Purpose

This guide is designed for users within an insurer who will access the Oracle Insurance Quantitative Management and Reporting for Solvency II (QMR) to:

- capture QRT data for transmission to corporate/head office
- consolidate, aggregate and validate risk and capital data and generate QRT reports in printed and XBRL format
- create this new application and provide access to users (system administrators)

This guide assumes that users are already familiar with the structure and usage of the Oracle Financial Close Suite and focuses on how to use the QMR application. Please refer to the relevant sections of the Financial Close Suite User's Guides for further information on the underlying products.

Introduction

QMR Overview

The Oracle Insurance Quantitative Management and Reporting for Solvency II (QMR) application is designed to provide a starting point for an implementation of Solvency II Pillar 3 reporting requirements using Oracle's Financial Close Suite.

The current version of the QMR application is designed to produce a validated set of Quarterly Reporting Template (QRT) reports as required by the European Insurance and Occupational Pensions Authority (EIOPA) for both group and solo reporting. The application provides the capability for users across the organization to enter QRT source data and submit to group who can then review, consolidate and aggregate.

The current version of the QMR application is based on the Final Report on the draft consultation issued in June 2015 (ITS Set 2) with Annexes updated in October 2015. All schedules required for "Day 1" / "Quarterly" reporting are based primarily on the following documents and the related Annexes:

**EIOPA-BoS-15/107 (June 2015)**

Final Report on public consultation No. 14/045 on Guidelines on reporting for financial stability reporting purposes

**EIOPA-BoS-15/109 (June 2015)**

Final Report on public consultation No. 14/047 on Guidelines on reporting and public disclosure

**EIOPA-Bos-15/115 (June 2015)**

Final report on public consultation No. 14/052 on the implementing technical standards on the templates for the submission of information to the supervisory authorities.
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XBRL reporting is currently based on the Solvency II v2.1.0 taxonomy.

This release of QMR encompasses Solvency II Reporting, Financial Stability reporting and ECB reporting types for Day 1 and Quarterly Solo and Group requirements plus some (but not all) Annual templates. Reporting of Third Country Branches is not currently supported. A summary of the templates required can be reviewed on the Entry Points sheet of the Annotated Templates Excel file circulated with the SII v2.0.1 taxonomy.

The reporting combinations available in QMR 2.3.0.0.100 are identified as:

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Reporting Type</th>
<th>Undertaking</th>
<th>Taxonomy entry point</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quarterly</td>
<td>Solvency II</td>
<td>Solo / Individual</td>
<td>qrs</td>
</tr>
<tr>
<td>Quarterly</td>
<td>Solvency II</td>
<td>Group</td>
<td>qrg</td>
</tr>
<tr>
<td>Quarterly</td>
<td>Financial Stability</td>
<td>Solo / Individual</td>
<td>qfs</td>
</tr>
<tr>
<td>Quarterly</td>
<td>Financial Stability</td>
<td>Group</td>
<td>qfg</td>
</tr>
<tr>
<td>Quarterly</td>
<td>ECB</td>
<td>Solo / Individual</td>
<td>qes</td>
</tr>
<tr>
<td>Annual</td>
<td>Solvency II</td>
<td>Solo / Individual</td>
<td>ars</td>
</tr>
<tr>
<td>Annual</td>
<td>Solvency II</td>
<td>Group</td>
<td>arg</td>
</tr>
<tr>
<td>Annual</td>
<td>Financial Stability</td>
<td>Solo / Individual</td>
<td>afs</td>
</tr>
<tr>
<td>Annual</td>
<td>Financial Stability</td>
<td>Group</td>
<td>afg</td>
</tr>
<tr>
<td>Annual</td>
<td>ECB</td>
<td>Solo / Individual</td>
<td>aes</td>
</tr>
</tbody>
</table>

Subsequent versions of QMR will address the remainder of the Annual and Third Country Branches reporting requirements as required.

Note that the Day 1 entry points are no longer available with the 2.1.0 taxonomy.

**Template Codes**

Template codes have been modified by EIOPA from the format used in the Preparatory Reporting phase (supported by QMR 2.2.2). The format can be referred to as `<aa>.<xx>.<yy>.<zz>` where `<aa>` is one or two alphabetic characters and `<xx>` / `<yy>` / `<zz>` are all two digit numeric entries.

For Preparatory Reporting, all template codes included a prefix (`<aa>`) of “S”. Final Reporting now includes:

- S Solo / Group / Third Country Branches
- SR Remaining Part / RFFs / MAPs
- SPV Special Purpose Vehicles
- SE ECB Add-ons
- E ECB specific
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The previously used alphabetic suffix has been replaced by a numeric “variant” code (\(<zz>\)). So for example, the Preparatory Reporting template “S.02.01.a” is now labeled “S.02.01.02”. The final two digits of the template code do not necessarily indicate the frequency, reporting regime or undertaking type as was previously the case, but do identify the specific layout and content of the template. The same template code is used across multiple frequency / regime / undertaking type reports if the layout and content of the template are the same.

Note that when selecting the POV of a financial report (for printed templates) or the POV for XBRL reporting in Disclosure HVX, the appropriate Reporting Type must be selected from the Jurisdiction dimension in addition to the Scenario, Year, Period and Entity.

- SII Solvency II
- FS Financial Stability
- ECB ECB

The selection of the Jurisdiction / Reporting Type in combination with the Scenario, Year, Period and Entity will select the correct template variant code and will select the appropriate data and format. For XBRL reporting, the POV combination will also select the correct taxonomy entry point.

Also note however, that although the appropriate Jurisdiction / Reporting Type must be selected for reporting, all data for the standard EIOPA-defined templates is entered to or loaded to the “EIOPA” member of the Jurisdiction dimension. The selection of the Reporting Type is used only to determine the required template code and does not impact on where data resides.
Working with QMR Data Forms in HFM

Data forms are used to review and enter data into the QMR system in Hyperion Financial Management (HFM). Data Forms enable the user to enter data for predefined views, such as specific periods and accounts. The forms support nested columns and rows for multidimensional analysis, and enable the user to drill into further detail. In QMR the data forms are organized by major category of template into folders within HFM Document Management. For example, the data forms for Solvency Capital Requirements schedules are located in the 25_SCR Document Management folder. The major category folder names are prefixed with the lowest template code <xx> entry of the templates included in the folder for organizational purposes only. This folder structure is not required and can be changed as required by the application administrator.

Linked Forms

Many data forms have links to other data forms that provide a more specific data entry view. When accessing a linked form, the point of view (POV) from the parent form is carried forward into the linked form. The POV does not need to be specified in the linked form but can sometimes be changed.

Links to other forms are indicated by the icon representing links of a chain: ⬇️.

To access linked forms:

1. Choose a row that contains linked forms (the Linked Form icon is displayed in the row header).
2. Right-click in a cell in the chosen row and select Linked Form from the context menu. The linked form opens in the same tab and replaces the form from which it was opened.
3. When finished using the linked form, clicking on the form label in the breadcrumb path displayed above the form returns to the form from which the current linked form was opened.
4. Many of the linked forms contain additional links to more specific data entry views. Each linked form can be accessed in the same way. Each linked form is opened in the same tab, replacing the previous form. The path from which the current form was opened is indicated by the breadcrumb trail and any form in that trail can be re-opened by clicking on the form label in the breadcrumb path, replacing the current open form. To close the forms completely, close the tab.

Cell Text

Cell Text is used to present non-numeric data and to provide additional information about the data within a cell.

For example, Cell Text is used in QMR to provide descriptive information for validation errors and is presented in Validation and EIOPA defined Data Check data forms (Cell Text label Validation). Cell Text is also used to provide details of the basis for many of the calculated values (Cell Text label DataLineage).

Cell Text is also used extensively to provide the XBRL tags required for the generation of XBRL instance documents. The tags are stored in one or more of the cell text labels; XBRLRef, XBRLRef2, XBRLRef3 and XBRLRef4. The tags are stored in a “resolved” format such as “SE/x10”. To interpret these tags, the Solvency II taxonomy Data Point Model (DPM) Excel file can be used. In some cases, the text string related to the tag is stored in the DataLineage cell text label.
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Cell Text is also used to provide some row and column references. These row and column references replace the cell references previously used by EIOPA. These entries are stored in the EIOPARef and EIOPARef2 cell text labels and are displayed in reports but not in data entry forms.

Cell Text is sometimes presented on the face of a form but can also be viewed where indicated by a Cell Text Indicator (a blue triangle in the corner of the cell). The Cell Text entry where marked in a data cell by a Cell Text Indicator is effectively “behind” the data value. For some of the template forms, both the text string used for printed reporting and the related XBRL tag are displayed on the face of the form.

To view Cell Text where marked by an indicator:

1. Right-click the indicated cell, and select Cell Text from the context menu.
2. Click the Expand button to view the full Cell Text.
3. Note that there might be more than one Cell Text entry for a single data point because multiple Cell Text labels are used in QMR. For example, some text string entries are augmented by entries in the XBRL Tags Cell Text labels and are used specifically for XBRL reporting.

Adding Members to Forms

In some cases, additional members can be added to data forms when otherwise suppressed. For example, additional currencies, countries, or intercompany partners can be added to a data form for data entry. In these cases, there are so many possible members to display that only those with data are displayed by default.

Forms to which you can add members are indicated by the Add Members icon:.

To add members to a data form:

1. Click the Add Members icon.
2. Select the member(s) to be added to the form from the displayed Member Selector.
3. Click OK to return to the form.

The form displays the added members. Note that if numeric data is not entered for the newly displayed members, then when the form is refreshed or re-opened the members will not be displayed.

The Add Member functionality is available only when adding rows to a form and cannot be used to add columns. Therefore wherever the Add Member option is used, the row / column axis for the data might not match the layout of the template.
Performing Initial Configuration Tasks

These tasks are required before starting a reporting cycle.

Configuring the application - global

The group administrator modifies the standard QMR metadata to configure the entity dimension, the data sources dimension and any Internal Model accounts used for the Partial Internal Model (PIM) or Full Internal Model (FIM). The administrator also configures undertaking-specific settings in the user defined fields (UD Fields) of the entity dimension members. Users can view the UD Field configuration settings in a data entry form or data grid. With the relevant entity in the rows or columns of the form or grid, right-click on the row or column heading and from the right-click menu, select “Member Properties”.

There is one data form in the document management 91_Configuration_Global folder.

SCR_SetupAuthorizedModel

QMR supports three SCR model types concurrently (SF – Standard Formula, PIM – Partial Internal Model, and FIM – Full Internal Model). Only one of these models can be configured to be the authorized model for each of the various undertakings.

The Authorized Model can be setup by the Administrator on an entity-by-entity basis by making an entry to the entity UD Field (see the QMR Admin Guide for details). If a UD Field entry has not been made for an entity, then the global Authorized Model setting entered to this form will apply. If no Authorized Model setting is found, QMR will default to Standard Formula.

To designate the global authorized model, load or enter a non-zero value (e.g. 1) to the appropriate data-point. Note that if non-zero data is entered to more than one model type, the least customized model type will be used, where SF is the least customized and FIM is the most customized. If no data is entered then SF will be used.

Also note that the Authorized Model account is of type BalanceRecurring. A non-zero value entered to Q1 will carry forward within the same year unless changed (displayed in a data entry form in grey instead of black). To change from one model to another mid-year, enter a zero for the old model and a non-zero value for the new model.

The SCR data from the Authorized Model will be used in S.23.01 Own Funds calculations, S.28.01 or S.28.02 MCR calculations and will also be presented in the S.01.02 Basic Information schedule.

Configuring the application - local

The solo administrator can load or enter configuration information for SCR “simplification” for the undertaking.

There is one data form in the document management 92_Configuration_Local folder.

SCR_Simplification

EIOPA have specified risks in several risk modules for which simplified data entry can be used. The schedules encompass the S.26.01, S.26.02, S.26.03, S.26.04 and S.26.05.

Without simplification, source data values are generally entered to:

- Assets before shock
Liabilities before shock
Assets after shock
Liabilities after shock
Liabilities after shock including the loss absorbing capacity of technical provisions

Simplified data can instead be entered directly to the Net SCR and Gross SCR values.

In order to activate simplification for one or more of the permitted risk items, enter a non-zero value. To revert to the standard entry, remove the data or enter a zero.

All simplification data is entered to the S.26.07 template. But the SCR Net and Gross amounts will only be copied to the relevant template if the simplification has been activated. Standard entry will not be prevented but any standard entry will be cleared when the entity is calculated.

When consolidated to a parent entity, the Net SCR and Gross SCR data directly entered is accumulated with any other simplification entries and any calculated Net SCR and Gross SCR data derived from entities not using Simplification.

Initiating a New Reporting Cycle

These tasks are required to initiate a new reporting cycle.

Loading System Data

The administrator loads the following system data to the global ([None]) entity, either using FDM, a DAT file load or on-screen entry:

Exchange Rates
There is one Exchange Rate data form in the document management 93_Admin_Global folder.

ExchangeRatesEntry
All currencies available in the system are displayed in terms of the application currency for Opening Rate, Average Rate, Closing Rate and Oct 31 Closing Rate.

The Oct 31 Closing Rates can be entered in order to meet the requirements of Article 229 of the EC Directive 2009/138/EC which states:

Where this Directive makes reference to the euro, the exchange value in national currencies to be used with effect from 31 December of each year shall be the value which applies on the last day of the preceding October for which exchange values for the euro are available in all Community currencies.

The MCR Absolute Floor amounts are quoted in Euro. If rates are entered for Oct 31 Closing Rates then these rates will be used to translate the MCR Absolute Floor to the reporting currency. If rates are not entered, then the current period Closing Rates will be used.

Opening Rates are entered only to the first period of the first year of the application and are then carried forward from the Closing Rate of the prior year.

After the exchange rates have been entered and verified, an exchange rate file can be extracted in the format required for translating the schedules generated from FDM.
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Note that the configuration for the folder location to which this file extract is written must first be set-up by the Administrator (refer to the QMR Administration Guide for details).

To extract the Exchange Rate file:

From the menu bar (green check-mark) or from the right-click menu, select the Execute option:

- ExtractExchangeRatesForFDM

The required file will be written to the specified folder.

The exchange rate file name will be "QMRExchangeRates_<scenario>_<year>_<period>". Transfer this file to the FDM Inbox folder and import to the FDM location QMR-EXCH-RATES.

Correlation Factors
There is one data form for each correlation table in the document management 93_Admin_Global folder.

For each SCR risk category for which a correlation-factor-based diversification calculation is required, correlation factors must be entered for the Standard Formula. Both axes of each correlation table contain a list of each individual risk element across which the diversification effect is calculated.

All values entered to the table must be in the range from -1 to 1, the values on the diagonal of the table must be 1 and the amount for each combination of risk X and risk Y must equal the amount for risk Y and risk X.

Data is entered only to the lower left half of the table. When the [None] entity is calculated, the diagonal values will be populated with 1 and the upper right half of the table will be populated with the amount entered to the diagonally opposite cell. Depending on the Rules configuration setting selected by the system administrator, invalid entries will either be cleared from the lower left half of the table, or the invalid entry will remain in the lower left half but will not populate the upper right entry. These invalid entries will be listed in the Correlation Table Validation form.

EIOPA-defined Standard Formula correlation table data is available in files:

- QMR_2.3.0.0.100_22966266_Day1_2016_QA_EIOPAData.dat
- QMR_2.3.0.0.100_22966266_Actual_2016_Q1_EIOPAData.dat
- QMR_2.3.0.0.100_22966266_Actual_2016_QA_EIOPAData.dat

The file headers are set for the scenario and period listed in the file names but the header entries can be changed to the scenario, year and period required.

!Scenario = Actual
!Year = 2016
!Period = Q1

Validating Correlation Factors
There is one summary data form for Global Correlation validation errors SCRCorr_ValidateGlobal in the document management 97_Validation_Global folder.

For each row, the linked form will open the relevant correlation table and the error can be viewed and corrected. Any invalid data entered will not have been copied from the entry cell in the lower left half of the table to the calculated cell in the upper right half of the table. Depending on the settings
selected by the Administrator, the original value might have also been cleared from the entry cell. Correlation values must be in the range from -1 to 1.

**Scalar Values**
There are two data entry forms in the document management 93_Admin_Global folder for reviewing or amending Premium and Reserve Risk factors (PremReserveRisk_Factors) and MCR Factors (MCR_Factors).

Data can be loaded from the file provided but can be changed should EIOPA change the required scalar values. Not all scalar values are configurable in QMR 2.3.0.

EIOPA-defined scalar data is available in the same files as the correlation factors:

**Loading Ownership Data**

HFM provides an Ownership Management screen to which ownership data can be entered. Alternatively, data can be loaded using FDM or a DAT file load. Ownership data is entered to the parent entity with the ICP dimension indicating the entity to which the settings apply. A sample data file provides examples of ownership settings.

The settings required include the ownership Method (settings for consolidation logic), [PCon] (consolidation percentage) and [POwn] (ownership percentage). If the consolidation and ownership percentages are 100% then data need not be entered. A method must be entered for every parent / child combination of Group and Legal Entity / Solo entities. Consolidation methods are not required for Branch or RFF entities. Any Group or Legal Entity / Solo without an entered or selected method will not be consolidated.

