

### S.14.01 – Life obligations analysis

#### General comments:

This section relates to annual submission of information for individual entities.

This template includes information about life insurance contracts (direct business and accepted reinsurance) and also includes annuities stemming from non-life contracts (which are also analysed in S.16.01). All insurance contracts shall be reported even if classified as investments contract on accounting basis. In case of products unbundled, the different parts of the product shall be reported in different rows, using different ID codes.

Columns C0010 to C0080 shall be reported by product.

Columns C0090 to C0160 characterise the product.

Columns C0170 to C0210 shall be reported by Homogeneous Risk Group.

#### ITEM

#### INSTRUCTIONS

Portfolio		
C0010	Product ID code	<p>Internal product ID code used by the undertaking for the product. If a code is already in use or is attributed by the competent authority for supervisory purposes that code shall be used.</p> <p>Different products are characterised according to cells C0090 to C0160.</p> <p>The ID code shall be consistent over time.</p> <p>In the cases where the same product needs to be reported in more than one row the content of C0010 (and C0090) should follow the specific pattern: {ID code of product}/+/{number of version}. For example 'AB222/+/3'.</p>
C0020	Fund number	<p>Applicable to products that are part of ring fenced funds or other internal funds (defined according to national markets). This number is attributed by the undertaking and shall be consistent over time and shall not be reused for other funds.</p> <p>The number shall be used consistently across all templates, where relevant, to identify the fund.</p>

C0030	Line of Business	<p>Line of business as defined in Annex 1 of Delegated Regulation (EU) 2015/35. The following closed list shall be used:</p> <p>29 – Health insurance</p> <p>30 – Insurance with profit participation</p> <p>31 – Index-linked and unit-linked insurance</p> <p>32 – Other life insurance</p> <p>33 – Annuities stemming from non-life insurance contracts and relating to health insurance obligations</p> <p>34 – Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations</p> <p>35 – Health reinsurance</p> <p>36 – Life reinsurance</p>
C0040	Number of contracts at the end of the year	<p>Number of contracts attached to each reported product. Contracts with more than one policyholder count as only one contract.</p> <p>In case of inactive policyholder (no premium paid) the contract shall be reported anyway unless the contract is cancelled.</p> <p>For annuities stemming from non-life use the number of annuities obligations.</p> <p>For products which are unbundled in more than one row, please report the number of contract in all rows reported.</p>
C0050	Number of new contracts during year	<p>Number of new contracts during reporting year (this is for all new contracts). Otherwise use the same instructions as for cell C0040.</p> <p>For annuities stemming from non-life use the number of annuities obligations.</p>
C0060	Total amount of Written premiums	<p>Total amount of gross written premiums as defined in Article 1(11) of Delegated Regulation (EU) 2015/35.</p> <p>For annuities stemming from non-life this cell is not applicable.</p>

C0070	Total amount of claims paid during year	Total amount of gross claims paid during the year, including claims management expenses.
C0080	Country	<p>Country ISO 3166–1 alpha–2 code or list of codes according to the following instructions:</p> <ul style="list-style-type: none"> <li>- ISO 3166–1 alpha–2 code of the country where the contract was entered into, for countries representing more than 10 % of technical provisions or written premiums for a given product.</li> <li>- If reinsurance it shall refer to the country of the cedent undertaking.</li> <li>- For countries representing less than 10 % of Technical Provisions or written premiums for a given product, report a list of ISO 3166–1 alpha–2 Codes of the countries concerned.</li> </ul> <p>In case of a list please report the codes split by a “;”.</p>
<b>Characteristics of product</b>		
C0090	Product ID code	<p>Same code as in C0010.</p> <p>Internal product ID code used by the undertaking for the product. If a code is already in use or is attributed by the competent authority for supervisory purposes that code shall be used.</p> <p>The ID code shall be consistent over time.</p>
C0100	Product classification	<p>The following close list shall be used:</p> <ol style="list-style-type: none"> <li>1 – single life</li> <li>2 – joint life</li> <li>3 – collective</li> <li>4 – pension entitlements</li> <li>5 – other</li> </ol> <p>If more than one characteristic is applicable use “5 – other”.</p> <p>For annuities stemming from non–life use “5 – other”.</p>
C0110	Type of product	<p>General qualitative description of the product type. If a product code is attributed by the competent authority for supervisory purposes, the description of product type for that code shall be used.</p>

