

# GLOBAL INSURANCE MARKET REPORT

[GIMAR]

ANNEX 1

2021



**IAIS**

INTERNATIONAL ASSOCIATION OF  
INSURANCE SUPERVISORS

# ANNEX 1

## – IIM 2021 DATA

# TEMPLATE

| 2.1 General data                |                                                           |
|---------------------------------|-----------------------------------------------------------|
| General data                    |                                                           |
| 1                               | Country ISO Code (Domicile)                               |
| 2                               | Holding company name                                      |
| 3                               | Submission date (yyyy-mm-dd)                              |
| 3.V                             | Version number                                            |
| 4                               | Reporting date (yyyy-mm-dd)                               |
| 5                               | Reporting currency (ISO code)                             |
| 6                               | Unit (1; 1000; 1,000,000; 1,000,000,000)                  |
| 7                               | Accounting standard                                       |
| 8                               | Reporting period                                          |
| 2.2 Assets and Liabilities      |                                                           |
| Assets                          |                                                           |
| a. Total assets                 |                                                           |
| 9                               | Total assets                                              |
| 9.S                             | Separate account or unit-linked assets                    |
| 9.S.4                           | Investment-grade corporate debt securities                |
| 9.S.5                           | High-yield/unrated corporate debt securities              |
| 9.S.7                           | Loans and mortgages                                       |
| 9.S.8                           | Real estate                                               |
| b. Assets by entity type        |                                                           |
| 9.1                             | Insurance assets                                          |
| 9.2                             | Non-insurance, financial assets                           |
| 9.3                             | Non-financial assets                                      |
| c. Cash and cash equivalents    |                                                           |
| 9.4                             | Cash and cash equivalents                                 |
| 9.4a                            | Cash                                                      |
| d. Liquidity of invested assets |                                                           |
| 9.5.EA                          | Encumbered assets reported in 9.5 subrows                 |
| 9.5.1                           | Highest quality sovereign and supranational securities    |
| 9.5.2                           | Sovereign and supranational securities in local currency  |
| 9.5.3                           | High quality sovereign and supranational securities       |
| 9.5.4.a                         | Highest quality covered bonds                             |
| 9.5.4.b                         | Investment grade covered bonds                            |
| 9.5.5.a                         | Non-financial highest quality corporate debt securities   |
| 9.5.5.a.F                       | Financial highest quality corporate debt securities       |
| 9.5.5.b                         | Investment grade corporate debt securities                |
| 9.5.5.b.F                       | Investment grade corporate debt securities (financials)   |
| 9.5.6                           | Liquid common equity securities                           |
| 9.5.6.F                         | Liquid common equity securities (financials)              |
| 9.5.7.a                         | Highest-quality GSE securities senior to preferred shares |
| 9.5.7.b                         | High-quality GSE securities senior to preferred shares    |
| 9.5.8                           | Investment-grade public sector entity debt                |
| 9.5.9                           | Certificates of Deposit                                   |