The following ownership elements are provided as part of the methods:

**Holding company (Holding)** – applied to the entity that owns the other entities in the hierarchy and for which the parent of the hierarchy represents the holding company consolidated position – Balance Sheet and related accounts and SCR source data consolidated on an accounting “full consolidation” basis at 100% including equity / own funds.

**Subsidiary (Subs)** – generally ownership in excess of 50% but designating “control” of the subsidiary – Balance Sheet and related accounts consolidated on an accounting “full consolidation” basis at 100% with equity / own funds eliminating against the holding company Investment in Subsidiaries and with SCR source data consolidating on a proportional basis at the ownership % (unless combined with DA or FR).

**Equity / Significant Participation (PSI)** – generally ownership between 20% and 50% – Balance Sheet and related accounts and SCR source data consolidated on an accounting “equity” basis at the ownership % with SCR source data consolidating on a proportional basis at the ownership % (unless combined with DA or FR).

**Deduction & Aggregation (DA)** – EIOPA “method 2” alternative to the “accounting” consolidation method (EIOPA “method 1”) – SCR data is not consolidated to the group parent but the entity SCR results are reported separately in the Group G01 / S.32.01.g report.

**Full Risk (FR)** – the group bears responsibility for the full risk of the entity and therefore applies 100% ownership regardless of actual ownership %.
**Article 229 (ART229)** - deduction of the participation in relation to article 229 of Directive 2009/138/EC, specific to the Deduction & Aggregation method – modifies only the text reported in the Group G01 / S.32.01.g report.

**Other sectoral rules (OR)** - specific to the Deduction & Aggregation method – modifies only the text reported in the Group G01 / S.32.01.g report.

**Local rules (LR)** - specific to the Deduction & Aggregation method – modifies only the text reported in the Group G01 / S.32.01.g report.

Note that the ART229, OR and LR elements of the ownership method only impact the reporting of the entity in the Group G01 / S.32.01.g report. So for example method **Subs_DA** and **Subs_DA_LR** will both be consolidated using the same logic but the entity will be reported differently for the “method used” (refer to CP 13/010 p.192 cell U1).

One of the following methods can be selected for each entity / parent combination:

- **Holding**  
  Subsidiary consolidation
- **Subs**  
  Subsidiary consolidation
- **Subs_FR**  
  Subsidiary consolidation, Full Integration
- **Subs_DA**  
  Subsidiary consolidation, D&A – Solvency II
- **Subs_DA_Art229**  
  Subsidiary consolidation, D&A – Article 229
- **Subs_DA_OR**  
  Subsidiary consolidation, D&A – Other rules
- **Subs_DA_LR**  
  Subsidiary consolidation, D&A – Local rules
- **Subs_DA_FR**  
  Subsidiary consolidation – Full Integration, D&A – Solvency II
- **Subs_DA_FR_ART229**  
  Subsidiary consolidation – Full Integration, D&A – Article 229
- **Subs_DA_FR_OR**  
  Subsidiary consolidation – Full Integration, D&A – Other rules
- **Subs_DA_FR_LR**  
  Subsidiary consolidation – Full Integration, D&A – Local rules
- **PSI**  
  Equity consolidation
- **PSI_FR**  
  Equity consolidation – Full Integration
- **PSI_DA**  
  Equity consolidation, D&A – Solvency II
- **PSI_DA_Art229**  
  Equity consolidation, D&A – Article 229
- **PSI_DA_OR**  
  Equity consolidation, D&A – Other rules
- **PSI_DA_LR**  
  Equity consolidation, D&A – Local rules
- **PSI_DA_FR**  
  Equity consolidation – Full Integration
- **PSI_DA_FR_ART229**  
  Equity consolidation – Full Integration, D&A – Solvency II
- **PSI_DA_FR_OR**  
  Equity consolidation – Full Integration, D&A – Other rules
- **PSI_DA_FR_LR**  
  Equity consolidation – Full Integration, D&A – Local rules
- **NotConsol**  
  No consolidation – No inclusion in the Solvency II consolidated data

Note that any consolidation method selected for branch or RFF entities will be ignored. Branch and RFF entities are treated as part of the Legal Entity / Solo and ownership is assumed to be 100%.
Submitting Branch and Legal Entity / Solo Data

After the reporting cycle is opened, Branch and Legal Entity / Solo data is submitted. The users responsible for submitting this data follow this task flow:

1. Data is imported from source systems into Financial Data Quality Management (FDM) and then validated.

2. The following templates are reviewed and reported upon in FDM:
   - All Assets templates (except S.06.01)
     - S.06.02 / SE.06.02
     - S.06.03
     - S.07.01
     - S.08.01
     - S.08.02
     - S.09.01
     - S.10.01
     - S.11.01
   - Technical Provisions
     - S.14.01
     - S.15.01
     - S.15.02
     - S.21.02
     - Note that although the "Amount" column will be displayed on screen, data is not required for this column for the S.15.01 and S.15.01 templates
   - Reinsurance
     - S.30.01
     - S.30.02
     - S.30.03
     - S.30.04
     - S.31.01
     - S.31.02
   - Intra Group Transactions
     - S.36.01
     - S.36.02
     - S.36.03
     - S.36.04
   - Risk Concentration
     - S.37.01

3. All other data is loaded to Hyperion Financial Management (HFM) either directly or via FDM.
4. If required, Correlation factors for Partial Internal Model can be entered if different from the global Standard Formula and Partial Internal Model factors. If used and different to the global factors, Internal Model factors can also be entered.

5. The remaining Legal Entity / Solo templates are reviewed and reported upon in HFM:

- **Content and Business Information**
  - S.01.01 / SR.01.01 / SE.01.01
  - S.01.02
  - S.01.03

- **Balance Sheet**
  - S.02.01 / SR.02.01 / SE.02.01
  - S.02.02

- **Off Balance Sheet**
  - S.03.01
  - S.03.02
  - S.03.03

- **Activity/Cover**
  - S.04.01
  - S.04.02
  - S.05.01
  - S.05.02

- **Assets**
  - S.06.01

- **Technical Provisions (other than S.14.01, S.15.01, and S.15.03)**
  - S.12.01 / SR.12.01
  - S.12.02
  - S.13.01
  - S.16.01
  - S.17.01 / SR.17.01
  - S.17.02
  - S.18.01
  - S.19.01
  - S.20.01
  - S.21.01
  - S.21.03

- **Transitional measures**
  - S.22.01
  - SR.22.02
  - SR.22.03
• Own Funds / Participations
  o S.23.01
  o S.23.02
  o S.23.03
  o S.23.04
  o S.24.01

• Solvency Capital Requirements
  o S.25.01 / SR.25.01
  o S.25.02 / SR.25.02
  o S.25.03 / SR.25.03
  o S.25.04 / SR.25.04
  o S.26.01 / SR.26.01
  o S.26.02 / SR.26.02
  o S.26.03 / SR.26.03
  o S.26.04 / SR.26.04
  o S.26.05 / SR.26.05
  o S.26.06 / SR.26.06
  o S.26.07 / SR.26.07
  o S.27.01 / SR.27.01

• Minimum Capital Requirements (MCR)
  o S.28.01
  o S.28.02

• Variation Analysis
  o S.29.01
  o S.29.02
  o S.29.03
  o S.29.04

• Financial Stability
  o S.38.01
  o S.39.01
  o S.40.01
  o S.41.01

• ECB
  o E.01.01
  o E.02.01
  o E.03.01
6. After the Branch and Legal Entity / Solo data is reviewed and validated, it is submitted to the regulators via Financial Reporting printed reports or XBRL instance documents based on the EIOPA Solvency II 2.1.0 Taxonomy.

Loading Data from Source Systems into FDM

Data files
For each Solo schedule for which Assets reporting is completed in FDM, there is an entity-specific import file format for the "Information on positions held". There are also "global" import formats for associated information such as "Information on Assets", "Information on Derivatives", "Information on reinsurers", "Information on brokers", "Information on collateral providers" and "Information on SPV".

The associated information tables provide generic information on each of the assets, derivatives etc. referred to in the various related schedules (S.06.02, S.08.01, S.08.02, S.30.02, S.30.04, S.31.01, S.31.02). Any monetary data (such as Unit Price) is loaded in the currency of the asset / derivative, based on the currency code in the record.

The Information on positions held data is loaded for each Solo undertaking, with monetary data being loaded in the currency of the entity. For some of the schedules, the Positions held information refers to an Asset ID Code, Derivative ID Code, Product ID Code, HRG Code, Reinsurer code etc.. These schedules report both Information on positions held and also associated information. The associated information section of the schedule retrieves the required data from the global information tables for each of the relevant ID Codes. Note that if an ID code is referenced in the Information on positions held data but has not been loaded to the global tables, the Information on positions held report will still display correctly but the associated information report will be missing required records. The Assets / Derivatives position loads will need to include CIC code as the last field to enable certain field validations.

Validation reports are provided to check that for each of the global associated information tables, the same item is not loaded more than once and that all items referenced in all positions schedules are included in the information tables. These validation reports should be run after all information and all positions data has been loaded and corrections should be made to the information as required. If associated information data has been loaded multiple times then there might be duplicates in the resulting reports. The duplicates report will list these duplicates and an Administrator function can be used to clear duplicate entries (for further details, please refer to the QMR Admin Guide).

The QMR application provides sample data files with the required tilde-delimited formats. In each of these files, the first row indicates the headings of the columns. The column headings provide a column reference but are not required and can be removed from the files.

For all fields for which a closed list of options is specified in the EIOPA documentation, either the number related to the entry or the full text entry can be loaded to FDM. For example, for column C0090 of the S.06.02 template (Asset held in unit linked and index linked contracts), the closed list consists of:

1. Unit-linked or index-linked
2. Neither unit-linked nor index-linked

Either "1" or "Unit-linked or index-linked" or "2" or "Neither unit-linked nor index-linked" can be loaded to FDM. The entry in the load file will be validated and stored in FDM but when printed or extract reports are run, any numeric entries will be converted to the matching text strings.
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Note that FDM stores a different maximum number of characters depending on the field used for the string (35, 70 or 75). So if a string of greater than the maximum number of characters for the field is loaded, it will be truncated in FDM. However, when reported or extracted, the truncated string will be restored to the full string.

The data that is required for each schedule can be verified by reviewing the Import format screen in the FDM Web client (MetaData -> Import Format).

**Importing Data**
Once the data file is completed for a particular schedule, it can be imported into FDM for review and reporting.

- Open and log in to FDM Web client.
  - EPM -> FDM -> Web Server Components -> Web logon.
- Click Workflow -> Import.
- Select the correct location in the POV bar at the bottom of the screen. Remember that there is one location for each schedule for each entity.
- Select Upload File.
- Browse to the required file.
- Select between Replace / Append and click Import.

During the import process, FDM will run validations to ensure data quality. If validation errors occur, a report will be displayed showing all errors and each source record that failed to upload. All records that passed the validation checks will be imported. The data file should be corrected and re-imported until all validation errors are cleared.

During subsequent loads, previous validation errors will display. In order to clear the previous validation error messages, complete the following before re-importing:

- Click Analysis -> Log
- Click the Delete button
- Specify the current date and all prior log entries will be deleted

**Running reports**
Once data has been validated and imported, QRT reports can be generated. To generate the QRT reports complete the following steps:

- Open and log in to FDM Web client
  - EPM -> FDM -> Web Server Components -> Web logon
- Click Analysis -> Report
- Select Quantitative Management Reporting for Solvency II from the drop down.
- Select the output format
- Double click a report or select a report and click the Publish button
- Select the FDM Data Category, select the Accounting Period, other report specific parameters (such as Entity, Currency, Report Type etc.) and click OK to run the report
The Information on positions held schedules have a different layouts for Solo and Group undertakings where the details of the contributing entity are displayed in the Group reports. The variant code indicates whether the report is available for a Solo or a Group entity. S.06.02.01 is variant 01, a Solo report, while S.06.02.04 is variant 04 and a Group report. The Information on assets / derivatives sections of the schedules are generic and the same report layout is applied to both Solo and Group undertakings.

All reports are also available in an extract friendly format for Excel or other formats. These reports are available in the “Extract” report folder. These reports are designed to be downloaded into Excel format and HTM (for Disclosure Management HVX XBRL reporting).

If downloaded in Excel, word-wrapped fields might span multiple cells. Downloading to HTM and then opening the HTM document in Excel should resolve the issue. Also note that if an entry in a field begins with a currency code, the Excel extract format might remove the leading currency code. Again, downloading to HTM and opening the file in Excel should resolve the issue.

Note that for an extract report, blank cells will be populated with a hyphen / dash character (“-“) in order to ensure that the columns line up correctly and “thousands separators” are excluded.

QMR provides reports in five languages; English (en), German (de) Spanish (es), French (fr) and Dutch (nl) *(note that FDM reports are currently available only in English but will be updated in a subsequent release)*. To view the reports in the required language:

- Select Tools -> User Setting
- Select the required language

Return to **Analysis -> Report** and you will see report group for the selected language.

**Assets – Reporting**

There are six Assets reports (the S.06.01 and S.09.01 templates are reported from HFM):

**S.06.02 / SE.06.02**

This template has two sections.

- Information on positions held
- Information on assets

Positions held data is entered by entity and the monetary items are entered in the entity currency of the entity. When the Positions held report is run, the monetary items are translated from the currency of the entity to the currency being reported.

Information on assets is entered not by entity but as a “global” dataset to be applied to all entities, and the monetary items are entered in the currency in which the asset is denominated. When the Information on assets report is run, an entity is selected and the assets information is limited to only those asset ID codes included in the Positions held report for the same entity. The monetary items are translated from the currency in which the asset is denominated to the currency being reported.

When reported for a Group undertaking, the ID Code of the undertaking and Legal name are reported in addition to the fields reported for Solo undertakings.

The following currency fields are translated at Closing Rate:

- Par Amount
- Acquisition Value
Oracle Quantitative Management and Reporting for Solvency II

- Total SII Amount
- Accrued Interest

Numeric data is formatted for decimal precision as follows:

- 1 decimal – Quantity, Duration
- 5 decimals – Unit Solvency II Price, Unit percentage of par amount Solvency II price
- 2 decimals – all other monetary items

When reporting at a consolidated level, Positions held are grouped / aggregated across base entities:

- At group level – all entities consolidated using Method 1 are grouped together
- At group level – all controlled entities consolidated using Method 2 are grouped by Individual / Solo entity (detailed assets of non-controlled Method 2 entities are excluded and the holding company’s participation asset is included)
- At parent Solo level – all base entities are grouped together

The grouping / aggregation of Positions held is based on common entry to the following columns for all entities:

- C0010 Legal name of the undertaking
- C0020 Identification code of the undertaking
- C0040 Asset ID Code
- C0060 Portfolio
- C0070 Fund number
- C0080 Matching portfolio number
- C0090 Asset held in unit linked and index linked contracts
- C0100 Asset pledged as collateral
- C0110 Country of Custody
- C0120 Custodian
- C0150 Valuation method
- C0310 Participation (not required for reporting but required for consolidation/ elimination logic)

The following columns are summed when grouped / aggregated:

- C0130 Quantity
- C0140 Par amount
- C0160 Acquisition value
- C0170 Total Solvency II amount
- C0180 Accrued interest

Note that due to database field size limitations, two of the closed-list strings entered for Participation must be truncated on entry.

If the following string is entered:

- NON-CONTROLLED PARTICIPATION IN RELATED UNDERTAKING UNDER METHOD 1
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Then the following string will be reported / extracted:

- NON-CONTROLLED PARTICIPATION IN RELATED INSURANCE AND REINSURANCE UNDERTAKING UNDER METHOD 1

If the following string is entered:

- NON-CONTROLLED PARTICIPATION IN RELATED UNDERTAKING UNDER METHOD 2

Then the following string will be reported / extracted:

- NON-CONTROLLED PARTICIPATION IN RELATED INSURANCE AND REINSURANCE UNDERTAKING UNDER METHOD 2

S.06.03

This template has one section.

- Collective investment undertakings – look through approach

The following currency fields are translated at Closing Rate:

- Total Amount

Numeric data is formatted for decimal precision as follows:

- 2 decimals – Total Amount

The grouping / aggregation of data for Group reporting is based on common entry to the following columns for all entities:

- C0010  Collective Investments Undertaking ID Code
- C0030  Underlying asset category
- C0040  Country of issue
- C0040  Currency

S.07.01

This template has one section.

- Structured notes and collateralised securities

The following currency fields are translated at Closing Rate:

- Collateral value

Numeric data is formatted for decimal precision as follows:

- 5 decimals – Fixed annual return, Loss given default, Attachment point, Detachment point
- 2 decimals – Collateral value

The grouping / aggregation of data for Group reporting is based on common entry to the following columns for all entities:

- C0040  Asset ID Code
- C0060  Collateral type
- C0070  Type of structured product
- C0080  Capital protection
- C0090  Underlying security/index/portfolio
S.08.01
This template has two sections.

- Information on positions held
- Information on derivatives

Positions held data is entered by entity and the monetary items are entered in the entity currency of the entity. When the Positions held report is run, the monetary items are translated from the currency of the entity to the currency being reported.

Information on derivatives is entered not by entity but as a “global” dataset to be applied to all entities, and the monetary items are entered in the currency in which the derivative is denominated. When the Information on derivatives report is run, an entity is selected and the derivatives information is limited to only those derivative ID codes included in the Positions held report for the same entity. The monetary items are translated from the currency in which the derivative is denominated to the currency being reported.

