per rating (column J); the intermediate value which is needed for the market risk calculation (column L) and the according average maturity, basing on those two values (column K).
H.Spread risk	I20:Ixx	TS.IX.F.6 TS.IX.F.7 TS.IX.F.15	Please provide the rating for the according structured credit product (else it will not be included in the calculation)
H.Spread risk	J20:Jxx	TS.IX.F.6 TS.IX.F.7	Please provide the market value of the structured credit product i at the reporting reference date
H.Spread risk	K20:Kxx	TS.IX.F.6	Please provide the modified duration of the structured credit product
H.Spread risk	L20:Lxx	TS.IX.F.13	Applies the duration cap for non-investment grade rated structured credit products
H.Spread risk	M20:Mxx	TS.IX.F.11	Delivers an intermediate value which is further needed
H.Concentration Risk			
<p>This tab serves the intermediate calculation of the Market Risk submodule "Market risk concentrations" (TS.IX.G), this is separated in an own tab due to the indefinite amount of possible assets that will be affected by characteristics of this chapter.</p> <p>The functionality of this tab is independent from the number of reported values. The user however has to be aware, that if necessary, he/she has to extend the whole columns A:K, as these are not pre defined completely to quasi-infinity due to keeping the file size relatively low.</p>			
H.Concentration risk	A:A		The formulae in this column are crucial for the functionality of this tab. They are not linked to contents of the technical specifications but should not be deleted by any means.
H.Concentration risk	C7	TS.IX.G.10; TS.IX.G.13	Provides the overall market concentration risk charge
H.Concentration risk	C9	TS.X.G.5	Please provide the total amount of assets to be considered for the calculation of the market risk charge (total assets minus those where policyholder bears investment risk)
H.Concentration risk	C14:I19	TS.IX.G.11; TS.IX.G.12; Footnote 47	These fixed parameters are needed for the intermediate calculation of the market risk concentration charge to which each exposure contributes to.

H.Concentration risk	B22:Bxx	TS.IX.G.5; TS.IX.G.6	Please indicate the name of the respective issuing Counterparty of the specific asset
H.Concentration risk	C22:Cxx	TS.IX.G.5	Please provide the according rating class
H.Concentration risk	D22:Exx	TS.IX.G.3 TS.IX.G.4 TS.IX.G.7-9	Please indicate all assets with their origin from the issuer indicated in the same row within cells D:E.
H.Concentration risk	F22:Fxx	TS.IX.G.12 (Footnote 47); TS.XVII.F	For the case there is an exposure in specifically protected debt instruments which allow for the "danish" exception, one should indicate such an exposure in this column, but in a different row than other assets (e.g. stocks) from the same issuer. (else the exceptional 40% threshold for this exposure will not be applied)
H.Concentration risk	G22:Gxx	TS.IX.G.5	The sum of all exposures reported in this row
H.Concentration risk	H22:Hxx	TS.IX.G.11	The according threshold depending on the parameters this counterparty receives according to its rating.
H.Concentration risk	I22:Ixx	TS.IX.G.11	These columns provide the excess exposure to this counterparty depending on the threshold derived from the rating and the relation between the according assets to the overall assets
H.Concentration risk	J22:Jxx	TS.IX.G.12	Displays the rating dependent g value which is needed to calculate the single Concentration factor $Conc_i$
H.Concentration risk	K22:Kxx	TS.IX.G.12	Displays the result for the single $Conc_i$ factor of any exposure. These values base directly for the calculation of Mkt_{conc}

H.Counterparty Risk

This tab aides in the calculation of the risk charge regarding counterparty exposures.

The functionality of this tab is independent from the number of reported values. The user however has to be aware, that if necessary, he/she has to extend the whole columns A:AW, as these are not pre defined completely to quasi-infinity due to keeping the file size relatively low.