| Liabilities                                            |                                                                                                            |
|--------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| <b>a. Total liabilities</b>                            |                                                                                                            |
| 10.1                                                   | Total liabilities (on balance sheet)                                                                       |
| 10.2                                                   | Policyholder liabilities (both primary insurance and reinsurance)                                          |
| 10.2.S                                                 | Separate account or unit-linked policyholder liabilities                                                   |
| 10.2.S.VC                                              | Liabilities related to volatility control strategies                                                       |
| <b>Off-balance sheet</b>                               |                                                                                                            |
| 11.1                                                   | Size of undrawn committed lines from third parties                                                         |
| 12.1                                                   | Off-balance sheet or contingent financial liabilities to third parties                                     |
| 12.1.a                                                 | of which is guarantees of debt                                                                             |
| 12.1.b                                                 | of which is financial guarantees of external entities                                                      |
| 12.1.c                                                 | of which is undrawn committed lines of credit outstanding                                                  |
| 12.1.d                                                 | of which is private equity, real estate fund or other investment funding commitments and lease commitments |
| 12.1.e                                                 | of which is non-contractual obligations                                                                    |
| 12.2                                                   | Max of 12.1 that could be drawn within 1 year of valuation date                                            |
| <b>Large exposures</b>                                 |                                                                                                            |
| <b>a. Large exposures (on an immediate risk basis)</b> |                                                                                                            |
| 14                                                     | Large exposures (total assets exposures)                                                                   |
| <b>Financial Non-Sovereign Exposures</b>               |                                                                                                            |
| 14.1                                                   | Financial Non-sovereign counterparty 1                                                                     |
| 14.2                                                   | Financial Non-sovereign counterparty 2                                                                     |
| 14.3                                                   | Financial Non-sovereign counterparty 3                                                                     |
| 14.4                                                   | Financial Non-sovereign counterparty 4                                                                     |
| 14.5                                                   | Financial Non-sovereign counterparty 5                                                                     |
| 14.6                                                   | Financial Non-sovereign counterparty 6                                                                     |
| 14.7                                                   | Financial Non-sovereign counterparty 7                                                                     |
| 14.8                                                   | Financial Non-sovereign counterparty 8                                                                     |
| 14.9                                                   | Financial Non-sovereign counterparty 9                                                                     |
| 14.10                                                  | Financial Non-sovereign counterparty 10                                                                    |
| <b>Non-Financial Non-Sovereign Exposures</b>           |                                                                                                            |
| 14.11                                                  | Non-Financial Non-sovereign counterparty 1                                                                 |
| 14.12                                                  | Non-Financial Non-sovereign counterparty 2                                                                 |
| 14.13                                                  | Non-Financial Non-sovereign counterparty 3                                                                 |
| 14.14                                                  | Non-Financial Non-sovereign counterparty 4                                                                 |
| 14.15                                                  | Non-Financial Non-sovereign counterparty 5                                                                 |
| <b>Sovereign exposures</b>                             |                                                                                                            |
| 14.21                                                  | Sovereign counterparty 1                                                                                   |
| 14.22                                                  | Sovereign counterparty 2                                                                                   |
| 14.23                                                  | Sovereign counterparty 3                                                                                   |
| 14.24                                                  | Sovereign counterparty 4                                                                                   |
| 14.25                                                  | Sovereign counterparty 5                                                                                   |
| <b>2.3 Revenues</b>                                    |                                                                                                            |
| <b>Revenues</b>                                        |                                                                                                            |
| <b>a. Total revenues, including premiums</b>           |                                                                                                            |
| 15                                                     | Total revenues                                                                                             |
| <b>b. Revenues by entity type</b>                      |                                                                                                            |
| 15.1                                                   | Insurance revenues                                                                                         |
| 15.2                                                   | Non-insurance, financial revenues                                                                          |
| 15.3                                                   | Non-financial revenues                                                                                     |
| <b>c. Global Activity</b>                              |                                                                                                            |
| 16                                                     | Revenues outside of home country                                                                           |
| 17                                                     | Number of countries                                                                                        |
| 18                                                     | Gross premium written                                                                                      |
| 18.1                                                   | Premiums ceded                                                                                             |
| 19                                                     | Gross premiums written outside of home country                                                             |

## 2.4 Intra-financial Institution Assets

| Assets                     |                                                                                                           |
|----------------------------|-----------------------------------------------------------------------------------------------------------|
| <b>a. Lending</b>          |                                                                                                           |
| 20.1                       | All lending                                                                                               |
| 20.1.P                     | All lending to central banks and public sector entities                                                   |
| 20.2                       | All lending to financial institutions                                                                     |
| 20.2.S                     | of which are held in separate account or unit-linked assets                                               |
| <b>b. Debt securities</b>  |                                                                                                           |
| 21.1                       | All holdings of debt securities                                                                           |
| 21.1.P                     | All holdings of debt securities issued by central banks and public sector entities                        |
| 21.2                       | All holdings of debt securities issued by financial institutions                                          |
| 21.2.S                     | of which are held in separate account or unit-linked assets                                               |
| <b>c. Banking deposits</b> |                                                                                                           |
| 12.1.d                     | All holdings of banking deposits and certificates of deposit                                              |
| 12.1.e                     | All holdings of banking deposits and certificates of deposits of central banks and public sector entities |
| 12.2                       | All intra-financial holdings of banking deposits and certificates of deposits                             |
| 21.2.S                     | of which are held in separate account or unit-linked assets                                               |
| <b>d. Equities</b>         |                                                                                                           |
| 23.1                       | All holdings of equity                                                                                    |
| 23.1.P                     | All holdings of equity issued by central banks and public sector entities                                 |
| 23.2                       | All holdings of equity issued by financial institutions                                                   |
| 23.2.S                     | of which are held in separate account or unit-linked assets                                               |