When reported for a Group undertaking, the ID Code of the undertaking and Legal name are reported in addition to the fields reported for Solo undertakings.

The following currency fields are translated at Closing Rate:

- Notional amount of the derivative
- Maximum loss under unwinding event
- Solvency II value

The following currency fields are translated at Average Rate:

- Premium paid to date
- Premium received to date
- Swap outflow amount
- Swap inflow amount

Numeric data is formatted for decimal precision as follows:

- 0 decimals – Number of Contracts, Contract size
- 1 decimal – Delta, Duration
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- 2 decimals – all monetary items

The grouping / aggregation of data for Group reporting is based on common entry to the following columns for all entities:

- C0040  Derivative ID Code
- C0070  Fund number
- C0090  Instrument underlying the derivative
- C0060  Portfolio
- C0080  Derivatives held in index-linked and unit-linked contracts
- C0110  Use of derivative
- C0140  Buyer / Seller
- C0220  Initial date
- C0230  Duration
- C0250  Valuation method

S.08.02
This template has two sections.

- Information on positions held
- Information on derivatives

Positions held data is entered by entity and the monetary items are entered in the entity currency of the entity. When the Positions held report is run, the monetary items are translated from the currency of the entity to the currency being reported.

Information on derivatives is entered not by entity but as a "global" dataset to be applied to all entities, and the monetary items are entered in the currency in which the derivative is denominated. When the Information on derivatives report is run, an entity is selected and the derivatives information is limited to only those derivative ID codes included in the Positions held report for the same entity. The monetary items are translated from the currency in which the derivative is denominated to the currency being reported.

When reported for a Group undertaking, the ID Code of the undertaking and Legal name are reported in addition to the fields reported for Solo undertakings.

The following currency fields are translated at Closing Rate:

- Notional amount of the derivative
- Maximum loss under unwinding event
- Solvency II Value

The following currency fields are translated at Average Rate:

- Premium paid to date
- Premium received to date
- Profit and loss to date
- Swap outflow amount
Swap inflow amount

Numeric data is formatted for decimal precision as follows:

- 0 decimals – Number of Contracts, Contract size
- 2 decimals – all monetary items

The grouping / aggregation of data for Group reporting is based on common entry to the following columns for all entities:

- C0040 Derivative ID Code
- C0070 Fund number
- C0090 Instrument underlying the derivative
- C0060 Portfolio
- C0080 Derivatives held in index-linked and unit-linked contracts
- C0110 Use of derivative
- C0140 Buyer / Seller
- C0220 Initial date

**S.09.01**

This template has one section.

- Income/gains and losses in the period

The following currency fields are translated at Average Rate:

- Dividends
- Interest
- Rent
- Net gains and losses
- Unrealised gains and losses

Numeric data is formatted for decimal precision as follows:

- 2 decimals – all monetary items

The grouping / aggregation of data for Group reporting is based on common entry to the following columns for all entities:

- C0040 Asset category
- C0050 Portfolio
- C0060 Asset held in unit-linked and index-linked contracts

**S.10.01**

This template has one section.

- Securities lending and repos

The following currency fields are translated at Closing Rate:
• Near Leg Amount
• Far Leg Amount
• Solvency II Value

Numeric data is formatted for decimal precision as follows:

• 2 decimals – all monetary items

The grouping / aggregation of data for Group reporting is based on common entry to the following columns for all entities:

• C0050  Fund number
• C0040  Portfolio
• C0080  Asset category
• C0070  Counterparty Name
• C0080  Counterparty code
• C0100  Counterparty asset category
• C0110  Asset held in unit-linked and index-linked contracts
• C0120  Position in the contract
• C0150  Start date
• C0160  Maturity date

S.11.01

This template has two sections.

• Information on positions held
• Information on assets

Positions held data is entered by entity and the monetary items are entered in the entity currency of the entity. When the Positions held report is run, the monetary items are translated from the currency of the entity to the currency being reported.

Information on assets is entered not by entity but as a “global” dataset to be applied to all entities, and the monetary items are entered in the currency in which the asset is denominated. When the Information on assets report is run, an entity is selected and the assets information is limited to only those asset ID codes included in the Positions held report for the same entity. The monetary items are translated from the currency in which the asset is denominated to the currency being reported.

When reported for a Group undertaking, the ID Code of the undertaking and Legal name are reported in addition to the fields reported for Solo undertakings.

The following currency fields are translated at Closing Rate:

• Par amount
• Total amount
• Accrued Interest

Numeric data is formatted for decimal precision as follows:
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- 1 decimal – Quantity
- 5 decimals – Unit Price, Unit percentage of par amount Solvency II price
- 2 decimals – all monetary items

The grouping / aggregation of data for Group reporting is based on common entry to the following columns for all entities:

- C0040  Asset ID Code
- C0060  Name of counterparty pledging the collateral
- C0070  Name of the group of the counterparty pledging the collateral
- C0080  Country of custody
- C0110  Valuation method
- C0140  Type of asset for which the collateral is held

Technical Provisions – Reporting
There are three Technical Provisions reports (all other TP templates are reported from HFM):

S.14.01
This template has four sections.

- Portfolio
- Characteristic of product
- Information on Homogeneous risk groups
- Information on products and homogeneous risk groups

Portfolio data (grid 1) is entered by entity and the monetary items are entered in the entity currency of the entity. When the Portfolio report is run, the monetary items are translated from the currency of the entity to the currency being reported.

Characteristics of product data (grid 2) is entered by entity. This is required to allow the same product ID to be associated with different Homogeneous risk groups in different entities. When the Characteristics of product report is run, it will include all products that are also referenced in the Positions report.

Information on products and homogeneous risk groups (grid 4) is entered by entity. When the Information on products and homogeneous risk groups is run, it will include all products that are also referenced in the Positions report, and the HRG related to each product.

Information on Homogeneous risk groups data (grid 3) is entered globally. When the Information on Homogeneous risk groups report is run, it will include all HRG related to each product entered that are also referenced in the Positions report. Note that HRG details must be unique because the HRG are reported at Group.

Numeric data is formatted for decimal precision as follows:

- 0 decimals – Number of contracts, Number of new contracts, Number of HRGs in product
- 2 decimals – all other monetary items

There is no grouping / aggregation of any data other than HRG for Group reporting.
S.15.01
This template has one section.

- Description of the guarantees of variable annuities
  Numeric data is formatted for decimal precision as follows:
  - 5 decimals – Guaranteed level

There is no grouping / aggregation of data for Group reporting.

S.15.02
This template has one section.

- Hedging of guarantees of variable annuities
  Numeric data is formatted for decimal precision as follows:
  - 2 decimals – all monetary items

There is no grouping / aggregation of data for Group reporting.

Reinsurance / SPV
There are six Reinsurance / SPV reports:

S.30.01.01
This template has two sections.

- Facultative covers for non-life business basic data
- Facultative covers for life business basic data

For each of the two sections, the Line of Business is selected.

Note that for the Extract format report, all non-life and life entries are reported in a single file with the Line of Business in one of the columns.

Currency amounts are to be loaded in the currency of the placement and as indicated by the Currency field. The amounts are not translated to reporting currency.

All numeric data is formatted for decimal precision as follows:

- 2 decimals – all monetary items

S.30.02.01
This template has four sections.

- Facultative covers for non-life business shares data
- Facultative covers for life business shares data
- Information on reinsurers
- Information on reinsurers

For each of the two Facultative covers sections, the Line of Business is selected.
Note that for the Extract format report for the Facultative covers sections, all non-life and life entries are reported in a single file with the Line of Business in one of the columns.

Information on reinsurers and information on brokers is entered not by entity but as a “global” dataset to be applied to all entities, and there are no monetary items. When the Information on reinsurers or information on brokers report is run, an entity is selected and the reinsurer information is limited to only those reinsurer/broker ID codes included in the Facultative covers report for the same entity.

Currency amounts are to be loaded in the currency of the placement and as indicated by the Currency field. The amounts are not translated to reporting currency.

All numeric data is formatted for decimal precision as follows:

- 2 decimals – all monetary items

**S.30.03.01**

This template has one section.

- Outgoing Reinsurance Program basic data

Currency amounts are to be loaded in the currency of the placement and as indicated by the Currency field. The amounts are not translated to reporting currency.

Numeric data is formatted for decimal precision as follows:

- 2 decimals – all monetary items
- 4 decimals – percentages (presented as ratios)

**S.30.04.01**

This template has four sections.

- Outgoing Reinsurance Program shares data
- Information on reinsurers
- Information on brokers
- Information on collateral providers

Information on reinsurers, information on brokers and information on collateral providers is entered not by entity but as a “global” dataset to be applied to all entities, and there are no monetary items. When the Information on reinsurers, information on brokers or information on collateral providers report is run, an entity is selected and the associated information is limited to only those ID codes included in the Outgoing Reinsurance Program report for the same entity.

Currency amounts are to be loaded in the currency of the placement and as indicated by the Currency field. The amounts are not translated to reporting currency.

All numeric data is formatted for decimal precision as follows:

- 2 decimals – all monetary items
- 4 decimals – percentages (presented as ratios)
S.31.01
This template has two sections.

- Share of reinsurers (including Finite Reinsurance and SPV's)
- Information on reinsurers

Share of reinsurers data is entered by entity and the monetary items are entered in the entity currency of the entity. When the Positions held report is run, the monetary items are translated from the currency of the entity to the currency being reported.

Information on reinsurers is entered not by entity but as a “global” dataset to be applied to all entities, and there are no monetary items. When the Information on reinsurers report is run, an entity is selected and the reinsurer information is limited to only those reinsurer ID codes included in the Share of reinsurers report for the same entity.

When reported for a Group undertaking, the ID Code of the undertaking and Legal name are reported in addition to the fields reported for Solo undertakings.

All currency fields are translated at Closing Rate:

All numeric data is formatted for decimal precision as follows:

- 2 decimals – all monetary items

The grouping / aggregation of data for Group reporting is based on common entry to the following columns for all entities:

- C0040 Code reinsurer
- C0050 Type of code of reinsurer

S.31.02
This template has two sections.

- Special Purpose Vehicles
- Information on SPV

Special Purpose Vehicles data is entered by entity and the monetary items are entered in the entity currency of the entity. When the Positions held report is run, the monetary items are translated from the currency of the entity to the currency being reported.

Information on SPV is entered not by entity but as a “global” dataset to be applied to all entities, and there are no monetary items. When the Information on assets report is run, an entity is selected and the SPV information is limited to only those Internal codes of SPV included in the Special Purpose Vehicles report for the same entity.

When reported for a Group undertaking, the ID Code of the undertaking and Legal name are reported in addition to the fields reported for Solo undertakings.

All currency fields are translated at Closing Rate:

Numeric data is formatted for decimal precision as follows:

- 2 decimals – all monetary items
The grouping / aggregation of data for Group reporting is based on common entry to the following columns for all entities:

- C0030 Internal code of SPV
- C0040 ID Code of SPV
- C0050 ID Code Type of SPV
- C0060 Lines of business
- C0070 Type of trigger(s)
- C0080 Contractual trigger event
- C0090 Same trigger as in underlying portfolio
- C0100 Basis risk arising from risk-transfer structure
- C0110 Basis risk arising from contractual terms
- C0160 SPV fully funded in relation to cedant obligations throughout the reporting period
- C0180 Identification of material investments held by cedant in SPV
- C0140 Securitisation assets related to cedant held in trust with other third party than cedant / sponsor

**IGT – Reporting**

IGT data is entered by entity and the monetary items are entered in the entity currency of the entity. Both the “buyer” and “seller” must report each transaction using a global and unique transaction ID. When reported from a base entity, all data submitted by the reporting entity will be included in the report. When an IGT report is run at a parent entity, all data submitted by the base entities will be matched by Transaction ID. If both the buyer and seller entities are descendants of the reporting entity, then the transaction will be considered in-scope for the report. All transactions for which either the buyer or seller is not a descendant of the reporting entity are not intra-group transactions at this reporting level and are therefore out of scope. However, of the in-scope transactions, only the transaction with the larger value will be reported, in accordance with EIOPA requirements. If there is only one in-scope transaction reported for a transaction ID, then it will be reported. The monetary items are translated from the currency of the entity to the currency being reported.

There are four IGT reports:

**S.36.01**

This template has one section.

- IGT - Equity-type transactions, debt and asset transfer

Numeric data is formatted for decimal precision as follows:

- 2 decimals – all monetary items

There is no grouping / aggregation of data for Group reporting other than eliminations as described at the top of this ICT section.

**S.36.02**

This template has one section.

- IGT - Derivatives
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Numeric data is formatted for decimal precision as follows:

- 2 decimals – all monetary items

There is no grouping / aggregation of data for Group reporting other than eliminations as described at the top of this ICT section.

S.36.03
This template has one section.

- IGT - Internal reinsurance
Numeric data is formatted for decimal precision as follows:

- 2 decimals – all monetary items

There is no grouping / aggregation of data for Group reporting other than eliminations as described at the top of this ICT section.

S.36.04
This template has one section.

- IGT - Cost Sharing, contingent liabilities, off BS and other items
Numeric data is formatted for decimal precision as follows:

- 2 decimals – all monetary items

There is no grouping / aggregation of data for Group reporting other than eliminations as described at the top of this ICT section.

Risk Concentration – Reporting
There is one Risk Concentration report:

S.37.01
This template has one section.

- Risk concentration
Numeric data is formatted for decimal precision as follows:

- 2 decimals – all monetary items

There is no grouping / aggregation of data for Group reporting.

Consolidation in FDM

QMR schedules in FDM support consolidation logic – aggregation, translation and elimination. Consolidation is executed when the user runs a report rather than during data load. Reports that implement consolidation logic (e.g. Assets, Technical Provisions) will prompt the user for the required Entity and reporting Currency.

During the implementation setup, three tables are created which store the entity hierarchy, default entity currency and currency translation data. These tables are required for the consolidation logic.

Below is an illustration of how consolidation logic works.
Entity Hierarchy - Group has children Group1 and Group2. Group1 has children LE01 and LE02, Group 2 has children LE03 and LE04 where LE03 is a non-controlled entity (consolidation type PSI) and consolidated either by method 1 or method 2 (D&A)

Entity Currency (Group – USD; Group1 – AUD; Group2 – USD; LE01 – AUD; LE02 – USD, LE03 – USD, LE04 - AUD)

Currency Translation (USD -> AUD: 1.1; AUD -> USD: 0.9)

The data can include ICP as a column. If the following rows were loaded:

<table>
<thead>
<tr>
<th>Asset</th>
<th>Group</th>
<th>Value</th>
<th>Participation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asset 1</td>
<td>LE01</td>
<td>100</td>
<td>Not a participation</td>
</tr>
<tr>
<td>Asset 2</td>
<td>LE01 LE03</td>
<td>100</td>
<td>Is a participation</td>
</tr>
<tr>
<td>Asset 3</td>
<td>LE01 LE03</td>
<td>100</td>
<td>Not a participation</td>
</tr>
<tr>
<td>Asset 4</td>
<td>LE02</td>
<td>200</td>
<td>Not a participation</td>
</tr>
<tr>
<td>Asset 5</td>
<td>LE02 LE01</td>
<td>300</td>
<td>Not a participation</td>
</tr>
<tr>
<td>Asset 6</td>
<td>LE03</td>
<td>400</td>
<td>Not a participation</td>
</tr>
<tr>
<td>Asset 7</td>
<td>LE04</td>
<td>500</td>
<td>Not a participation</td>
</tr>
</tbody>
</table>

If the user then runs the Asset report for parameters LE02, USD (no need for aggregation, translation or elimination), the output will be:

| Asset 4 | LE02 | 200 |
| Asset 5 | LE02 LE01 | 300 |

If the user then runs the Asset report for parameters LE02, AUD (translation is performed, no need for aggregation or elimination), the output will be:

| Asset 4 | LE02 | 220 |
| Asset 5 | LE02 LE01 | 330 |

If the user then runs the Asset report for parameters Group1, AUD (aggregation, elimination and translation are performed), the output will be:

| Asset 1 | LE01   | 100   |
| Asset 2 | LE01 LE03 | 100 |
| Asset 3 | LE01 LE03 | 100 |
| Asset 4 | LE02   | 180   |

If the user then runs the Asset report for parameters Group, AUD (aggregation, elimination and translation are performed), the output will be:

| Asset 1 | LE01   | 100   |
| Asset 2 | LE01 LE03 | 100 |
| Asset 4 | LE02   | 180   |
| Asset 7 | LE04   | 500   |

The ownership of LE03 by LE01 is reported rather than being eliminated and the detailed assets of LE03 are excluded. This is because LE03 is a non-controlled participation (in accordance with Article 335 of the "COMMISSION DELEGATED REGULATION (EU) 2015/35" document of 10 October 2014). Note that this logic applies ONLY to the S.06.02 schedule which includes participations.
Loading Data from FDM to HFM

Assets template S.06.02 is loaded to HFM for validation against the Balance Sheet data. Reload this assets data file to the HFM Location for your entity, validate and export to HFM.

The remaining data required for QRT reporting is also loaded to HFM through the HFM location as setup by the administrator.

Reviewing and Reporting Solo Data in HFM

Data loaded to HFM for each of the QRT schedules must be reviewed and reported upon. The Solo schedules not reported upon through FDM are processed in HFM using data entry forms and financial reports.