C0120	Product denomination	Commercial name of product (undertaking-specific).
C0130	Product still commercialised?	Specify if product is still for sale or if it is just in run-off. The following closed list shall be used: 1 – Still commercialised  2 – In run-off
C0140	Type of premium	The following close list shall be used: 1 – Regular premium, premiums that policyholder has to pay at pre-determined dates and predetermined or variable amounts in order to have the full effect of its guarantee, including those cases when contracts provide the right of policyholders of changing dates and amount of premiums. 2 – Single premium with possibility of additional premiums with additional guarantee according to amount paid 3 – Single premium without possibility to pay an additional premium in the future 4 – Other, any other case not mentioned in options above or a combination  For annuities stemming from non-life use “4 – other”.
C0150	Use of financial instrument for replication?	State whether the product is considered replicable by a financial instrument (i.e. hedgeable, with technical provisions calculated as a whole). The following closed list shall be used: 1 – Replicable by financial instrument; 2 – Not replicable by financial instrument; 3 – Partially replicable by financial instrument.
C0160	Number of HRGs in products	If Homogeneous Risk Groups ("HRG") within the product are common to other products, specify the number of Homogeneous Risk Groups in the product that are common to other products.
<b>Information on Homogeneous risk groups</b>		
C0170	HRG code	Homogeneous Risk Group Internal ID code used by undertaking for each Homogeneous Risk Group, as referred to in Article 80 of Directive 2009/138/EC. The ID code shall be consistent over time.
C0180	Best Estimate and Technical Provisions as a whole	Amount of gross best estimate and Technical Provisions as a whole calculated by Homogenous Risk Group.

C0190	Capital-at-risk	<p>The capital at risk, as defined in the Delegated Regulation (EU) 2015/35.</p> <p>For annuities stemming from non-life contracts this cell shall be filled in with zero unless the annuities have positive risk.</p>
C0200	Surrender value	<p>Surrender value (where available), as mentioned in Article 185 (3) (f) of Directive 2009/138/EC, net of taxes: amount to be paid to the policyholder in case of early termination of the contract (i.e. before it becomes payable by maturity or occurrence of the insured event, such as death), net of charges and policy loans; does not concern contracts without options, given that surrender value is an option.</p>
C0210	Annualised guaranteed rate (over average duration of guarantee)	<p>Average guaranteed rate to the policy holder over the remaining life time of the contract. Only applicable where a guaranteed rate is provided in the contract.</p> <p>Not applicable for unit linked contracts.</p>
<b>Information on products and homogeneous risk groups</b>		
C0220	Product ID code	<p>Same code as in C0010.</p> <p>Internal product ID code used by the undertaking for the product. If a code is already in use or is attributed by the competent authority for supervisory purposes that code shall be used.</p> <p>The ID code shall be consistent over time.</p> <p>If one product corresponds to more than one Homogeneous Risk Group identify which ones by rows, repeating the Product ID code.</p> <p>If different products correspond to one single Homogeneous Risk Group report each product once identifying the HRG ID code.</p>
C0230	HRG ID code	<p>Same code as in in C0170.</p> <p>Internal HRG ID code used by the undertaking for each Homogeneous Risk Group, as referred to in Article 80 of Directive 2009/138/EC.</p> <p>The ID code shall be consistent over time.</p> <p>Identify the HRG for each product that is considered for the purposes of calculating the technical provisions.</p>