## 2.5 Borrowing and Security Issuance

| Liabilities                             |                                                                                                         |
|-----------------------------------------|---------------------------------------------------------------------------------------------------------|
| <b>a. Borrowing</b>                     |                                                                                                         |
| 24                                      | Total borrowing (sum of lines 24.1 through 24.4)                                                        |
| 24.1                                    | Debt securities outstanding                                                                             |
| 24.2                                    | Commercial paper outstanding                                                                            |
| 24.3                                    | Certificates of deposit outstanding                                                                     |
| 24.3.a                                  | of which is from retail or small business customers                                                     |
| 24.3.b                                  | of which is from central banks                                                                          |
| 24.3.c                                  | of which is from financial institutions                                                                 |
| 24.3.d                                  | of which is from public sector entities                                                                 |
| 24.4                                    | Other borrowing                                                                                         |
| 24.4.a                                  | of which is from retail or small business customers                                                     |
| 24.4.b                                  | of which is from central banks                                                                          |
| 24.4.c                                  | of which is from financial institutions                                                                 |
| 24.4.d                                  | of which is from public sector entities                                                                 |
| 24.D                                    | Deposits                                                                                                |
| 24.D.a                                  | of which is from retail or small business customers                                                     |
| 24.D.b                                  | of which is from central banks                                                                          |
| 24.D.c                                  | of which is from financial institutions                                                                 |
| 24.D.d                                  | of which is from public sector entities                                                                 |
| <b>b. Short-term borrowing</b>          |                                                                                                         |
| 25                                      | All short-term borrowing                                                                                |
| 25.a                                    | of which is from retail or small business customers                                                     |
| 25.b                                    | of which is from central banks                                                                          |
| 25.c                                    | of which is from financial institutions                                                                 |
| 25.d                                    | of which is from public sector entities                                                                 |
| 25.1                                    | Current portion of long-term debt and debt-like instruments                                             |
| 25.2                                    | Short-term debt and debt-like instruments outstanding                                                   |
| 25.A                                    | Long-term debt and debt-like instruments with provisions that could accelerate payment:                 |
| 25.B                                    | Long-term debt and debt-like instruments where payments could be accelerated at the holder's discretion |
| <b>c. Equity securities outstanding</b> |                                                                                                         |
| 26                                      | Total equity securities outstanding                                                                     |
| 26.1                                    | Common equity                                                                                           |
| 26.2                                    | Preferred shares and other subordinated funding                                                         |

## 2.5 Borrowing and Security Issuance

| Liabilities                             |                                                                                                         |
|-----------------------------------------|---------------------------------------------------------------------------------------------------------|
| <b>a. Borrowing</b>                     |                                                                                                         |
| 24                                      | Total borrowing (sum of lines 24.1 through 24.4)                                                        |
| 24.1                                    | Debt securities outstanding                                                                             |
| 24.2                                    | Commercial paper outstanding                                                                            |
| 24.3                                    | Certificates of deposit outstanding                                                                     |
| 24.3.a                                  | of which is from retail or small business customers                                                     |
| 24.3.b                                  | of which is from central banks                                                                          |
| 24.3.c                                  | of which is from financial institutions                                                                 |
| 24.3.d                                  | of which is from public sector entities                                                                 |
| 24.4                                    | Other borrowing                                                                                         |
| 24.4.a                                  | of which is from retail or small business customers                                                     |
| 24.4.b                                  | of which is from central banks                                                                          |
| 24.4.c                                  | of which is from financial institutions                                                                 |
| 24.4.d                                  | of which is from public sector entities                                                                 |
| 24.D                                    | Deposits                                                                                                |
| 24.D.a                                  | of which is from retail or small business customers                                                     |
| 24.D.b                                  | of which is from central banks                                                                          |
| 24.D.c                                  | of which is from financial institutions                                                                 |
| 24.D.d                                  | of which is from public sector entities                                                                 |
| <b>b. Short-term borrowing</b>          |                                                                                                         |
| 25                                      | All short-term borrowing                                                                                |
| 25.a                                    | of which is from retail or small business customers                                                     |
| 25.b                                    | of which is from central banks                                                                          |
| 25.c                                    | of which is from financial institutions                                                                 |
| 25.d                                    | of which is from public sector entities                                                                 |
| 25.1                                    | Current portion of long-term debt and debt-like instruments                                             |
| 25.2                                    | Short-term debt and debt-like instruments outstanding                                                   |
| 25.A                                    | Long-term debt and debt-like instruments with provisions that could accelerate payment:                 |
| 25.B                                    | Long-term debt and debt-like instruments where payments could be accelerated at the holder's discretion |
| <b>c. Equity securities outstanding</b> |                                                                                                         |
| 26                                      | Total equity securities outstanding                                                                     |
| 26.1                                    | Common equity                                                                                           |
| 26.2                                    | Preferred shares and other subordinated funding                                                         |

## 2.6 Reinsurance

| Liabilities                   |                                                             |
|-------------------------------|-------------------------------------------------------------|
| <i>Assumed business</i>       |                                                             |
| 27                            | Gross technical provisions for reinsurance assumed business |
| 27.1.A                        | Reinsurance payable                                         |
| <i>(Retro-)Ceded business</i> |                                                             |
| 27.1.B                        | Gross technical provisions (retro)ceded                     |
| 27.1.C                        | Reinsurance receivable                                      |

## 2.7 Financial Guaranty Insurance

| Financial guarantee insurance                  |                                  |
|------------------------------------------------|----------------------------------|
| <b>a. Financial guarantee - stock measures</b> |                                  |
| 28.1                                           | Gross par value of bonds insured |
| 28.1.b                                         | Structured finance               |
| <b>b. Financial guarantee - flow measures</b>  |                                  |
| 28.2                                           | Gross par value of bonds insured |