If an invalid combination of entity, year, period, reporting unit and jurisdiction are selected for a report, no Template Code will be displayed and a warning message “Invalid POV Combination or not calculated” will be displayed. Check that the correct POV combination has been selected for the required template variant, and that the POV has been calculated / consolidated.

Correlation Factors

There is one data form for each correlation table in the document management 93_Admin_Local folder. Correlation factors can also be loaded from the sample EIOPA data file provided.

For each SCR risk category for which a correlation-factor-based diversification calculation is required, Solo-specific correlation factors can be entered for the Partial Internal Model if different from the global Standard Formula and Partial Internal Model factors. Both axes of each correlation table contain a list of each individual risk element across which the diversification effect is calculated.

All values entered to the table must be in the range from -1 to 1, the values on the diagonal of the table must be 1 and the amount for each combination of risk X and risk Y must equal the amount for risk Y and risk X.

Data is entered only to the lower left half of the table. When the entity is calculated, the diagonal values will be populated with 1 and the upper right half of the table will be populated with the amount entered to the diagonally opposite cell. Any invalid entry will be cleared and left unpopulated. These invalid entries will be listed in the Correlation Table Validation form.

Validating Correlation Factors

There is one summary data form for Correlation validation errors SCR_corrValidate in the document management 98_Validation_Local folder.

For each row, the linked form (SCR_corrValidateTable) will open the relevant correlation table and any errors can be viewed and corrected. Any invalid data entered will not have been copied from the entry cell in the lower left half of the table to the calculated cell in the upper right half of the table. Depending on the settings selected by the Administrator, the original value might have also been cleared from the entry cell. Correlation values must be in the range from -1 to 1.

Content of the Submission and Basic Information – Data Entry and Review

The content of the submission (i.e. the templates included in the reporting submission) must be listed, and a reason provided for non-submission. Basic information regarding the submitting entity must also be submitted.

There are three data forms in the document management 01_Content folder.
S.01.01
The reporting content required is based on the entity type (Solo, Group), the period (Day 1, Quarterly, Annual) and the reporting type (SII, Financial Stability, ECB). All three reporting types are displayed in the data form while the entity and period determine the details of each list. By default, it is assumed that all schedules listed will be “Reported” unless otherwise determined by the entity configuration (e.g., one of the S.25.01 or S.25.02 or S.25.03 will be reported based on the Authorized Model, and either the S.28.01 or S.28.02 will be reported depending on the undertaking category of Life, Non-Life or Composite). Should any of the schedules not be required, a reason must be submitted. Enter the relevant “reason code” to the data column to override the default of “Reported”.

Two override columns are provided in the form. Data can be entered to either the [None] override column or to the <EC> override column. Data entered to the [None] column will not be deleted when data for the entity is reloaded to <Entity Currency> in “replace” mode while data entered to the <EC> column will be removed by a “replace” data load. When calculated, any data in the [None] column will be copied to <EC> column and the override logic applied.

Note that if the right-click menu is used to calculate / consolidate, ensure that the cell selected is in the <EC> column. Right-clicking a cell in the [None] column will only update the [None] Value dimension member and not the <Entity Currency> member in which all data and cell text is stored.

Select the “information” icon from the menu button bar to see a list of all reason codes. But note that not all reason codes are applicable to all schedules. Right-click on a row of the form and select “Properties” to view the valid reason codes listed in the Account Calculation Attribute field on a schedule-by-schedule (row-by-row) basis.

After entering a valid override reason code and calculating the entity, the appropriate reason for non submission will be displayed. Note that the reasons are in English only as defined in the EIOPA documentation. If an invalid reason code is entered it will be ignored and the default entry will be displayed.

The related XBRL entry for each row is displayed in the form but is applicable to XBRL reporting only and will not be included in the printed report. Similarly, the “core” of the template code is also displayed as the “Filing Ref”. This template code (without the variant suffix) is used as the fact entry in the “filing indicators” section of the XBRL document.

S.01.02
Basic information regarding the submitting entity is displayed for review.

The reference date is based on the year and period selected in the POV bar and most other entries are derived from configuration settings for the entity or other data entered. The reporting date is not displayed but will be based on the date on which the report is run. Several settings such as “Regular/Ad hoc” submission and “Initial submission or re-submission” default to one of the two options available, but can be changed by entering a non-zero entry to the override column and re-calculating. The reporting of RFFs information is based on whether the entity has related RFFs for which at least one related RFF has a non-zero Notional SCR value. Entities with related RFFs but no RFF Notional SCR data will be reported as if they had no RFFs.

Additional information is displayed in the data entry form for convenience but is not required for the reporting of this specific template.

The Article 112 entry will default to “Regular reporting” unless there is a UD Field entry in the entity metadata indicating otherwise. The displayed entry can be changed by entering a non-zero entry to the override column. Note that Article 112 refers to a requirement to report the Standard Formula in addition to the Authorized Model when the Authorized Model is either Partial Internal Model or Full
Internal Model. Article 112 can therefore never be “Article 112(7) reporting” when the Authorized Model is Standard Formula but should be set to “Article 112(7) reporting” when the regulator requests that Standard Formula be reported in addition to Partial Internal Model or Full Internal Model. If the Article 112 entry is changed to “Article 112(7) reporting” then the S.01.01 entry for S.25.01 will change to “Reported”.

Two override columns are provided in the form. Data can be entered to either the [None] override column or to the <EC> override column. Data entered to the [None] column will not be deleted when data for the entity is reloaded to <Entity Currency> in “replace” mode while data entered to the <EC> column will be removed by a “replace” data load. When calculated, any data in the [None] column will be copied to <EC> column and the override logic applied.

Note that if the right-click menu is used to calculate / consolidate, ensure that the cell selected is in the <EC> column. Right-clicking a cell in the [None] column will only update the [None] Value dimension member and not the <Entity Currency> member in which all data and cell text is stored.

The related XBRL entry for each row is displayed in the form but is applicable to XBRL reporting only and will not be included in the printed report.

Note that the cell text entries can be overtyped (HFM does not prevent manual entry of cell text) but any changes will be over-written by rules when the entity is calculated.

S.01.03
Basic information regarding the RFFs and MAPs related to the submitting entity is displayed for review.

This information is derived from the Reporting Unit hierarchy as configured by the administrator.

**Content of the Submission and Basic Information – Reporting**
There are three financial reports in the Workspace Explore 01_Content folder.

S.01.01 (Content of the Submission), S.01.02 (Basic Information), S.01.03 (Basic Information, RFFs and MAPs)

For each report, select the appropriate scenario, year, period, entity, reporting unit and reporting type from the POV bar. The reports can be displayed in HTML format and then printed to PDF for formatted reporting, or opened directly in PDF format. Note that the Basic Information Reporting Date will be the date that the report was run.

**Balance Sheet – Data Entry and Review**
There are two data forms in the document management 02_BalanceSheet folder.

**S0201**
This form displays balance sheet data for Solvency II, Statutory, Branch Management Accounts and ECB Reclassification Adjustments. Data is displayed for the total of third party and intercompany entries. Select the required Data Source member and the Reporting Unit member from the POV bar in order to enter, review or revise data. If the account supports intercompany entry, right-click the required cell and select the Linked Form menu item. To add new intercompany partners to the form, select the Add Members icon and select the required members from the POV selection screen.

Data is entered to the SII column, IFRS and / or Local GAAP, Branch Management Accounts and ECB Reclassification Adjustments as required. A company might need to report “statutory” data based on Local GAAP but provide IFRS data for consolidation to meet a Group IFRS reporting requirements. After calculating the entity, data entered to either IFRS or Local GAAP will be copied to the Statutory...
column. A metadata user defined field entry made by the administrator will determine for each entity which of IFRS or Local GAAP will be copied. If no entry is made then IFRS will be copied to Statutory by default.

Note that a third form of data entry can be enabled by the Administrator. This is termed Global GAAP and can be used for a non-IFRS accounting standard that requires consolidation. The description displayed in the Global GAAP column heading can be changed by the Administrator to reflect its nature. If Global GAAP is enabled, data can be entered to IFRS, Local GAAP and Global GAAP and data will be copied from one of the three IFRS / GAAP columns to the Statutory column.

In order to fulfill ECB reporting requirements, Debts owed to credit institutions and Financial Liabilities other than debts owed to credit institutions must be entered in more detail than EIOPA requires. Debts owed to credit institutions and Debts owed to non-credit institutions must also be entered by the country in which the liability is held. QMR rules will then sort the entered data into the required “domestic”, “euro area” and “rest of world” categories. Linked forms provide data entry and review by country. From the main S.02.01 form, select the linked form from either the Debts owed to credit institutions or Debts owed to non-credit institutions rows. Then either use the [ICP None] row for third party entries or select the required intercompany partner by selecting the Add Member icon. From the required ICP row, select the linked form and then select the required country / countries from the Add Member icon. After data is entered by country and then calculated, the “domestic”, “euro area” and “rest of world” categories of the accounts will be populated appropriately based on the country by country entry.

For some accounts, the non-SII account values may be entered on a summary basis. The form provides rows for the detailed entry and the summary entry (the summary entry header is displayed in *italics*). Data can be entered for non-SII accounts to the detail and / or summary rows. If any data is entered to a summary row then all related rows will be merged to a single value when reported.

Balance sheet data is either entered and reviewed directly at Group or entered at Legal Entity / Solo level and consolidated. If any balance sheet data is entered at Group level then related data entered at a Branch or Legal Entity / Solo entity will not be consolidated to Group. Data entered to Branch entities will always be consolidated to the Legal Entity / Solo.

Solvency II asset accounts for which there are matching Assets accounts will be validated against the summary data imported from the Assets schedules source files. The validations will be executed whenever the current entity is calculated or updated as part of a Group consolidation. The details of each failed account validation will display on the right-hand side of the data entry form. To see the details of the validation check, right-click on the error message displayed and select the Cell Text option. Click the expand icon (+) for the Validation Cell Text label to see the full details. If there are no validation errors, the error columns will be hidden.

These validations are generally run at data entry Value dimension members because it is only at data entry members that corrections can be made. However, the system administrator can configure the validation rules to run at:

- Data entry
  - Data entry is usually at <Entity Currency> of base entities and adjustments but also at <Entity Currency> of Group entities if data if entered directly to Group entities.
- Branch entities
  - Branch entities might not be base entities but the validations can be configured to also run at parent Branch entities.
- Legal Entities / Solo entities
Legal Entities / Solo entities might not be base entities but the validations can be configured to also run at parent Legal Entity / Solo entities.

- Group entities
  - Validations can be configured to run at Group entities

**S0201_MAPs**
This form displays a single Net Assets Solvency II data point applicable to Matching Adjustment Portfolios only. Data entry to S.02.01 for MAPs is not required but the Net Assets of MAPs must be reported in one of the Own Funds templates.

**S0202**
This form displays specified balance sheet data by underlying currency.

To modify or add data, open the linked form for the relevant asset or liability row. To add data for additional currencies, select the Add Member icon and select the required currencies members from the POV selection screen. Enter third party data to the linked form, or to add inter-company data, select the Add Member icon and then select the required inter-company partners members from the POV selection screen. Add the new data as required to the second linked form.

An option to enter "Other" currencies for immaterial data is provided but it is recommended that all currencies be entered, particularly if data is entered by branch and aggregated to Solo / Individual entities. The associated report will merge all individual currencies for which the total assets and total liabilities are less than 10% of the overall total assets and total liabilities into the “Other” category.

S.02.02 accounts are each matched and total currencies value for each is validated against a series of S.02.01 accounts. The validations will be executed whenever the current entity is calculated or updated as part of a Group consolidation. The details of each failed account validation will display on the right-hand side of the data entry form. To see the details of the validation check, right-click on the error message displayed and select the Cell Text option. Click the expand icon (+) for the Validation Cell Text label to see the full details. If there are no validation errors, the error columns will be hidden. Note that the “S0202_Valid…” account referenced in the Cell Text is a parent account that groups the individual S.02.01 accounts upon which the S.02.02 account is based.

Note that the ISO currency code for the Albanian Lek (ALL) cannot be used in HFM due to a conflict with an internal keyword. So for data entry purposes ALB is used as the code for the Lek. However, when displayed in a report or included in an XBRL instance document, the correct code ALL will be displayed.

**Balance Sheet - Reporting**
There are two financial reports in the Workspace Explore 02_BalanceSheet folder.

- S0201
- S0202

For each report, select the appropriate scenario, year, period, entity and reporting type from the POV bar. The reports can be displayed in HTML format and then printed to PDF for formatted reporting, or opened directly in PDF format.

**S0201**
The S0201 report will report the Statutory data based on the accounting standard (specific version of GAAP) copied from either IFRS, Local GAAP or Global GAAP as configured by the administrator. Note that the accounting standard applied is displayed in the S.01.02 (Basic Information) schedule for each
reporting entity. Also note that EIOPA allow just two accounting standard entries “IFRS” and “Local GAAP”, so entities reporting either Local GAAP or Global GAAP will refer to “Local GAAP” in the S.01.02 schedule.

If summary data was entered to the S.02.01 schedule for any of the Statutory accounts for which both detailed and summary data entry is provided, the data entered to the summary and detailed rows will be merged and presented as a single value in the report.

**S0202**
The S0202 report encompasses SII data by major balance sheet category by underlying currency. The data is presented in reporting currency but categorized by the currency in which the assets and liabilities are denominated. The report will include the reporting currency and all other individual currencies that comprise 90% of the assets or liabilities totals. The report will merge all individual currencies for which the total assets and total liabilities are less than 10% of the overall total assets and total liabilities into the “Other” category.

Note that the Reporting Currency is presented in the first column, followed by the individually reported currencies sorted in descending order by Total Assets, then Total Other Currencies and finally the Total.

**Off Balance Sheet – Data Entry and Review**
There are five data forms in the document management 03_OffBalanceSheet folder.

**S0301, S030201, S030301**
These data entry forms are used for data entry and review at base and parent entities.

**S0301**
The S0301 form can be used for data entry at base entities and for review of base and parent entities. To modify or add data, open the linked form for the relevant row, select the required ICP member and enter the data. Note that “same group” data is derived from the total of the [ICP Entities] data of the related entry / total row.

**S030201, S030301**
The S030201 and S030301 forms can be used for data entry at base entities. All data is entered to the Data Source [None] and <Entity Currency> only. For “same group” data, enter the intercompany partner.

To modify existing data, enter text to the cell text fields for Code of Guarantee, Name of Provider / Receiver, Code of Provider / Receiver, Specified Triggering Event and Effective Date. For Type of Code of Provider / Receiver, Triggering event and Ancillary Own Funds, enter a numeric data value as specified by the EIOPA guidelines. The valid numeric codes can be viewed in the form information window.

To add new data, click on the Add Row icon, select a new line sequence number and then select the linked form from the new row created. Ensure that a line sequence number already used is NOT selected. If multiple rows of data are entered to the same line sequence (but with different ICP), the data will be merged on consolidation and results will not be as expected. All rows of data MUST use different line sequence numbers. In the linked form, select the required ICP member from the form point-of-view. Enter data as required and as noted above. Note that at least one numeric entry must be made or the row of data will not display after closing the linked form.
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After data entry and calculation, the appropriate text description and XBRL tag will be populated by rules from the numeric entries. The “same group” text will be calculated based on the ICP entry. When consolidating to parent solo and group entities, intercompany entries will be eliminated appropriately based on the ICP member entered at the base entity.

**S030204, S030304**

These data entry forms are used for review of consolidated data at a parent entity level, both parent solo and group entities. Note that at parent solo and group level, the ICP member represents the source base entity to which the data was originally entered.

**Off Balance Sheet - Reporting**

There are three financial reports in the Workspace Explore **03_OffBalanceSheet** folder.

- S0301
- S0302
- S0303

For each report, select the appropriate scenario, year, period, entity and reporting type from the POV bar. The reports can be displayed in HTML format and then printed to PDF for formatted reporting, or opened directly in PDF format.

**Activity / Cover – Data Entry and Review**

There are eight data forms in the document management **04_ActivityCover** folder.

**S040101**

Activity by country template data is to be reported by Line of Business across countries, both EEA and non-EEA, through branches and FPS.

Data is loaded by Line of Business and by the country code location of the entity writing the insurance policy and by the country code of the country into which the policy is written (i.e. the location of the risk). This data will be sorted and categorized for reporting by the system when calculated.

To add data for additional lines of business or additional countries, select the required line of business from the POV Custom1 selection and the country of the location of the entity from the POV Custom 2 selection. Select “[None]” for the Custom 5 POV selection. Then click on the “Add Members” icon in either the “EEA Countries” or “Non EEA countries” row depending on which countries the entity is writing premiums into and select one or more country codes. Note that if an EEA country is selected as the location of the entity, then an EEA country is expected as the location of the risk. If a Non EEA country is selected as the location of the entity, then an EEA country cannot be selected as the location of the risk. If a Non EEA country is selected as the location of the entity, it would be usual to select the same country as the location of the risk but the selection is only limited to Non EEA countries.

To summarize, the Custom 2 country code in the form POV represents the location of the entity and the Custom4 country code selected in the “Add Members” selection represents the location of the risk.