H.Counterparty risk	A9		Serves functional purposes and is not related to the technical specifications. Must not be deleted!
H.Counterparty risk	A10		Shows the amount of reported counterparties
H.Counterparty risk	A12:Axx	TS.X.A.1	Please indicate the name of any counterparty within this column
H.Counterparty risk	B12:Bxx		Automatically assigns an index number to any counterparty i that is indicated. This will only take place after also indicating an according rating class to the particular counterparty
H.Counterparty risk	C12:Cxx	TS.X.A.9 - TS.X.A.11	The user must indicate the according rating class in these columns

H.Counterparty risk	C12:Cxx	TS.X.A.19	If this paragraph has to be applied, one shall choose the according rating by mapping the tables in TS.X.A.9 and TS.X.A.19.
H.Counterparty risk	D6	TS.X.A.14	Shows the result of the Herfindahl Index calculation for all reported counterparty exposures
H.Counterparty risk	D8	TS.X.A.15	Derives the implicit correlation measure from the Herfindahl value in D6
H.Counterparty risk	D12:Dxx		This column reports the overall LGD_i of all exposures the participant reports to counterparty i
H.Counterparty risk	E12:Exx		This column reports the counterparty default risk charge DEF_i that is applied to this particular counterparty i
H.Counterparty risk	F5	TS.X.A.12; TS.X.A.17	Delivers the overall Counterparty default charge SCR_{def}
H.Counterparty risk	F12:Fxx		Shows the sum of all LGD_i of counterparty i that occur in the reinsurance (and SPV) sector
H.Counterparty risk	G5		Provides the reinsurance (and SPV) related only counterparty default charge as a first proxy for further risk margin calculations
H.Counterparty risk	G12:Gxx		Provides the reinsurance related single DEF_i (basing on the LGD_i from column F and the overall implicit correlation value from D8)
H.Counterparty risk	J12:Jxx	TS.X.A.1; TS.X.A.3	Please choose these counterparties among those you indicated in A12:Axx to whom you have reinsurance or SPV related exposures.
H.Counterparty risk	K12:Kxx		Displays the according index of counterparty i
H.Counterparty risk	L12:Lxx	TS.X.A.9 - 11	Assigns the according default rating class of counterparty i.
H.Counterparty risk	L12:Lxx	TS.X.A.18	In case that this paragraph of the Technical specifications must be applied, the participant shall report the retroceded share as an exposure to the intragroup reinsurer, but he/she shall furthermore replace the default rating class manually with the according value for the retroceding counterparty k. The non retroceded share of an according intragroup reinsurance exposure shall be reported in another row.
H.Counterparty risk	M12:Mxx	TS.X.A.3 - 5; TS.II.B.21-31	Please provide the best estimate of recoverables from the according reinsurance contracts (or SPV)
H.Counterparty risk	N12:Nxx	TS.X.A.3 - 5	Please provide the collateral to the according contract. If there is none, 0 must be entered in the row in order to initiate the calculation.

H.Counterparty risk	O12:Oxx	TS.X.A.3 - 5	$SCR_{U/W}^{gross}$ should accordingly be entered here. If there are none, 0 must be entered in the row in order to initiate the calculation.
H.Counterparty risk	P12:Pxx	TS.X.A.3 - 5	$SCR_{U/W}^{net}$ should accordingly be entered here. If there are none, 0 must be entered in the row in order to initiate the calculation.
H.Counterparty risk	Q12:Qxx	TS.X.A.3	Provides the loss given default for the according exposure
H.Counterparty risk	R12:Rxx	TS.X.A.9; TS.X.A.19	Provides the probability of default for the according exposure, basing on the rating of the counterparty as shown in column L
H.Counterparty risk	S12:Sxx	TS.X.A.16	Calculates the Counterparty default charge for the exposure reported in the according row.
H.Counterparty risk	V12:AExx	TS.X.A.6; TS.X.A.7	Work analogously for financial derivatives like J12:Sxx do for reinsurance and SPV; except that the exceptions described in TS.X.A.18 and 19 do only affect the reinsurance (and SPV) segment.
H.Counterparty risk	AH12:AHxx	TS.X.A.1	Please choose these counterparties to whom your undertaking has exposures that are categorised under "Intermediaries"
H.Counterparty risk	AI12:AJxx	TS.X.A.9 - 11	Work analogously to K12:Lxx
H.Counterparty risk	AK12:AKxx	TS.X.A.8	Please provide the best estimate of credit to intermediaries.
H.Counterparty risk	AL12:ANxx		Work analogously to Q12:Sxx
H.Counterparty risk	AQ12:AWxx	TS.X.A.8	Work analogously to AH12:ANxx for other credit exposures.
H.Used term structure			
H.Used term structure	E4		Please choose the currency you want to use for discounting purposes.
H.Used term structure	E5		Please choose your reporting reference year.
H.Used term structure	E8:E85	TS.XVII.A	If you want to use a specific term structure (e.g. for a currency not provided in the QIS4 spreadsheet), fill in the data here and choose "Specific" in cell E4.