| 2.8 Classes of Financial Assets                                               |                                                                                                                                               |
|-------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|
| Level 1, 2 and 3 assets                                                       |                                                                                                                                               |
| a. Borrowing                                                                  |                                                                                                                                               |
| 30.1                                                                          | Total level 1 financial assets                                                                                                                |
| 30.2                                                                          | Total level 2 financial assets                                                                                                                |
| 30.3                                                                          | Total level 3 financial assets                                                                                                                |
| 2.9 Minimum Guarantees                                                        |                                                                                                                                               |
| Minimum guarantees                                                            |                                                                                                                                               |
| a. Account value                                                              |                                                                                                                                               |
| 31.1                                                                          | Account value for variable insurance products with guaranteed living benefits                                                                 |
| 31.2                                                                          | Account value for variable insurance products with only death benefits                                                                        |
| 31.3                                                                          | Account value for variable insurance products with any other guaranteed benefits                                                              |
| b. Additional liabilities including any embedded derivatives bifurcated       |                                                                                                                                               |
| 32.1.A                                                                        | Additional liabilities for variable insurance products with living and death benefits                                                         |
| 32.1.B                                                                        | Bifurcated embedded derivative assets associated with variable insurance products with living and death benefits                              |
| 32.1.C                                                                        | Bifurcated embedded derivative liabilities associated with variable insurance products with living and death benefits                         |
| 2.10 Liquidity                                                                |                                                                                                                                               |
| Surrender value of insurance liabilities - based on normal course of business |                                                                                                                                               |
| a. Total                                                                      |                                                                                                                                               |
| 33.A                                                                          | Aggregate total of full surrender value / cancellation refunds (Sum of 33.A.1, 33.A.2, and 33.A.3) (on pro rata basis if policy is cancelled) |
| b. Without economic penalty                                                   |                                                                                                                                               |
| 33.A.1                                                                        | of which is available without economic penalty (Sum of subsets 33.A.1.1, 33.A.1.2 and 33.A.1.3).                                              |
| 33.A.1.1                                                                      | of which is available without time restraints or with time restraints of less than a week (Subset of 33.A.1).                                 |
| 33.A.1.1.S                                                                    | of which are classified as separate account or unit-linked liabilities (Subset of 33.A.1.1)                                                   |
| 33.A.1.2                                                                      | of which is available within 3 months (Subset of 33.A.1; exclude amounts reported in 33.A.1.1)                                                |
| 33.A.1.2.S                                                                    | of which are classified as separate account or unit-linked liabilities (Subset of 33.A.1.2)                                                   |
| 33.A.1.3                                                                      | of which is available after 3 months. (Subset of 33.A.1)                                                                                      |
| 33.A.1.3.S                                                                    | of which are classified as separate account or unit-linked liabilities (Subset of 33.A.1.3)                                                   |
| c. With economic penalty: less than 20% and more than 0%                      |                                                                                                                                               |
| 33.A.2                                                                        | of which is available with an economic penalty less than 20% and more than 0% (Sum of 33.A.2.1, 33.A.2.2 and 33.A.2.3).                       |
| 33.A.2.1                                                                      | of which is available without time restraints or with time restraints of less than a week (Subset of 33.A.2).                                 |
| 33.A.2.1.S                                                                    | of which are classified as separate account or unit-linked liabilities (Subset of 33.A.2.1)                                                   |
| 33.A.2.2                                                                      | of which is available within 3 months without an economic penalty. (Subset of 33.A.2; exclude amounts reported in 33.A.2.1)                   |
| 33.A.2.2.S                                                                    | of which are classified as separate account or unit-linked liabilities (Subset of 33.A.2.2)                                                   |
| 33.A.2.3                                                                      | of which is available after 3 months without an economic penalty. (Subset of 33.A.2)                                                          |
| 33.A.2.3.S                                                                    | of which are classified as separate account or unit-linked liabilities (Subset of 33.A.2.3)                                                   |
| d. With economic penalty: equal to or greater than 20%.                       |                                                                                                                                               |
| 33.A.3                                                                        | of which is available with an economic penalty equal to or greater than 20%.                                                                  |
| 33.A.3.1                                                                      | of which is available without time restraints or with time restraints of less than a week (Subset of 33.A.3).                                 |
| 33.A.3.1.S                                                                    | of which are classified as separate account or unit-linked liabilities (Subset of 33.A.3.1)                                                   |
| 33.A.3.2                                                                      | of which is available within 3 months (Subset of 33.A.3; exclude amounts reported in 33.A.3.1)                                                |
| 33.A.3.2.S                                                                    | of which are classified as separate account or unit-linked liabilities (Subset of 33.A.3.2)                                                   |
| 33.A.3.3                                                                      | of which is available after 3 months. (Subset of 33.A.3)                                                                                      |
| 33.A.3.3.S                                                                    | of which are classified as separate account or unit-linked liabilities (Subset of 33.A.3.3)                                                   |
| e. Policy loans:                                                              |                                                                                                                                               |
| 33.A.7                                                                        | Policy loans available to be taken                                                                                                            |
| 33.A.7.a                                                                      | Amount reported in Row 33.A.7 attributable to retail policyholders                                                                            |
| 33.A.8                                                                        | Policy loans taken                                                                                                                            |