Enter the data to the input cells towards the top of the screen. After data is entered, the data will be displayed country by country. Data entered to an EEA country will display both the location of the entity country by country and the location of risk country by country. Data entered by Non EEA country will be displayed in a single row by the country of the location of the entity regardless of the location of the risk to which the data was entered. After calculation, select the linked reporting form from any of the displayed rows.
The linked reporting form will display the data as it will be reported. Note that the first three columns display data related to the undertaking and / or the home county of the undertaking. Only the EEA Countries Totals are required for reporting. However, the form displays the countries that aggregate to those totals. The next two columns display data for branches in EEA Countries. The sixth column displays data related to all premiums written through FPS. For the fourth, fifth and sixth columns, both the EEA Countries totals and county by country data will be reported. The last column is related to business conducted outside of the EEA. The total will be reported and data for any material country required to accumulate the reported county by country premiums written to 90% of the total premiums written will be reported. Any Non EEA country for which the written premiums are 5% or greater of the total premiums written will also be reported. Any other data for non material Non EEA countries are not reported country by country.

**S040201**

Information on class 10... template data is to be reported across EEA countries, through branches and FPS.

To add data for additional countries, select the country from the POV Custom 2 selection. Select "[None]" for the Custom 5 POV selection. Enter the data to the input cells towards the top of the screen.

Note that any aggregated Average Cost of Claims for Motor Vehicle Liability figures are the weighted averages of the Average Cost entered by country and branch / FPS. So the individual Average Cost entries entered to the form are multiplied by the matching Frequency of Claims figures, then aggregated where required, then divided by the aggregated frequency entries to yield a weighted average.

After calculation, select the Reporting option from the POV Custom 5 selection. The Undertaking column will display the data entered for the country designated as the entity’s home country.

**S050101_Life / S050101_NonLife / S050102_Life / S050102_NonLife**

These forms provide premium and related expenses information by line of business (LoB) for Life and Non-Life insurance.

Select a base ICP member, and either IFRS or Local GAAP (or Global GAAP if enabled) to enter data. After calculation, the Statutory POV will be populated based on the accounting method assigned to the entity.

**S0502_Life / S0502_NonLife**

These forms provides premium and claims information by country for Total Life and Total Non-Life insurance.

Select a base ICP member, and either IFRS or Local GAAP (or Global GAAP if enabled) to enter data. Then select the Linked Form from any row other than Total expenses to add additional countries not yet displayed. Select a new country by clicking on the Add Member icon at the top left of the form and then selecting the country from the Member Selection screen.

After calculation, the Statutory POV will be populated based on the accounting method assigned to the entity.

Also after calculation, from the main screen, select the Linked Form from the Total expenses row to view the sorted and filtered list of Home country and Top 5 countries that will be reported.
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**Activity / Cover - Reporting**

There are four financial reports in the Workspace Explore **04_ActivityCover** folder.

Select the appropriate scenario, year, period, entity and reporting type from the POV bar. The report can be displayed in HTML format and then printed to PDF for formatted reporting.

**S0401, S0402**

Note that when printing the S.04.01 / S.04.02 reports, the home country Branch and FPS or Other entries will be displayed only as part of the Home Country Total and will not be reported separately as they display in the data entry form.

**S0501, S0502**

Note that the Top 5 Countries section of the S.05.02 report will display those countries comprising at least 90% of Premiums Written up to a maximum of five countries but always including the home country. So if the data for the top three countries including the home country exceeds 90% of Premiums Written then only those three countries will be displayed regardless of how many countries were populated with data. If the home country is not in the countries exceeding 90% then it will be displayed in addition to the other Top 5 countries. It is recommended that data be entered for all significant.

**Assets – Data Entry and Review**

There are five data forms in the document management **10_Assets** folder:

**S060101**

The S060101 form can be used for data entry at base entities and for review of base and parent solo entities. The first section of the form displays data by account (listed, not listed and not tradable), summing across all CIC categories. The second section displays data by CIC category, summing across all accounts. To modify data, select the required account from the POV bar and enter the data by CIC category and portfolio in the third section of the form.

**S0602**

The Assets Summary form displays the summary of the data imported from the FDM Assets schedules. The detailed data in the Assets schedules is aggregated by account to be validated against the balance sheet entries in the S.02.01 schedule. The form presents the data in Read-Only mode. If the summary data is incorrect then the original source files must be amended, the reports re-run in FDM and data re-imported to HFM.

**S090101**

*The S.09.01.01 template has now been created as an FDM template instead of an HFM template.*

**S0901_DataEntry**

*The S.09.01.01 template has now been created as an FDM template instead of an HFM template.*

**S090104**

*The S.09.01.01 template has now been created as an FDM template instead of an HFM template.*

**Assets – Reporting**

There is one financial report in the Workspace Explore **10_Assets** folder (all other Assets schedules are reported from FDM):
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S0601

Select the appropriate scenario, year, period, entity and reporting type from the POV bar. The report can be displayed in HTML format and then printed to PDF for formatted reporting, or opened directly in PDF format.

S0901

*The S.09.01.01template has now been created as an FDM template instead of an HFM template.*

Technical Provisions – Data Entry and Review

There are seventeen forms in the document management folder 12_TechnicalProvisions. Note that Technical Provision schedules S.14.01, S.15.01, S.15.02 and S.21.02 are processed in FDM.

Select the appropriate scenario, year, period, entity, reporting unit (if applicable) and reporting type from the POV bar. If the Custom1 Line of Business (LoB) selection button is available in the POV, also select the required LoB.

**S120101_Life / S120101_Health**

These forms provide information on Life and Health (Similar to Life) technical provisions by Line of Business (LoB) for Annual reporting.

Note that some data is required to be split between “...with / without options and guarantees” while other input is not. Additional columns are provided for the combined input and for the total of the split and combined data entry.

**SR120101_Life / SR120101_Health**

These forms provide information on Life and Health (Similar to Life) technical provisions by Line of Business (LoB) for material RFF / MAP Annual reporting.

Note that some data is required to be split between “...with / without options and guarantees” while other input is not. Additional columns are provided for the combined input and for the total of the split and combined data entry.

**S120102_Life / S120102_Health**

These forms provide information on Life and Health technical provisions by Line of Business (LoB) for Quarterly reporting.

Note that some data is required to be split between “...with / without options and guarantees” while other input is not. Additional columns are provided for the combined input and for the total of the split and combined data entry.

**S120201**

This form provides information on Life and Health SLT Technical Provisions - by country.

Select a new country by clicking on the Add Member icon at the top left of the form and then selecting the country from the Member Selection screen. Note that although the icon is at the top of the form, the new rows to which to enter data to will initially display at the bottom of the form. The sum of any data for non-material countries can be entered to either the Other EEA Countries or Other Non-EEA Countries members.

**S130101**

This form provides information on annual Projection of future gross cash flows.
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Data can be entered directly to the form except for Total recoverable from reinsurance which is entered to the linked form.

S160101
This form provides information on annual information on annuities stemming from Non-life Insurance Obligations.

Select the Line of Business form the POV Custom1 selection. Select “[None]” from the POV Custom 4 selection to enter the total data for the entity in the home currency. If required to report by underlying currency, select the currency code of the underlying (original) currency from the POV Custom 4 selection. Select “[None]” from the POV Custom 5 selection.

After calculation, select “Reporting” from the POV Custom 5 selection. The total entered in home currency will be reported, and if the criteria are met for reporting the underlying currencies, these currencies will also be reported.

S170101
This form provides information on annual Non-Life technical provisions.

SR170101
This form provides information on annual Non-Life technical provisions for RFFs / MAPs.

S170102
This form provides information on quarterly Non-Life technical provisions.

S170201
This form provides information on annual Non-Life Technical Provisions - By country.

Select a new country by clicking on the Add Member icon at the top left of the form and then selecting the country from the Member Selection screen. Note that although the icon is at the top of the form, the new rows to which to enter data to will initially display at the bottom of the form. The sum of any data for non-material countries can be entered to either the Other EEA Countries or Other Non-EEA Countries members.

S180101
This form provides information on annual Projection of future cash flows (Best Estimate - Non Life) technical provisions.

S190101
This form provides information on annual Non-life Insurance Claims Information.

Select the account from the POV selection and the Line of Business form the POV Custom1 selection. Select “[None]” from the POV Custom 4 selection to enter the total data for the entity in the home currency. If required to report by underlying currency, select the currency code of the underlying (original) currency from the POV Custom 4 selection. Select “[None]” from the POV Custom 5 selection.

After calculation, select “Reporting” from the POV Custom 5 selection. The total entered in home currency will be reported, and if the criteria are met for reporting the underlying currencies, these currencies will also be reported.
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**S190101_HistoricalInflation / S190101_ExpectedInflation**
These forms provide information on the historical external inflation rates and endogenous inflations rates by line of business.

Select the Line of Business form the POV Custom1 selection. Select “[None]” from the POV Custom 4 selection and “[None]” from the POV Custom 5 selection.

Enter the inflation rates as ratios (where 15.25% is entered as 0.1525).

**S200101**
This form provides information on annual Development of the distribution of the claims incurred by Line of Business.

**S210101**
This form provides information on annual Loss distribution risk profile by Line of Business for 21 claims incurred brackets (ranges).

Note that the Start Claims and End Claims amounts for each bracket must be entered to the S2101S2103ClaimBrackets data entry form in the 92_Configuration_Local folder. Note that the claims brackets are the same for each line of business as for the S.21.03 template.

**S210301**
This form provides information on annual Non-life underwriting mass risks by Line of Business for 21 claims incurred brackets (ranges).

Note that the Start Claims and End Claims amounts for each bracket must be entered to the S2101S2103ClaimBrackets data entry form in the 92_Configuration_Local folder. Note that the claims brackets are the same for each line of business as for the S.21.01 template.

**Technical Provisions - Reports**
There are nine financial reports in the Workspace Explore 12_TP folder.

**S1201**
Select the appropriate scenario, year, period, entity, reporting unit and reporting type from the POV bar. The report can be displayed in HTML format and then printed to PDF for formatted reporting, or opened directly in PDF format.

**S1202**
Select the appropriate scenario, year, period, entity and reporting type from the POV bar. The report can be displayed in HTML format and then printed to PDF for formatted reporting, or opened directly in PDF format.

**S1301**
Select the appropriate scenario, year, period, entity and reporting type from the POV bar. The report can be displayed in HTML format and then printed to PDF for formatted reporting, or opened directly in PDF format.

**S1601**
Select the appropriate scenario, year, period, entity, line of business and reporting type from the POV bar. The report can be displayed in HTML format and then printed to PDF for formatted reporting, or opened directly in PDF format.
For each Line of Business selected, this report will include one page for the Reporting currency (home currency) and one page for each Original currency entered. The report will take longer to execute than other reports due to the potential number of currencies available.

S1701
Select the appropriate scenario, year, period, entity, reporting unit and reporting type from the POV bar. The report can be displayed in HTML format and then printed to PDF for formatted reporting, or opened directly in PDF format.

S1801
Select the appropriate scenario, year, period, entity and reporting type from the POV bar. The report can be displayed in HTML format and then printed to PDF for formatted reporting, or opened directly in PDF format.

S1901
Select the appropriate scenario, year, period, entity, line of business and reporting type from the POV bar. The report can be displayed in HTML format and then printed to PDF for formatted reporting, or opened directly in PDF format.

For each Line of Business selected, this report will include ten pages for the Reporting currency (home currency) covering each of the nine claims triangles plus one page for the inflation rates, and ten similar pages for each Original currency entered. The report will take longer to execute than other reports due to the potential number of currencies available.

S2001
Select the appropriate scenario, year, period, entity, line of business and reporting type from the POV bar. The report can be displayed in HTML format and then printed to PDF for formatted reporting, or opened directly in PDF format.

S2101
Select the appropriate scenario, year, period, entity, line of business and reporting type from the POV bar. The report can be displayed in HTML format and then printed to PDF for formatted reporting, or opened directly in PDF format.

S2103
Select the appropriate scenario, year, period, entity, line of business and reporting type from the POV bar. The report can be displayed in HTML format and then printed to PDF for formatted reporting, or opened directly in PDF format.

**Transitional Measures**

There are six data forms in the 22_Transitional folder.

To enter data select <Entity Currency> and a base Data Source member from the POV bar. To view all totals, select <Entity Curr Total> and the TotalDataSources member.

**S2201**
The first column will be populated by rules from data in other templates.

If QMR has been configured to use the optional step-by-step source scenarios, then each “without” column will be populated based on data entered to those source scenarios (four sets of balance sheet,
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own funds, SCR and MCR data) encompassing each of the step-by-step transitional conditions. Alternatively, the four step-by-step input columns can be directly input if the source scenarios are not to be used.

The remaining “impact” columns will be derived or calculated by rules.

SR220201
Select the required Matching Adjustment Portfolio from the Reporting Unit POV selection and enter the required data.

SR220301
Select the required Matching Adjustment Portfolio from the Reporting Unit POV selection and enter the required data.

S220401
Select the required currency from the Custom 3 POV selection and enter the required data.

S220501
Enter the required data.

S220601
Select the required Line of Business from the Custom 1 POV selection (“Life and health SLT” or “Non-life and health NSLT”), the required country from the Custom 2 POV selection and the required currency from the Custom 3 POV selection and enter the required data at the top left of the form. Once data has been entered for any country or any currency and saved, then further data can be entered directly to the lower right of the form (the intersections of country and currency) without changing the POV selections.

Transitional Measures - Reporting
There are six financial reports in the Workspace Explore 22_Transitional folder:

S2201, S2202, S2203, S2204, S2205, S2206

Select the appropriate scenario, year, period, entity and reporting type from the POV bar. Where required, also select the required Matching Adjustment Portfolio (S2202, S2203).

The report can be displayed in HTML format and then printed to PDF for formatted reporting, or opened directly in PDF format.

Own Funds – Data Entry and Review
There are thirteen solo data forms in the 23_OwnFunds folder.

To enter data select <Entity Currency> and a base Data Source member from the POV bar. To view all totals and any Data Lineage cell text entries, select <Entity Curr Total> and the TotalDataSources member.

S230101
This form provides Own Funds (Owner’s Equity) information for solo entities.

The Excess of Assets Over Liabilities row provides a linked form detailing the reconciliation between the Solvency II Balance Sheet Net Assets and the Statutory Balance Sheet Net Assets.
The SCR data is drawn from the SCR reported in the S.25.04 template. The S.25.04 template is calculated from the authorized model (S.25.01, S.25.02 or S.25.03) for the current period, or from the annual reporting of the prior year or from data entered directly to the S.25.04. Data can be entered directly to the S.25.04 template if prior or current period data is not available from the S.25.01, S.25.02 or S.25.03 templates or if the SCR has been more recently re-calculated.

S2302
This form provides Own Funds (Owner’s Equity) information for solo entities, in greater detail for selected rows than presented in S.23.01.

S2303
This form provides Own Funds (Owner’s Equity) information for solo entities, detailed by flows / movements. The Balance carry forward (c/fwd) is the sum of the Balance brought forward (b/fwd) and the movements.

Data entry form S2303_InitialBalanceForward in the 94_Admin_Local folder allows direct entry of the Balance brought forward for the first year of reporting (Year 2016, Period QA). For subsequent years, the Balance brought forward will equal the Balance carry forward of the prior year.

Note that the Balance b/fwd, movements and Balance c/fwd are all translated at the Closing Rate. Therefore the translated Balance b/fwd will not equal the previous reporting period translated Balance c/fwd.

S230401
There are seven forms for S.23.04.

To modify existing data, enter text to the cell text fields. For the columns for which closed lists are defined, enter a numeric data value as specified by the EIOPA guidelines. The valid numeric codes can be viewed in the form information window.

To add new data, click on the Add Row icon, and select a new line sequence number. Enter data as required and as noted above. Note that at least one numeric entry must be made or the row of data will not display after closing the linked form.

After data entry and calculation, the appropriate text description and XBRL tag will be populated by rules from the numeric entries.

S230401_01_SubMutual
This form provides for entry of “Subordinated mutual member accounts” data.

S230401_02_Preference
This form provides for entry of “Preference shares” data.

S230401_03_SubLiabilities
This form provides for entry of “Subordinated liabilities” data.

S230401_04_OtherItems
This form provides for entry of “Other items approved as basic own funds” data.

S230401_05_OtherNonReserve
This form provides for entry of “Own funds that should not be represented by the reconciliation reserve” data.
S230401_06_Ancillary
This form provides for entry of “Ancillary own funds” data.

S230401_07_RFFsMAPs
This form provides for entry of “Adjustment for ring fenced funds and matching adjustment portfolios” data. Enter the “Future transfers” and “Adjustment for restricted own funds columns” for each RFF / MAP listed. Note that all RFFS / MAPs associated with the solo entity will be listed along with the SCR and Net Assets data already entered to the Balance Sheet and SCR forms for those RFFs / MAPs.

Note that for MAPs, Net Assets is entered directly to form S0201_MAPs, and not to form S0201 which is used for the entity, RFFs and Remaining Part only.

S240101
There are two forms for S.24.01.

To modify existing data, enter text to the cell text fields. For the columns for which closed lists are defined, enter a numeric data value as specified by the EIOPA guidelines. The valid numeric codes can be viewed in the form information window.

To add new data, click on the Add Row icon, and select a new line sequence number. Enter data as required and as noted above. Note that at least one numeric entry must be made or the row of data will not display after closing the linked form.

After data entry and calculation, the appropriate text description and XBRL tag will be populated by rules from the numeric entries.

S240101_01_Participations_Deducted
This form provides for entry of “Participations (fully or partially) deducted according to article 68 of the Commission Delegated Regulation (EU) 2015/35” data.

S240101_01_Participations_NotDeducted
This form provides for entry of “Participations not (fully) deducted according to article 68 of the Commission Delegated Regulation (EU) 2015/35” data.

Own Funds - Reporting
There are five financial reports in the Workspace Explore 23_OwnFunds folder:

S2301, S2302, S2303, S2304, S2401

Select the appropriate scenario, year, period, entity and reporting type from the POV bar. The reports can be displayed in HTML format and then printed to PDF for formatted reporting, or opened directly in PDF format.

Solvency Capital Requirements (SCR) – Data Entry and Review
There are fifteen data forms in the document management folder 25_SCR folder plus two forms specifically for Day 1 reporting.

S2501 / S2501_Day1
This form provides information for the Standard Formula. Linked forms provide further details that comprise the summary information.
Links are provided from the Standard Formula Risk Module rows to the related Risk Module schedule S.26.01 to S.26.06. Links are also provided for data entry of additional rows of information. To review or enter additional detailed data (Net future discretionary benefits etc.), select a cell in the required row and open the linked form.

Note that the S.27.01 template has not yet been updated to the Final Reporting requirements. For Day 1 reporting and if required, the Net SCR and Gross SCR totals for each major risk module can be entered directly instead of using data entered to the existing S.26 schedules. To enter data directly to the S.25.01 schedule, use the S2501_Day1 form.

S2502 / S2502_Day1
This form provides information for the Partial Internal Model where a combination of Standard Formula risk modules and Internal Model modules can be combined.

Links are provided from the Standard Formula Risk Module rows to the related Risk Module schedule S.26.01 to S.26.06.

Additional Internal Model risk module rows will be available based on the Internal Model accounts added to the application by the Administrator. For these rows, enter the Gross SCR, and if modeled, the Loss absorbing capacity of deferred taxes and Loss absorbing capacity of technical provisions. The Net SCR will be calculated. Note that the Loss absorbing capacity data must be entered as negative values. To enter this data for each Internal Model risk, select the relevant row and open the linked form.

Enter an integer indicating the Future management actions regarding technical provisions and/or deferred taxes:

1. Future management actions regarding the loss-absorbing capacity of technical provisions embedded within the component
2. Future management actions regarding the loss-absorbing capacity of deferred taxes embedded within the component
3. Future management actions regarding the loss-absorbing capacity of technical provisions and deferred taxes embedded within the component
4. No embedded consideration of future management actions

If no entry is made, “No embedded consideration of future management actions” will be assumed.

If applicable, enter the Adjustment due to RFF/MAP nSCR aggregation. When the POV is calculated, the amount entered to this cell will be apportioned to each of the applicable risk module in the Allocation column. Also enter an integer indicating the Method used to calculate the adjustment due to RFF/MAP nSCR aggregation:

1. Full recalculation
2. Simplification at risk sub-module level
3. Simplification at risk module level

If no adjustment amount is entered, “No adjustment” will be used, regardless of any Method override entry made. If there is an adjustment amount but no Method override entry, ”Full recalculation” will be assumed.
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Links are also provided for data entry of additional rows of information. To review or enter additional detailed data (Net future discretionary benefits etc.), select a cell in the required row and open the linked form.

S2503
This form provides information for the Full Internal Model. Data for each Internal Model risk category is calculated externally and entered to the S.25.03 schedule for reporting purposes.

Internal Model risk module rows will be available based on the Internal Model accounts added to the application by the Administrator. For these rows, enter the Gross SCR, and if modeled, the Loss absorbing capacity of deferred taxes and Loss absorbing capacity of technical provisions. The Net SCR will be calculated. Note that the Loss absorbing capacity data must be entered as negative values. To enter this data for each Internal Model risk, select the relevant row and open the linked form.

Enter an integer indicating the Future management actions regarding technical provisions and/or deferred taxes:

1. Future management actions regarding the loss-absorbing capacity of technical provisions embedded within the component
2. Future management actions regarding the loss-absorbing capacity of deferred taxes embedded within the component
3. Future management actions regarding the loss-absorbing capacity of technical provisions and deferred taxes embedded within the component
4. No embedded consideration of future management actions

If no entry is made, “No embedded consideration of future management actions” will be assumed.

Also enter Loss absorbing capacity of technical provisions and deferred taxes not modeled.

Links are also provided for data entry of additional rows of information. To review or enter additional detailed data (Net future discretionary benefits etc.), select a cell in the required row and open the linked form.

S2504
This form provides quarterly information for the Solvency Capital Requirement (SCR) for the authorized model (Standard Formula, Partial Internal Model or Internal Model). For Solo entities, the Minimum Capital Requirement (MCR) is also presented.

For all undertakings, SCR data is taken from the SCR reported in the S.25.01, S.25.02 or S.25.03 depending on the Authorized Model. If data is not available for the current period then data is taken from the Annual period of the prior year. If a more current SCR has been calculated then this can be entered directly to the template. Data entered directly to the template will override any other calculated data.

For Solo undertakings, the MCR data will be taken from the MCR schedule. No direct data entry is available.

S2601
This form provides detailed information for the Market Risk category.

To enter data, select Custom3 StdModel (Standard Formula) or PartIntModel (Partial Internal Model) from the POV bar, and after opening a linked form, select a base member of the TotalDataSources
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hierarchy. Select the AddMember icon on the “[ICP Entities]” row if an additional intercompany partner is required.

Note that if Simplification entry has been enabled for Spread risk - bond and loans or Interest rate risk, data can be entered directly to the Net and Gross value columns in the S.26.07 data entry forms (S2607_MarketRisk_InterestRateRisk / S2607_MarketRisk_SpreadRisk). Enter the relevant supporting data and Net and Gross data. See the section below related to S.26.07 for further details.

If data is entered to both the Simplification and non-simplified data-points, entered data will be cleared after calculation. If Simplification is enabled, the non-simplified data will be cleared, otherwise any Simplification data will be cleared.

S2602
This form provides detailed information for the Counterparty Default Risk category.

To enter data, select Custom3 StdModel (Standard Formula) or PartIntModel (Partial Internal Model) from the POV bar. Data entered to multiple Data Source members will be accumulated for reporting.

- Type 1 Exposures:
  Enter the Gross SCR for Type 1 Exposures.

  Enter the Counterparty reference (Counterparty Name / Code / Type of Code), Loss Given Default and Probability of Default for all relevant Single Named Exposure entries on the rows available. Enter the probability of default as a ratio and not as a percentage (i.e. enter “0.25” and not “25” for 25%).

  If there are insufficient rows available, request that additional rows (accounts) be created by the administrator. At a consolidated level, data for common counterparties will be merged so although a Single Name Exposure might not be a top ten item for the current entity, when combined with entries from other entities it might become a top ten item. It is therefore recommended that all significant single named exposures be entered.

  The Counterparty reference entries should be based on a company-standard format so that common counterparty data can be merged for parent Solo and Group reporting. Note for example that a reference of “Acme Insurance” / “1234” / “LEI” entered by one entity, and “Acme Ins.” / “1234” / “LEI” entered by another will not be merged for Group reporting. The matching of common text entries is however NOT case-sensitive (“acme insurance” will be merged with “Acme Insurance”). Data entered to multiple Data Source members will be accumulated against each single Counterparty Reference per row.

  **WARNING**: If Counterparty reference text is not entered for each row with numeric data, then when data is reported and consolidated from Branch to Solo or from Branch and / or Solo to Group, each row without counterparty reference entries will be populated with a default numbered counterparty name and / or code with a code type of “Unknown Code”. The original entry will not be modified but when selected and sorted for reporting, default entries will be created. In order to correct any auto-populated fields, enter the correct data and recalculate. Unpopulated fields will cause issues when reporting in an XBRL instance document format so auto-population is required in cases where the necessary information is not entered.

  After entering data, calculating the entity will sort and select up to the Top Ten entries. The Top Ten entries that will be reported in the printed reports and XBRL instance document can be viewed by selecting the Linked Form from any of the Single Name Exposures rows.
Where a Solo entity is a parent of one or more Branch entities, all Single Name Exposure entries completed by the base members of the current entity are compiled, and where common counterparty reference text is found the data is merged. The Loss Given Default data is summed and the Probability of Default is recalculated based on a weighted average of the source entries. It would be expected that the Probability of Default entered is the same for all common entries, but if not, a weighted average is calculated.

The individual Single Name Exposures rows will display Counterparty Name / Code / Type of Code, Loss Given Default and Probability of Default for up to the maximum number of Single Named Exposure rows available. The top ten entries to be reported can be viewed in the linked form.

- Type 2 Exposures:
  Enter the Loss Given Default for the two Type 2 Exposure rows.
  The Gross SCR for Type 2 Exposures will be calculated based on the two Type 2 Loss Given Default entries.

- Diversification within module:
  The Diversification between Type 1 and Type 2 Exposures will be calculated.

- Net SCR:
  Enter the total Net SCR for Counterparty Default Risk.

**S2603**
This form provides detailed information for the Life Underwriting Risk category.

To enter data, select Custom3 StdModel (Standard Formula) or PartIntModel (Partial Internal Model) from the POV bar, and after opening a linked form, select a base member of the TotalDataSources hierarchy. Data entered to multiple Data Source members will be accumulated for reporting.

Note that if Simplification entry has been enabled for any of the eligible risks (all risks except Life Revision Risk), additional rows will be displayed on which data can be entered directly to the Net and Gross value columns. Select the Net or Gross cells and open the linked form to enter third party or intercompany data.

If data is entered to both the Simplification and non-simplified data-points, entered data will be cleared after calculation. If Simplification is enabled, the non-simplified data will be cleared, otherwise any Simplification data will be cleared.

**S2604**
This form provides detailed information for the Health Underwriting Risk category.

To enter data, select Custom3 StdModel (Standard Formula) or PartIntModel (Partial Internal Model) from the POV bar, and after opening a linked form, select a base member of the TotalDataSources hierarchy. Data entered to multiple Data Source members will be accumulated for reporting.

Note that if Simplification entry has been enabled for any of the eligible risks, additional rows will be displayed on which data can be entered directly to the Net and Gross value columns. Select the Net or Gross cells and open the linked form to enter third party or intercompany data.
If data is entered to both the Simplification and non-simplified data-points, entered data will be cleared after calculation. If Simplification is enabled, the non-simplified data will be cleared, otherwise any Simplification data will be cleared.

Note that the linked form for “Premium and Reserve Risk” provides several detailed forms specific to Premium and Reserve Risk calculations. Data includes Premiums (earned and future in total and by geographic region) and Standard Deviation (providing USP entry for Standard Formula with USP). Source data entered to Premium and Reserve Risk will consolidate to Group but any USP entries will not.

For each risk sub-module on the linked Volume Measures form, a further linked form provides for data entry / review of data by region (S26nn_VolGeoDiv). To add a new country or region not currently displayed, click on the “Add Member” icon and select the required country or region from the member selector screen. If the data entered by country / region does not total to the data previously entered for the risk, a variance line highlighted in red and labeled Unspecified will be displayed at the bottom of the form.

A linked form on the Combined Standard Deviation row opens a form (S2604_StdDev) that provides Cell Text details of the calculation of risk-by-risk and total standard deviation.

Also note that the linked forms for “Mass Accident Risk”, “Accident Concentration Risk” and “Pandemic Risk” are common with data entry for schedule S.27.01.

**S2605**

This form provides detailed information for the Non-Life Underwriting Risk category.

To enter data, select Custom3 StdModel (Standard Formula) or PartIntModel (Partial Internal Model) from the POV bar, and after opening a linked form, select a base member of the TotalDataSources hierarchy. Data entered to multiple Data Source members will be accumulated for reporting.

Note that the linked form for “Premium and Reserve Risk” provides several detailed forms specific to Premium and Reserve Risk calculations. Data includes Premiums (earned and future in total and by geographic region) and Standard Deviation (providing USP entry for Standard Formula with USP). Source data entered to Premium and Reserve Risk will consolidate to Group but any USP entries will not.

For each risk sub-module on the linked Volume Measures form, a further linked form provides for data entry / review of data by region (S26nn_VolGeoDiv). To add a new country or region not currently displayed, click on the “Add Member” icon and select the required country or region from the member selector screen. If the data entered by country / region does not total to the data previously entered for the risk, a variance line highlighted in red and labeled Unspecified will be displayed at the bottom of the form.

A linked form on the Combined Standard Deviation row opens a form (S2605_StdDev) that provides Cell Text details of the calculation of risk-by-risk and total standard deviation.

Also note that the linked form for “Non-life Catastrophe Risk” is common with data entry for schedule S.27.01.

**S2606**

This form provides detailed information for the Operational Risk category.
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To enter data, select Custom3 StdModel (Standard Formula) or PartIntModel (Partial Internal Model) from the POV bar, and select a base member of the TotalDataSources hierarchy. Data entered to multiple Data Source members will be accumulated for reporting.

Note that the Percentage of Basic Solvency Capital Requirement is calculated based on the Basic Solvency Capital Requirement (Gross) reported in the S.25.01 or S.25.02 schedule.

S2607_S2601_MarketRisk_InterestRateRisk
This form provides detailed information for the Simplification entries for the Interest rate risk for template S.26.01 (Market Risk).

To enter data, select Custom3 StdModel (Standard Formula) or PartIntModel (Partial Internal Model) from the POV bar, and select a base member of the TotalDataSources hierarchy.

To add a new currency, select the AddMember icon from the Currencies row and select the required currency code from the Member Selector. Enter the Net SCR. The Gross SCR data will be calculated as equal to the Net SCR. The total Net and Gross SCR amounts on the currencies row will be copied to the Net SCR and Gross SCR columns of template S.26.01 if the Simplification has been enabled.

S2607_S2601_MarketRisk_SpreadRisk
This form provides detailed information for the Simplification entries for the Spread risk for template S.26.01 (Market Risk).

To enter data, select Custom3 StdModel (Standard Formula) or PartIntModel (Partial Internal Model) from the POV bar, and select a base member of the TotalDataSources hierarchy.

Enter the Market value and Modified duration for the simplification and enter the required Net SCR and Gross SCR. The Net and Gross SCR amounts will be copied to the Net SCR and Gross SCR columns of template S.26.01 if the Simplification has been enabled.

S2607_S2603_Life
This form provides detailed information for the Simplification entries for template S.26.03 (Life Underwriting Risk).

To enter data, select Custom3 StdModel (Standard Formula) or PartIntModel (Partial Internal Model) from the POV bar, and select a base member of the TotalDataSources hierarchy.

Enter the details required for the simplification and enter the required Net SCR and Gross SCR. The Net and Gross SCR amounts will be copied to the Net SCR and Gross SCR columns of template S.26.03 if the Simplification has been enabled.

S2607_S2604_Health
This form provides detailed information for the Simplification entries for template S.26.04 (Health Underwriting Risk).

To enter data, select Custom3 StdModel (Standard Formula) or PartIntModel (Partial Internal Model) from the POV bar, and select a base member of the TotalDataSources hierarchy.

Enter the details required for the simplification and enter the required Net SCR and Gross SCR. The Net and Gross SCR amounts will be copied to the Net SCR and Gross SCR columns of template S.26.04 if the Simplification has been enabled.
This form provides detailed information for the Non-Life and Health Catastrophe Risk categories.

To enter data, select Custom3 StdModel (Standard Formula) or PartIntModel (Partial Internal Model) from the POV bar, and after opening a linked form, select a base member of the TotalDataSources hierarchy. Data entered to multiple Data Source members will be accumulated for reporting.

Note that the linked forms for the ”Natural Catastrophe Risk” and ”Health Catastrophe Risk” rows provide for a geographic split of source data. To add data to a geographic region / country not yet displayed, select the Add Member icon at the bottom of the form and select the required country from the member selector.

Note that the regions to be reported for the natural catastrophe risks are based on the grouping of countries defined for each region by EIOPA and differ between Windstorm, Earthquake, Flood and Hail. Data is entered by country and then aggregated by EIOPA-defined region for reporting. The Subsidence natural catastrophe risk is an exception to the geographic entry method. In this case, data is not entered by region or zone and as a result, a correlation factor diversification effect cannot be calculated from the entered data. Therefore the diversified Gross and Net values must be entered directly.

The Windstorm, Flood and Hail risks require both a ”Scenario A” and ”Scenario B” entry for Gross Catastrophe Risk Charge and Estimated Risk Mitigation. EIOPA require that the larger of the two amounts be reported. In order to correctly report the larger of the two scenario amounts at a Group level, data for both scenarios must be entered at Branch or Solo base entity level. When the entity is calculated, the larger of the two entered amounts (based on the Net Catastrophe Risk Charge, calculated as Gross Catastrophe Risk Charge less Estimated Risk Mitigation plus Estimated Reinsurance Premiums) are copied to the columns to be reported. The scenario for which data was copied for reporting is displayed in the ”Scenario A or B” column. Data for both scenarios is consolidated for Group and the ”largest” amount is recalculated.

The Health Catastrophe Risks, Mass Accident, Accident Concentration and Pandemic provide for geographic data entry by country. The regions to be reported for the health catastrophe risks are based on the grouping of countries defined for each region by EIOPA and differ between Mass Accident, Accident Concentration and Pandemic. Data is entered by country and then aggregated by EIOPA-defined region for reporting.