| Surrender value by policyholder type                                            |                                                                                                                                                                                                                                                                       |
|---------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>b. Without economic penalty</b>                                              |                                                                                                                                                                                                                                                                       |
| 33.D.1.1                                                                        | Amount reported in row 33.A.1.1 attributable to retail policyholders                                                                                                                                                                                                  |
| 33.D.1.1.S                                                                      | of which are classified as separate account or unit-linked liabilities (Subset of 33.D.1.1)                                                                                                                                                                           |
| 33.D.1.2                                                                        | Amount reported in row 33.A.1.2 attributable to retail policyholders                                                                                                                                                                                                  |
| 33.D.1.2.S                                                                      | of which are classified as separate account or unit-linked liabilities (Subset of 33.D.1.2)                                                                                                                                                                           |
| 33.D.1.3                                                                        | Amount reported in row 33.A.1.3 attributable to retail policyholders                                                                                                                                                                                                  |
| 33.D.1.3.S                                                                      | of which are classified as separate account or unit-linked liabilities (Subset of 33.D.1.3)                                                                                                                                                                           |
| <b>c. With economic penalty: less than 20% and more than 0%</b>                 |                                                                                                                                                                                                                                                                       |
| 33.D.2.1                                                                        | Amount reported in row 33.A.2.1 attributable to retail policyholders                                                                                                                                                                                                  |
| 33.D.2.1.S                                                                      | of which are classified as separate account or unit-linked liabilities (Subset of 33.D.2.1)                                                                                                                                                                           |
| 33.D.2.2                                                                        | Amount reported in row 33.A.2.2 attributable to retail policyholders                                                                                                                                                                                                  |
| 33.D.2.2.S                                                                      | of which are classified as separate account or unit-linked liabilities (Subset of 33.D.2.2)                                                                                                                                                                           |
| 33.D.2.3                                                                        | Amount reported in row 33.A.2.3 attributable to retail policyholders                                                                                                                                                                                                  |
| 33.D.2.3.S                                                                      | of which are classified as separate account or unit-linked liabilities (Subset of 33.D.2.3)                                                                                                                                                                           |
| <b>d. With economic penalty: equal to or greater than 20%.</b>                  |                                                                                                                                                                                                                                                                       |
| 33.D.3.1                                                                        | Amount reported in row 33.A.3.1 attributable to retail policyholders                                                                                                                                                                                                  |
| 33.D.3.1.S                                                                      | of which are classified as separate account or unit-linked liabilities (Subset of 33.D.3.1)                                                                                                                                                                           |
| 33.D.3.2                                                                        | Amount reported in row 33.A.3.2 attributable to retail policyholders                                                                                                                                                                                                  |
| 33.D.3.2.S                                                                      | of which are classified as separate account or unit-linked liabilities (Subset of 33.D.3.2)                                                                                                                                                                           |
| 33.D.3.3                                                                        | Amount reported in row 33.A.3.3 attributable to retail policyholders                                                                                                                                                                                                  |
| 33.D.3.3.S                                                                      | of which are classified as separate account or unit-linked liabilities (Subset of 33.D.3.3)                                                                                                                                                                           |
| <b>Unearned premiums</b>                                                        |                                                                                                                                                                                                                                                                       |
| 33.E                                                                            | Unearned premiums                                                                                                                                                                                                                                                     |
| 33.E.1                                                                          | Unearned premiums – business policyholders                                                                                                                                                                                                                            |
| <b>Rating contingent payments</b>                                               |                                                                                                                                                                                                                                                                       |
| Additional payments due as the result of credit downgrade                       |                                                                                                                                                                                                                                                                       |
| 33.F                                                                            | Report the maximum value of any additional payments, including collateral or margin that could be required in the event that the insurer or any subsidiary is downgraded or breaches any other covenant triggers based on financial health, other than credit ratings |
| 33.F.1                                                                          | two notches                                                                                                                                                                                                                                                           |
| 33.F.2                                                                          | to BB+                                                                                                                                                                                                                                                                |
| 33.F.3                                                                          | to C                                                                                                                                                                                                                                                                  |
| <b>General Insurance Catastrophe Claim Payments and Bank Deposits Liquidity</b> |                                                                                                                                                                                                                                                                       |
| 33.G.1                                                                          | Gross of reinsurance (PML 1/250)                                                                                                                                                                                                                                      |
| 33.G.1.a                                                                        | The amount in 33.G.1 that would be expected to be paid within 1 year of the start of the catastrophe scenario (PML 1/250)                                                                                                                                             |
| 33.G.2                                                                          | Net of reinsurance (PML 1/250)                                                                                                                                                                                                                                        |
| 33.G.2.a                                                                        | The amount in 33.G.2 that would be expected to be paid within 1 year of the start of the catastrophe scenario less any expected reinsurance recoveries received within the same time frame (PML 1/250)                                                                |
| 33.G.3                                                                          | Gross of reinsurance (PML 1/200)                                                                                                                                                                                                                                      |
| 33.G.3.a                                                                        | The amount in 33.G.3 that would be expected to be paid within 1 year of the start of the catastrophe scenario (PML 1/200)                                                                                                                                             |
| 33.G.4                                                                          | Net of reinsurance (PML 1/200)                                                                                                                                                                                                                                        |
| 33.G.4.a                                                                        | The amount in 33.G.4 that would be expected to be paid within 1 year of the start of the catastrophe scenario less any expected reinsurance recoveries received within the same time frame (PML 1/200)                                                                |
| 33.G.5                                                                          | Gross of reinsurance (PML 1/100)                                                                                                                                                                                                                                      |
| 33.G.5.a                                                                        | The amount in 33.G.5 that would be expected to be paid within 1 year of the start of the catastrophe scenario (PML 1/100)                                                                                                                                             |
| 33.G.6                                                                          | Net of reinsurance (PML 1/100)                                                                                                                                                                                                                                        |
| 33.G.6.a                                                                        | The amount in 33.G.6 that would be expected to be paid within 1 year of the start of the catastrophe scenario less any expected reinsurance recoveries received within the same time frame (PML 1/100)                                                                |
| 33.I.1                                                                          | Regulatory Liquidity Requirement Related to Bank Deposits                                                                                                                                                                                                             |