All other risk categories (Non-proportional Property Reinsurance, Man-made Catastrophe and Other Non-life Catastrophe) have linked forms specific to the risk.

**Solvency Capital Requirements (SCR) - Reporting**

There are fifteen financial reports in the Workspace Explore 25_SCR folder (four for the S.27.01 template and one for each remaining template).

For each report, select the appropriate scenario, year, period, entity, reporting unit, reporting type and model from the POV bar. The reports can be displayed in HTML format and then printed to PDF for formatted reporting.

S2501, S2502, S2503, S2504, S2601, S2602, S2603, S2604, S2605, S2606, S2607, S2701_1, S2701_2, S2701_3, S2701_4

S.26.02

When reporting the S.26.02 template, only the top ten entries will be selected and sorted.
Minimum Capital Requirements (MCR) – Data Entry and Review

There is one form in the document management folder **28_MCR**.

**S28**

This form provides information on the calculation of Minimum Capital Requirements.

The form will display the Life and Non-Life columns based on the Undertaking Type settings previously entered during the configuration phase. If the undertaking is a composite insurance company (both Life and Non-life), all columns will be displayed, otherwise either the Life or Non-Life columns only will be displayed.

To enter data, select Custom5 [None] from the POV bar, and after opening a linked form, select a base member of the TotalDataSources hierarchy. Data entered to multiple Data Source members will be accumulated for reporting. To review data after calculating, select Custom5 Reporting. Any negative values entered to or accumulated from branches will be set to zero in the Reporting view.

Note that where the data cell displays a blue triangle in the upper left corner, additional information is provided in Cell Text. Select the cell, select Cell Text from the right-click menu and then click on the expand button (+) to view the details provided. The Cell Text window may need to be expanded to display properly.

Note that the Absolute Floor calculations are based on the revised Article 129(1)(d) of Directive 2009/138/EC definition and on paragraph 1(d) of Article 29 of the Solvency II Directive:

**Article 129 / Article 29**

- €2,500,000 for Non-Life undertakings (if certain conditions met)
- €3,700,000 for Non-Life undertakings (if certain conditions not met)
- €3,700,000 for Life undertakings
- €6,200,000 for Composite undertakings (if certain Non-Life conditions met)
- €7,400,000 for Composite undertakings (if certain Non-Life conditions not met)
- €3,600,000 for Reinsurance undertakings
- €1,200,000 for Captive Reinsurance undertakings

The Absolute Floor amounts are translated from Euro to reporting currency based on the Oct 31 Closing Rate exchange rates if entered. If no Oct 31 Closing Rate exchange rates are entered, then the Closing Rates from the current period will be used.

The SCR data is drawn from the SCR reported in the S.25.04 template. The S.25.04 template is calculated from the authorized model (S.25.01, S.25.02 or S.25.03) for the current period, or from the annual reporting of the prior year or from data entered directly to the S.25.04. Data can be entered directly to the S.25.04 template if prior or current period data is not available from the S.25.01, S.25.02 or S.25.03 templates or if the SCR has been more recently re-calculated.

Minimum Capital Requirements (MCR) - Reporting

There is one financial report in the Workspace Explore **28_MCR** folder:

**S28**

Select the appropriate scenario, year, period, entity and reporting type from the POV bar. The report will display Life and Non-Life columns for a composite entity, but either Life only columns or Non-Life
only columns for non-composite entities. The report can be displayed in HTML format and then printed to PDF for formatted reporting.

**Variation – Data Entry and Review**
There are four data forms in the document management folder `29_Variation`.

To enter data, select the appropriate scenario, year, period and entity and a base member of the Data Sources dimension.

**S290101**
This form provides for annual data entry of the Variation of Items reported in Own Funds and Summary Analysis of Assets over Liabilities. The Basic Own Funds section is populated by rules from other templates.

**S290201**
This form provides for annual data entry of Movements affecting Excess of Assets over Liabilities.

**S290301**
This form provides for annual data entry of the Variation in Best Estimate, split between Life and Non-Life.

**S290401**
This form provides for annual data entry of Technical flows versus Technical provisions by Line of Business.

Select the appropriate Line of Business from the Custom1 dimension in the POV bar.

**Variation – Reporting**
There are four financial reports in the Workspace Explore `29_Variation` folder:

S2901, S2902, S2903, S2903

For each report, select the appropriate scenario, year, period, entity and reporting type from the POV bar. The reports can be displayed in HTML format and then printed to PDF for formatted reporting, or opened directly in PDF format.

**Group**
There are two Group data forms in the document management folder `32_Group`, one for solo entry and one for entry at a group level.

**00_Group_SoloEntry (solo data entry for S.32.01, S.33.01, S.34.01)**
This form provides for data entry on Undertakings in the scope of the group that is entered at a solo level. Insurance undertakings, regulated and non-regulated data is entered to this form:

- Insurance undertakings:
  - Premiums Written
  - Underwriting performance
  - Investment performance
  - Total performance
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- Voting rights
- Other criteria
- Proportional share retained (art. 221)

- Non-insurance undertakings:
  - Total Balance Sheet (total assets)
  - Turnover

- Non-EEA Insurance and Reinsurance undertakings
  - Local capital requirement
  - Local minimum capital requirement
  - Eligible own funds in accordance with local rules

- Other regulated and non-regulated financial undertakings including insurance holding companies
  - Notional SCR or Sectoral capital requirement
  - Notional MCR or Sectoral minimum capital requirement
  - Eligible Own Funds

Financial Stability – Data Entry and Review

There are four data forms in the document management 38_FinancialStability folder:

S380110
This form provides for annual data entry of Duration of Liabilities. Note that Branch / Solo data does NOT consolidate and must be entered at each level of the entity hierarchy as required.

S390111
This form provides for quarterly data entry of Statutory Accounting: Profit & Loss. Note that Branch / Solo data does NOT consolidate and must be entered at each level of the entity hierarchy as required.

S400110
This form provides for annual data entry of annual profit (or loss) sharing. Note that Branch / Solo data does NOT consolidate and must be entered at each level of the entity hierarchy as required.

S410111
This form provides for quarterly data entry of Lapse/surrender rate contracts and volume. Note that Branch / Solo data does NOT consolidate and must be entered at each level of the entity hierarchy as required.

Financial Stability – Reporting

There are four financial reports in the Workspace Explore 38_FinancialStability folder:

S3801, S3901, S4001, S4101

For each report, select the appropriate scenario, year, period, entity and reporting type from the POV bar. Only reporting type “FS” is available for these reports. The reports can be displayed in HTML format and then printed to PDF for formatted reporting, or opened directly in PDF format.

ECB – Data Entry and Review

There are three data forms in the document management 50_ECB folder:
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**E0101**
This form provides for quarterly and annual data entry of “Deposits to cedants - line-by-line reporting”.

**E0201**
This form provides for annual data entry of “Pension entitlements”.

**E0301**
This form provides for annual data entry of “Non-life Technical Provisions - reinsurance policies - By country”.

**ECB – Reporting**
There are three financial reports in the Workspace Explore 50_ECB folder:

E0101, E0301, E0401

For each report, select the appropriate scenario, year, period, entity and reporting type from the POV bar. Only reporting type “ECB” is available for these reports. The reports can be displayed in HTML format and then printed to PDF for formatted reporting, or opened directly in PDF format.

**Validating Solo Data**

After the solo data has been calculated, reviewed and corrected as required, validation calculations can be reviewed. If there are any errors in the validation process, detailed information regarding the error is presented in cell text.

There is one Data Checks form in the 96_DataChecks folder. However, note that the Data Checks were defined by EIOPA for the Preparatory Phase reporting. For Final Reporting, EIOPA have removed the Data Checks specification and added XBRL Validations. QMR currently retains the Preparatory Phase Data Check calculations.

**01_DataChecks**
This form provides the details of the Preparatory Phase data checks completed for Solo (Individual) Quarterly reporting (CQS), Solo (Individual) Annual reporting (CAS), Group Quarterly reporting (QCGS) and Group Annual reporting (CGS). The data checks displayed will depend on the nature of the entity and period selected in the POV bar.

The EIOPA data check reference (e.g. CAS 1) is displayed as are the error count and cell text details. Note that the data check calculations are re-calculated at both <Entity Currency> and <Entity Curr Adj> to ensure that the validation is completed for the <Entity Curr Total> data values. Either of the two Value dimensions could be calculated first so each calculation validates the <ECT> amount and writes an error count such that the error count at <ECT> represents the data check result. So for example if an <ECA> entry was used to adjust an <EC> entry, it is possible that the error count of a successful validation is recorded as 1 at <EC> and -1 at <ECA>, netting to 0 at <ECT>.

If either <EC> or <ECA> are calculated but the other Value dimension is not, and remains “impacted”, then the cell text message will indicate that the data check is not complete and requires further calculation.

If the data check calculation is completed successfully, the <ECT> error count will be 0 and the cell text message will indicate that the data check was successful. This message will display on the face of the form. For further details, right-click on the error count or error message cells and select “Cell Text”. The EIOPA data check definition will be displayed as will the data amounts from the left and
right sides of the EIOPA equation. Note that not all data checks require that the two sides of the
equation be equal. Some validations require that one side be greater or equal to the other side.

If the data check calculation is unsuccessful, the <ECT> error count will be 1 and the cell text message
will indicate that the data check encountered an error. This message will display on the face of the
form. For further details, right-click on the error count or error message cells and select “Cell Text”. The EIOPA data check definition will be displayed as will the data amounts from the left and right sides
of the EIOPA equation and further details on the source of the data.

Depending on the data check definition, the amounts for the left and right side of the equation might
be drawn from single base level data points or from a parent data point, aggregating several other
data points.

Note that to minimize the length of the entry for the data check definition, the Template Code is not
repeated in the equation unless it changes from cell to cell. So for example, the EIOPA definition of
CAS 39:

\[ S.02.01.b.L1 + S.02.01.b.L4 = S.17.01.b.Q26 \]

will be displayed in QMR as:

\[ S.02.01.b.L1 + L4 = S.17.01.b.Q26 \]

The definition of the data check logic is stored in the user defined fields of the metadata of the data
check accounts. If the data check logic is not properly defined, an error message will be displayed
indicating; “Data check definition not correctly specified”. This message will display on the face of the
data entry form. For further details, right-click on the error count or error message cells and select
“Cell Text”. Should you encounter this situation, please make a note of the message details and advise
your system administrator. The administrator might be able to correct the data check definition error
or might contact Oracle for a correction. This is not expected to occur unless the administrator amends
the QMR metadata incorrectly.

**Data Checks – Report**

There is one Data Checks report in the 96_DataChecks folder. *(Note that currently no Data Check
report is being provided)*

DataChecks

This report lists all data checks required based on the entity and period selected in the POV bar. If an
entity is selected for which Data Checks are not required (RFFs, Branches) then the report will be
blank.

The data check reference is listed (e.g. “CAS 39”) followed by the Template Codes of the schedules
being checked (e.g. “S.02.01.b-S.17.01.b”) and the results of the validation logic as displayed in the
form cell text.

There are four data forms in the 98_Validation_Local folder.

**01_Validations**

This form provides a summary of validations and links to additional forms providing further detail.
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02_Validations_DataEntry
This form provides summary validation information on regular data entry and correlation factor entry. It is assumed that unless specifically identified by the administrator, all regular data is entered as a positive value, all correlation factors must be in the range from -1 to +1 and all percentages must be in the range of 0 to 100. Cell Text provides the details of the erroneous data-points.

03_Validations_BS
This form provides information on Balance Sheet validation checks (assets details from the Assets schedules vs. the matching Balance Sheet account).

SCRCorr.Validate
This form provides a summary of the errors found in correlation factor data entry. Links are provided to view specific errors.

Correcting Validation Errors
If errors are identified during the validation process, these errors should be corrected before the data is finalized and submitted. After correcting the errors, re-review the validation forms to ensure that all of the data is properly validated.

Sign Off and Submit Solo Reports
After all data has been reviewed and validated, you might be required to sign off on the data by submitting through HFM Process Control. Once signed off and approved, report as required.

Submitting Group Data
After the solo data is reviewed and submitted, you run a consolidation to consolidate it into group data. You then review and submit this group data to group regulators. To review and submit group data, you follow this task flow:

1. The group administrator loads the following group data from the source system into FDM.
   • Risk Concentration
     o S.37.01
2. The data in FDM is validated, reviewed, and reported on.
3. The remaining group schedules are reviewed and reported on in HFM. These include consolidated versions of:
   • Content and Basic Information
   • Balance Sheet
   • Cover
   • Assets
   • Technical provisions
   • Own Funds
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- Solvency Capital Requirements
- Financial Stability Reporting

And Group specific reports

- S.32.01
- S.33.01
- S.34.01
- S.35.01

4. After the group data is reviewed and validated, it is submitted to the group regulators either using reports or XBRL documents based on the Solvency II taxonomy.

Loading Group Data from Source Systems into FDM

Data file format
For each set of schedules for which reporting is completed in FDM, there is a standard import file format. For example, all IGT schedules use a single tilde-delimited format specific to IGT schedules. The Intra-group transactions (IGT) schedules use an IGT format and the Risk Concentration (RC) schedule has its own format.

The QMR application provides sample data files with the required tilde-delimited formats. In each of these files, the first row highlights the headings of the columns.

Different columns need to be populated for different schedules within each category. For instance, IGT1 will require that column 13 be populated “Transaction Amount”. IGT2 will require that column 21 be populated for “Value At Report Date”.

You can review what data is required for each schedule by reviewing the Import format screen in the FDM Web client (MetaData -> Import Format).

Importing Data
Once you have a data file completed for a particular schedule, you can import the data into FDM for review and reporting.

- Open and log in to FDM Web client.
  - EPM -> FDM -> Web Server Components -> Web logon.
- Click Workflow -> Import.
- Select the correct location in the POV bar at the bottom of the screen. Remember that there is one location for each schedule for each group entity.
- Select Upload File.
- Browse to the required file.
- Select between Replace / Append and click Import.

During the import process, FDM will run validations to ensure data quality. If validation errors occur, a report will be displayed showing all errors and each source record that failed to upload. All records that passed the validation checks will be imported. The data file should be corrected and re-imported until all validation errors are cleared.
During subsequent loads, previous validation errors will display. In order to clear the previous validation error messages, complete the following procedure before re-importing:

- Click Analysis -> Log.
- Click the Delete button.
- Specify the current date and all prior log entries will be deleted.

**Running reports**

Once data has been validated and imported, QRT reports can be generated. To generate the QRT reports complete the following steps:

- Open and log in to FDM Web client.
  - EPM -> FDM -> Web Server Components -> Web logon.
- Click Analysis -> Report.
- Select Quantitative Management Reporting for Solvency II from the drop down.
- Select the output format.
- Select the correct location in the POV bar below (e.g. QMR-Assets-D1).
- Double click a report or select a report and click the Publish button.
- Select the FDM Data Category, select the Accounting Period and click OK to run the report.

QMR provides reports in five languages; English (EN), German (DE) Spanish (ES), French (FR) and Dutch (NL). To view the reports in the required language:

- Select Tools -> User Setting.
- Select the required language.
- Return to Analysis -> Report and you will see report group for the selected language.

**Consolidating Solo Data in HFM**

After solo data is submitted in HFM, the group user must consolidate the data. A consolidation can be invoked from any data entry form, ad-hoc grid or the Process Control screen. Whenever solo data is updated, the group data must be re-consolidated.

It is recommended that the Consolidate All consolidation option never be used. This may cause future consolidations to be more time-consuming. Select the Consolidate option to update only those solo entities for which data has changed. Select Consolidate All With Data to re-consolidate all entities for which data has been loaded. The Consolidate All With Data option should only be necessary if global data such as exchange rates have been changed and all solo data needs to be re-translated.

**Basis of consolidation**

Data is consolidated based on the Consolidation Method of the entity combined with the Consolidation Rule applied to each account grouping.

**Balance Sheet**

For entities defined as Holding (HOLDING) or Subsidiary (SUBS) by their Consolidation Method, most Balance Sheet data is consolidated on an accounting full consolidation basis, applying the Percent Consolidation ([PCon]) factor as entered to Ownership Management. The default [PCon] value is 1
Eliminations are processed in the [Elimination] Value dimension of the child of the first common parent of the entity and inter-company partner also applying the [PCon] factor.

For entities defined as Significant Participations (PSI) by their Consolidation Method, the Balance Sheet is consolidated on an "Equity Accounting" method. The Net Assets (Assets less Liabilities / Total Equity) are consolidated and split between the Consolidation Reserve account (at the [POwn] Ownership percentage) and the Minority Interest account (at the [PMin] Minority Interest percentage). Since these accounts are all Owner’s Equity (Own Funds) accounts and not presented in the Balance Sheet for Solvency II reporting, Assets and Liabilities for Significant Participations are in effect not consolidated.

Data consolidated from and eliminated between Branches within a single Solo is consolidated at 100%.