## 2.11 Changes in Funding Activities and Trading Securities

| Funding activities                      |                                    |
|-----------------------------------------|------------------------------------|
| a. Invested assets                      |                                    |
| 34                                      | Total purchase of invested assets  |
| 35                                      | Total sales of invested assets     |
| b. Funding liabilities                  |                                    |
| 34                                      | Issuance of funding liabilities    |
| 35                                      | Retirement of funding liabilities  |
| c. Cash Flows from Operating Activities |                                    |
| 38                                      | Gross Operating Cash Flow          |
| 38a                                     | Net Operating Cash Flow            |
| 38.1                                    | Net income (loss)                  |
| 38.1a                                   | All expenses                       |
| 38.2                                    | Realized investment gains (losses) |
| 38.3                                    | Income Tax                         |
| 38.3a                                   | Income Tax Received                |
| 38.3b                                   | Income Tax Paid                    |
| 38.6                                    | Reinsurance Recoveries             |
| 38.7                                    | Net Capital                        |
| 38.7a                                   | Capital Received                   |
| 38.7b                                   | Capital Paid                       |
| 38.8                                    | Reinsurance Payables               |

## 2.12 Derivatives

| Gross Fair Value of Derivatives Assets and Liabilities |                                                                                                                                            |
|--------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|
| 39.1                                                   | Gross amount of recognised derivative assets                                                                                               |
| 39.2                                                   | Gross amount of recognised derivative liabilities                                                                                          |
| 39.3                                                   | Net amount of recognised derivative assets                                                                                                 |
| 39.3.a                                                 | of which are traded over-the-counter                                                                                                       |
| 39.3.a.1                                               | of which are over-the-counter derivatives with a financial institution                                                                     |
| 39.4                                                   | Net amount of recognised derivative liabilities                                                                                            |
| 39.4.a                                                 | of which are traded over-the-counter                                                                                                       |
| 39.4.a.1                                               | of which are over-the-counter derivatives with a financial institution                                                                     |
| 39.5                                                   | ILR Gross Derivative Liabilities                                                                                                           |
| 39.6                                                   | ILR Eligible Cash Variation Margin                                                                                                         |
| 39.7                                                   | Net amounts of recognised derivative assets (accounting netting)                                                                           |
| 39.8                                                   | Net amounts of recognised derivative liabilities (accounting netting)                                                                      |
| 39.9                                                   | Initial Margin                                                                                                                             |
| Gross notional amount of derivatives                   |                                                                                                                                            |
| 40.A.1                                                 | Gross notional amount of derivatives contracts                                                                                             |
| 40.A.1.a                                               | of which are traded over-the-counter derivatives contracts                                                                                 |
| 40.A.H                                                 | Gross notional amount of derivatives used to hedge guarantees on variable insurance products                                               |
| Potential future exposure                              |                                                                                                                                            |
| 40.B                                                   | Potential future exposure                                                                                                                  |
| 40.B.1                                                 | Potential future exposure for all derivatives with a net positive fair value                                                               |
| 40.B.1.a                                               | Potential future exposure for all over-the-counter derivatives with a net positive fair value                                              |
| 40.B.1.a.1                                             | Potential future exposure for all over-the-counter derivatives conducted with a financial counterparty that have a net positive fair value |
| 40.B.2                                                 | Potential future exposure for all derivatives with a net negative fair value                                                               |
| 40.B.2.a                                               | Potential future exposure for all over-the-counter derivatives with a net negative fair value                                              |
| 40.B.2.a.1                                             | Potential future exposure for all over-the-counter derivatives conducted with a financial counterparty that have a net negative fair value |
| Credit default swap protection bought and sold         |                                                                                                                                            |
| 41.1                                                   | Gross notional amount of credit default swap protection sold                                                                               |
| 41.1.a                                                 | of which is sold over-the-counter                                                                                                          |
| 41.2                                                   | Gross notional amount of credit default swap protection bought                                                                             |

| 2.13 Repos and Reverse Repos          |                                                                                                                                                              |
|---------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repo and reverse repo                 |                                                                                                                                                              |
| 42.1                                  | Gross fair value of recognised and non-recognised reverse-repurchase transaction assets                                                                      |
| 42.2                                  | Fair value of financial collateral pledged/posted by counterparty                                                                                            |
| 42.3                                  | Net fair value of recognised and non-recognised reverse-repurchase transaction assets                                                                        |
| 42.4                                  | Gross fair value of recognised and non-recognised repurchase transaction liabilities                                                                         |
| 42.4.b                                | Report the value of cash borrowed from the counterparty                                                                                                      |
| 42.4.c                                | Report the value of securities received from the counterparty that has been re-hypothecated or re-used.                                                      |
| 42.4.d                                | Report the value of collateral/assets where the right to resell, re-use or re-hypothecate collateral by the insurer is explicitly prohibited in the contract |
| 42.4.S                                | Repos from 42.4 conducted entirely from SA.                                                                                                                  |
| 42.5                                  | Fair value of financial collateral held by counterparty                                                                                                      |
| 42.6                                  | Net fair value of recognised and non-recognised repurchase transaction liabilities                                                                           |
| 2.14 Securities Lending and Borrowing |                                                                                                                                                              |
| Security lending and borrowing        |                                                                                                                                                              |
| 43.1                                  | Gross fair value of recognised and non-recognised securities borrowing assets                                                                                |
| 43.2                                  | Fair value of securities borrowed from the counterparty                                                                                                      |
| 43.3                                  | Net fair value of recognised and non-recognised securities borrowing assets                                                                                  |
| 43.4                                  | Gross fair value of all recognised and non-recognised securities lending liabilities                                                                         |
| 43.4.b                                | Report the value of cash borrowed from the counterparty                                                                                                      |
| 43.4.c                                | Report the value of securities received from the counterparty that has been re-hypothecated or re-used                                                       |
| 43.4.d                                | Report the value of collateral, where the right to resell, re-use or re- hypothecate collateral is explicitly prohibited in the contract.                    |
| 43.4.S                                | Sec lending from 43.4 conducted entirely from SA.                                                                                                            |
| 43.5                                  | Fair value of securities lent to the counterparty                                                                                                            |
| 43.6                                  | Net fair value of recognised and non-recognised securities lending transaction liabilities                                                                   |
| 43.A                                  | Net positive current exposure of SFTs with financial institutions                                                                                            |
| 43.B                                  | Net negative current exposure of SFTs with financial institutions                                                                                            |
| 2.15 Substitutability                 |                                                                                                                                                              |
| Substitutability                      |                                                                                                                                                              |
| 44.CR.1                               | Direct premiums written for cyber risk coverage                                                                                                              |
| 44.CR.2                               | Assumed premiums for cyber risk coverage                                                                                                                     |
| 45.1                                  | Direct premiums written for mortgage guarantee                                                                                                               |
| 45.2                                  | Assumed premiums for mortgage guarantee                                                                                                                      |
| 46.1                                  | Direct premiums written for financial guarantee                                                                                                              |
| 46.2                                  | Assumed premiums for financial guarantee                                                                                                                     |
| 47.1                                  | Direct premiums written for export credit coverage                                                                                                           |
| 47.2                                  | Assumed premiums for export credit coverage                                                                                                                  |
| 48.1                                  | Direct premiums written for aviation coverage                                                                                                                |
| 48.2                                  | Assumed premiums for aviation coverage                                                                                                                       |
| 49.1                                  | Direct premiums written for marine coverage                                                                                                                  |
| 49.2                                  | Assumed premiums for marine coverage                                                                                                                         |
| 2.16 Asset-Liability Matching         |                                                                                                                                                              |
| Asset-liability matching              |                                                                                                                                                              |
| 50.1                                  | Average duration of assets on the entire general account or shareholder asset portfolio                                                                      |
| 50.2                                  | Average duration of liabilities on the entire general account or shareholder liability portfolio                                                             |
| 2.17 Cross-jurisdictional Activity    |                                                                                                                                                              |
| Cross-jurisdictional Activity         |                                                                                                                                                              |
| 51                                    | Cross-jurisdictional assets                                                                                                                                  |
| 52                                    | Cross-jurisdictional liabilities                                                                                                                             |

## 2.18 Company Projection Liquidity Position

| Company Projection Liquidity Position |                                                           |
|---------------------------------------|-----------------------------------------------------------|
| 53.1                                  | Current Liquidity Sources                                 |
| 53.2                                  | Current Liquidity Needs                                   |
| 53.3                                  | Current Liquidity Ratio (automatically calculated)        |
| 54.1                                  | Stressed Liquidity Sources                                |
| 54.2                                  | Stressed Liquidity Needs                                  |
| 54.3                                  | Stressed Liquidity Ratio (automatically calculated)       |
| 55.A                                  | Total Cash Inflows                                        |
| 55.A.1                                | of which: Net Premiums and Fees                           |
| 55.A.2                                | of which: Interest and Dividends                          |
| 55.A.3                                | of which: Asset Sales                                     |
| 55.A.4                                | of which: Issuance of funding liabilities                 |
| 55.A.5                                | of which: Other Cash Inflows                              |
| 55.B                                  | Total Cash Outflows                                       |
| 55.B.1                                | of which: Paid claims (+ claim/loss related expenses)     |
| 55.B.2                                | of which: Paid claims-unrelated expenses                  |
| 55.B.3                                | of which: Surrenders                                      |
| 55.B.4                                | of which: Policy Loans                                    |
| 55.B.5                                | of which: Income tax payments                             |
| 55.B.6                                | of which: Retirement of funding liabilities               |
| 55.B.7                                | of which: Shareholder Dividends and Stock Repurchase paid |
| 55.B.8                                | of which: Other cash flow uses                            |

## Global Monitoring Exercise - Interplays with Sector-wide Monitoring

| Global Monitoring Exercise - Underwriting Risk (only non-life and health business) |                                                               |
|------------------------------------------------------------------------------------|---------------------------------------------------------------|
| 61.1.N                                                                             | Net incurred claims (non-life only)                           |
| 61.1.L                                                                             | Net incurred claims (life only)                               |
| 61.2.N                                                                             | Net earned premium (non-life only)                            |
| 61.2.L                                                                             | Net earned premium (life only)                                |
| 61.3                                                                               | Claims/Loss ratio: Net incurred claims/Net earned premium (%) |
| 61.4.N                                                                             | Expenses (non-life only)                                      |
| 61.4.L                                                                             | Expenses (life only)                                          |
| 61.5                                                                               | Expense Ratio: expenses/net earned premium (%)                |
| 61.6                                                                               | Combined Ratio: Claims/Loss Ratio + Expense Ratio (%)         |

| Global Monitoring Exercise - Income, Profitability and Capital Adequacy |                                      |
|-------------------------------------------------------------------------|--------------------------------------|
| 62                                                                      | Net income after tax                 |
| 63.1                                                                    | Total capital resources or own funds |
| 63.2                                                                    | Total capital requirements           |
| 64.1                                                                    | ROE: Return on Equity (%)            |
| 64.2                                                                    | ROA: Return on Assets (%)            |

| Global Monitoring Exercise - Assets Allocation |                                                                                |
|------------------------------------------------|--------------------------------------------------------------------------------|
| 65                                             | Total market value of all investments done by insurer                          |
| 65.N                                           | Exposure to non-investment grade (including corporate and sovereign debt)      |
| 65.E                                           | Exposure to equities (general account only)                                    |
| 65.1                                           | Total market value of sovereign bond investments                               |
| 65.1.1                                         | of which are: Bond investments into domestic sovereign bonds                   |
| 65.2                                           | Exposure to corporates                                                         |
| 65.Z                                           | Exposure to securitizations (including CLOs)                                   |
| 65.3                                           | Exposure to loans and mortgages                                                |
| 65.4                                           | Exposure to real estate                                                        |
| 65.4.1                                         | of which are: Direct real estate investments (e.g. direct property held)       |
| 65.4.2                                         | of which are: Indirect real estate investment (e.g. through real estate funds) |
| 65.OA                                          | Other assets (no unit-linked business, automatically calculated)               |

| Global Monitoring Exercise - Written Premium and Technical Provisions |                                                                      |
|-----------------------------------------------------------------------|----------------------------------------------------------------------|
| 66                                                                    | Total gross written premium                                          |
| 66.1                                                                  | of which is life business                                            |
| 66.2                                                                  | of which is non-life or health business                              |
| 66.A                                                                  | Assumed premiums (a subpart of Total gross written premium)          |
| 66.A.1                                                                | of which is life business                                            |
| 66.A.2                                                                | of which is non-life or health business                              |
| 66.C                                                                  | Ceded/retroceded premiums (a subpart of Total gross written premium) |
| 66.C.1                                                                | of which is life business                                            |
| 66.C.2                                                                | of which is non-life or health business                              |
| 67                                                                    | Total net written premium                                            |
| 67.1                                                                  | of which is life business                                            |
| 67.2                                                                  | of which is non-life or health business                              |
| 68                                                                    | Total gross technical provision                                      |
| 68.1                                                                  | of which is life business                                            |
| 68.2                                                                  | of which is non-life or health business                              |
| 69                                                                    | Total net technical provision                                        |
| 69.1                                                                  | of which is life business                                            |
| 69.2                                                                  | of which is non-life or health business                              |



**International Association of Insurance Supervisors**  
c/o Bank for International Settlements  
CH-4002 Basel, Switzerland  
Tel: +41 61 280 8090 Fax: +41 61 280 9151  
[www.iaisweb.org](http://www.iaisweb.org)