Specified Balance Sheet accounts are consolidated using one of the following alternative Consolidation Rules for non-Branch entities:

- Dividends / Own Funds
  - Consolidated at [PCon] and re-classed to Minority Interest at [PMin]
  - Eliminated to Consolidation Reserve at [POwn] if the account is specified in the UD Field
- Equity
  - Consolidated at [PCon]
  - Eliminated to Consolidation Reserve at [POwn] and to Minority Interest at [PMin] if the method is not HOLDING
- Investments
  - Consolidated at [PCon]
  - Eliminated to Investments at [PCon] and to owned entity Consolidation reserve at [POwn] and Minority Interest at [PMin]

Data is entered to the SII column and IFRS and / or Local GAAP. A company might need to report “statutory” data based on Local GAAP but provide IFRS data for consolidation to meet a Group IFRS reporting requirements. After calculating the entity, data entered to either IFRS or Local GAAP will be copied to the Statutory column. A metadata user defined field entry made by the administrator will determine for each entity which of IFRS or Local GAAP will be copied. If no entry is made then IFRS will be copied to Statutory by default.

For some accounts, the statutory (IFRS / Local GAAP) account values may be entered on a summary basis. The form provides rows for the detailed entry and the summary entry (the summary entry header is displayed in *italics*). Data can be entered for statutory accounts to the detail and / or summary rows. If any data is entered to a summary row then all related rows will be merged to a single value when reported.

- SII and IFRS / Local GAAP balance sheet data is either entered and reviewed directly at Group or entered at Legal Entity / Solo level and consolidated. If any of SII or IFRS or Local GAAP balance sheet data is entered at Group level then related data entered at a Branch or Legal Entity / Solo entity will not be consolidated to Group. Data entered to Branch and Consolidated RFF entities will always be consolidated to the Legal Entity / Solo.

**Cover**

Cover data is consolidated proportionally at [POwn]. The lower of the entity and partner [POwn] is applied to eliminations.
Technical Provisions
Technical provisions data is consolidated and eliminated on a Balance Sheet basis at [PCon].

Own Funds
• Dividends / Own Funds
  o Consolidated at [PCon] and re-classed to Minority Interest at [PMin]
  o Eliminated to Consolidation Reserve at [POwn] if the account is specified in the UD Field
• Non-available Own Funds
  o Consolidated at [PCon]
  o Eliminated at [PMin] if the method is not HOLDING
  o Eliminated to Minority Interest at [PMin] if the account is specified in the UD Field and if the method is not HOLDING
• Other
  o Consolidated at [POwn]
  o Eliminated at lower of entity and partner [POwn]

Solvency Capital Requirements
SCR data is consolidated on a proportional basis, applying the [POwn] factor as entered to Ownership Management. The default [POwn] value is 1 (100%). Eliminations are processed in the [Elimination] Value dimension of the child of the first common parent of the entity and inter-company partner applying the lower of the cumulative [POwn] factor of the entity and inter-company partner. Data consolidated from and eliminated between Branches within a single Solo is consolidated at 100%.

A cumulative [POwn] factor is calculated by multiplying the Parent-Child [POwn] factors starting from the source entity and rolling up to the first common parent of the entity and inter-company partner.

The following exceptions are applied:
• After Shock Assets / Liabilities
  o SCR After Shock Assets / Liabilities data is by default not consolidated. After Shock Assets / Liabilities at Group level requires a re-analysis of an accumulation of the detailed source data from each solo entity. In most cases, consolidating the Solo After Shock Assets / Liabilities will not produce the correct results as a re-analysis of the source detailed data would. After Shock Assets / Liabilities must therefore be re-entered at each parent entity. An analysis of the details is not possible within QMR because the details are not entered to QMR at a Solo level.
  o Should the system administrator choose to, the After Shock Assets / Liabilities can be consolidated on the same proportional basis as the Before Shock Assets / Liabilities. But as noted above, this might not produce the correct results at a consolidated level.
• Deduction & Aggregation entities
  o SCR data is not consolidated for entities defined as D&A by their Consolidation Method. SCR data for D&A entities is reported in the Group G03 schedule only.
• Full Risk entities
  o SCR data is consolidated at a factor of 100% regardless of the [POwn] value for entities defined as Full Risk by their Consolidation Method and if the Tier 1 “Total eligible own funds to meet the SCR” is less that the Solo SCR Total.
All SCR calculations are re-applied to the source data that is entered directly at group or consolidated net of eliminations to each Group entity. So at Group entities, the SCR results are based on a recalculation of the source data, not a consolidation of the Solo SCR results.

Minimum Capital Requirements
MCR data is not required to be consolidated, but for Group SCR Floor calculation is consolidated at [POwn]. The lower of the entity and partner [POwn] is applied to eliminations.

Reinsurance
Reinsurance data is consolidated and eliminated on a Balance Sheet basis at [PCon].

Financial Stability
Lapses, Duration Liabilities, Profit and Loss, Profit or Loss Share data is not consolidated and must be entered at each required level of the entity hierarchy.

Reviewing and Reporting on Group Data in HFM
Review and report on the group consolidated data using data forms and financial reports after solo data is consolidated to group.

Balance Sheet - Review
There is one data form in the document management 02_BalanceSheet folder for Group review.

S0201
This form is the same as is used for Solo review.

The group balance sheet data is consolidated from the solo balance sheet data reviewed and reported upon for each solo entity unless the Administrator has enabled direct data entry at group level. If entered directly, data is entered to the SII column and/or IFRS and / or Local GAAP and/or Branch Management Accounts and/or ECB Reclassification Adjustments as required. A company might need to report “statutory” data based on Local GAAP but provide IFRS data for consolidation to meet a Group IFRS reporting requirements. After calculating the entity, data entered to either IFRS or Local GAAP will be copied to the Statutory column. A metadata user defined field entry made by the administrator will determine for each entity which of IFRS or Local GAAP will be copied. If no entry is made then IFRS will be copied to Statutory by default.

Balance Sheet - Reports
There is one financial reports in the Workspace Explore 02_BalanceSheet folder for Group reporting.

• S0201
Select the appropriate scenario, year, period, entity and reporting type from the POV bar. The report can be displayed in HTML format and then printed to PDF for formatted reporting, or opened directly in PDF format.

Cover – Review
There are four data forms in the document management 04_CountryCover folder for Group review.

S0501_NonLife
This form provides premium and related expenses information by line of business (LoB) for Non-Life insurance.
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S0501_Life
This form provides premium and related expenses information by line of business (LoB) for Life insurance.

S0502_NonLife
This form provides premium and claims information by country for Non-Life insurance.

S0502_Life
This form provides premium and claims information by country for Life insurance.

Cover - Reporting
There are two financial reports in the Workspace Explore 04_CountryCover folder for Group review.

Select the appropriate scenario, year, period, entity and reporting type from the POV bar. The report can be displayed in HTML format and then printed to PDF for formatted reporting.

S0501, S0502
Note that the Top 5 Countries section of the S.05.02 report will display those countries comprising at least 90% of Premiums Written up to a maximum of five countries but always including the home country. So if the data for the top three countries exceeds 90% of Premiums Written then only those three countries will be displayed regardless of how many countries were populated with data. If the home country is not in the countries exceeding 90% then it will be displayed in addition to the other countries. It is recommended that data be entered for all significant countries so that a proper consolidated evaluation of the top countries can be made at a Group level.

Assets – Review
There are no Assets templates for Group review / reporting (S090104 is now an FDM report).

Technical Provisions – Review
There are no Technical Provisions templates for Group reporting other than S.14.01 which is reported from FDM.

Transitional Measures
There is one data form in the 22_Transitional folder for Group reporting.

S2201
To enter data select <Entity Currency> and a base Data Source member from the POV bar. To view all totals, select <Entity Curr Total> and the TotalDataSources member.

The first column will be populated by rules from data in other templates.

If QMR has been configured to use the optional step-by-step source scenarios, then each “without” column will be populated based on data entered to those source scenarios (four sets of balance sheet, own funds, SCR and MCR data) encompassing each of the step-by-step transitional conditions. Alternatively, the four step-by-step input columns can be directly input if the source scenarios are not to be used.

The remaining “impact” columns will be derived or calculated by rules.
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Transitional Measures - Reporting
There is one financial report in the Workspace Explore 22_Transitional folder:

S2201

Select the appropriate scenario, year, period, entity and reporting type from the POV bar. The report can be displayed in HTML format and then printed to PDF for formatted reporting, or opened directly in PDF format.

Own Funds – Review
There are thirteen solo data forms in the 23_OwnFunds folder for Group review.

S230104
This form provides Own Funds (Owner’s Equity) information for group entities.

The SCR data is drawn from the SCR reported in the S.25.04 template. The S.25.04 template is calculated from the authorized model (S.25.01, S.25.02 or S.25.03), from the annual reporting of the prior year or from data entered directly to the S.25.04. Data can be entered directly to the S.25.04 template if prior or current period data is not available from the S.25.01, S.25.02 or S.25.03 templates or if the SCR has been more recently re-calculated.

The Minimum Group SCR data is drawn from the Minimum Group SCR reported in the S.25.04 template. The Minimum Group SCR in the S.25.04 template is a consolidation of the MCR of the Solo undertakings in the group. The MCR from the Holding and Subsidiary undertakings are consolidated at 100% while the MCR from Significant Participations is consolidated at the ownership percentage ([POwn]). Data can be entered directly to the S.25.04 template if the consolidated data is incorrect.

S2302
This form provides Own Funds (Owner’s Equity) information for solo entities, in greater detail for selected rows than presented in S.23.01.

S2303
This form provides Own Funds (Owner’s Equity) information for solo entities, detailed by flows / movements. The Balance carry forward (c/fwd) is the sum of the Balance brought forward (b/fwd) and the movements.

Note that the Balance b/fwd, movements and Balance c/fwd are all translated at the Closing Rate. Therefore the translated Balance b/fwd will not equal the previous reporting period translated Balance c/fwd.

S230404
There are eight forms for S.23.04.

To modify existing data, enter text to the cell text fields. For the columns for which closed lists are defined, enter a numeric data value as specified by the EIOPA guidelines. The valid numeric codes can be viewed in the form information window.

After data entry and calculation, the appropriate text description and XBRL tag will be populated by rules from the numeric entries.

S230404_01_SubMutual
This form provides for review of “Subordinated mutual member accounts” data.
S230404_02_Preference
This form provides for review of “Preference shares” data.

S230404_03_SubLiabilities
This form provides for review of “Subordinated liabilities” data.

S230404_04_OtherItems
This form provides for review of “Other items approved as basic own funds” data.

S230404_05_OtherNonReserve
This form provides for review of “Own funds that should not be represented by the reconciliation reserve” data.

S230404_06_Ancillary
This form provides for review of “Ancillary own funds” data.

S230404_07_RFFsMAPs
This form provides for review of “Adjustment for ring fenced funds and matching adjustment portfolios” data. Note that all RFFs / MAPs associated with the group entity will be listed along with the SCR and Net Assets data already entered to the Balance Sheet and SCR forms for those RFFs / MAPs.

S230404_08_NonAvail
This form provides for review of “Non available own funds at group level” data. Note that the data is entered for each Solo entity and grouped accordingly.

Own Funds - Reporting
There are four financial reports in the Workspace Explore 23_OwnFunds folder:

S2301, S2302, S2303, S2304

Select the appropriate scenario, year, period, entity and reporting type from the POV bar. The report can be displayed in HTML format and then printed to PDF for formatted reporting, or opened directly in PDF format.

Solvency Capital Requirements (SCR) – Data Entry and Review
There are fifteen data forms in the document management folder 25_SCR folder plus two forms specifically for Day 1 reporting.

S2501 / S2501_Day1
This form provides information for the Standard Formula. Linked forms provide further details that comprise the summary information.

Links are provided from the Standard Formula Risk Module rows to the related Risk Module schedule S.26.01 to S.26.06. Links are also provided for data entry of additional rows of information. To review or enter additional detailed data (Net future discretionary benefits etc.), select a cell in the required row and open the linked form.

Note that the S.26.<nn> schedules have not yet been updated to the Final Reporting requirements. For Day 1 reporting and if required, the Net SCR and Gross SCR totals for each major risk module can be entered directly instead of using data entered to the existing S.26 schedules. To enter data directly to the S.25.01 schedule, use the S2501_Day1 form.
S2502 / S2502_Day1
This form provides information for the Partial Internal Model where a combination of Standard Formula risk modules and Internal Model modules can be combined.

Links are provided from the Standard Formula Risk Module rows to the related Risk Module schedule S.26.01 to S.26.06.

Additional Internal Model risk module rows will be available based on the Internal Model accounts added to the application by the Administrator. For these rows, enter the Gross SCR, and if modeled, the Loss absorbing capacity of deferred taxes and Loss absorbing capacity of technical provisions. The Net SCR will be calculated. Note that the Loss absorbing capacity data must be entered as negative values. To enter this data for each Internal Model risk, select the relevant row and open the linked form.

Enter an integer indicating the Future management actions regarding technical provisions and/or deferred taxes:

1. Future management actions regarding the loss-absorbing capacity of technical provisions embedded within the component
2. Future management actions regarding the loss-absorbing capacity of deferred taxes embedded within the component
3. Future management actions regarding the loss-absorbing capacity of technical provisions and deferred taxes embedded within the component
4. No embedded consideration of future management actions

If no entry is made, “No embedded consideration of future management actions” will be assumed.

If applicable, enter the Adjustment due to RFF/MAP nSCR aggregation. When the POV is calculated, the amount entered to this cell will be apportioned to each of the applicable risk module in the Allocation column. Also enter an integer indicating the Method used to calculate the adjustment due to RFF/MAP nSCR aggregation:

1. Full recalculation
2. Simplification at risk sub-module level
3. Simplification at risk module level

If no adjustment amount is entered, “No adjustment” will be used, regardless of any Method override entry made. If there is an adjustment amount but no Method override entry, “Full recalculation” will be assumed.

Links are also provided for data entry of additional rows of information. To review or enter additional detailed data (Net future discretionary benefits etc.), select a cell in the required row and open the linked form.

Note that the S.26.<nn> schedules have not yet been updated to the Final Reporting requirements. For Day 1 reporting and if required, the Net and Gross totals for each major risk module can be entered directly instead of using data entered to the existing S.26 schedules. To enter Standard Formula Risk Module data directly to the S.25.02 schedule, use the S2502_Day1 form.

S2503
This form provides information for the Full Internal Model. Data for each Internal Model risk category is calculated externally and entered to the S.25.03 schedule for reporting purposes.
Internal Model risk module rows will be available based on the Internal Model accounts added to the application by the Administrator. For these rows, enter the Gross SCR, and if modeled, the Loss absorbing capacity of deferred taxes and Loss absorbing capacity of technical provisions. The Net SCR will be calculated. Note that the Loss absorbing capacity data must be entered as negative values. To enter this data for each Internal Model risk, select the relevant row and open the linked form.

Enter an integer indicating the Future management actions regarding technical provisions and/or deferred taxes:

1. Future management actions regarding the loss-absorbing capacity of technical provisions embedded within the component
2. Future management actions regarding the loss-absorbing capacity of deferred taxes embedded within the component
3. Future management actions regarding the loss-absorbing capacity of technical provisions and deferred taxes embedded within the component
4. No embedded consideration of future management actions

If no entry is made, “No embedded consideration of future management actions” will be assumed.

Also enter Loss absorbing capacity of technical provisions and deferred taxes not modeled.

Links are also provided for data entry of additional rows of information. To review or enter additional detailed data (Net future discretionary benefits etc.), select a cell in the required row and open the linked form.

**S2504**

This form provides quarterly information for the Solvency Capital Requirement (SCR) for the authorized model (Standard Formula, Partial Internal Model or Internal Model). For Group entities, the Minimum Group SCR (SCR Floor) is also presented.

For all undertakings, SCR data is taken from the SCR reported in the S.25.01, S.25.02 or S.25.03 depending on the Authorized Model. If data is not available for the current period then data is taken from the Annual period of the prior year. If a more current SCR has been calculated then this can be entered directly to the template. Data entered directly to the template will override any other calculated data.

For Group undertakings, the Minimum Group SCR (SCR Floor) is a consolidation of the MCR of all of the Solo undertakings in the group. The MCR from the Holding and Subsidiary undertakings are consolidated at 100% while the MCR from Significant Participations is consolidated at the ownership percentage ([POwn]). Data can be entered directly to the S.25.04 template if the consolidated data is incorrect.

**S2601**

This form provides detailed information for the Market Risk category.

To enter After Shock Asset / Liability data, select Custom3 StdModel (Standard Formula) or PartIntModel (Partial Internal Model) from the POV bar, and after opening a linked form, select a base member of the TotalDataSources hierarchy.

Note that if Simplification entry has been enabled for Spread risk - bond and loans or Interest rate risk, data can be entered directly to the Net and Gross value columns in the S.26.07 data entry forms (S2607_MarketRisk_InterestRateRisk / S2607_MarketRisk_SpreadRisk). Enter the relevant supporting data and Net and Gross data. See the section below related to S.26.07 for further details.
If data is entered to both the Simplification and non-simplified data-points, entered data will be cleared after calculation. If Simplification is enabled, the non-simplified data will be cleared, otherwise any Simplification data will be cleared.

**S2602**
This form provides detailed information for the Counterparty Default Risk category.

Select Custom3 StdModel (Standard Formula) or PartIntModel (Partial Internal Model) from the POV bar.

- **Type 1 Exposures:**
  Data entered at a base level will be accumulated at parent solo and group level. Where common counterparty reference text is found the data is merged. The Loss Give Default data is summed and the Probability of Default is recalculated based on a weighted average of the source entries. It would be expected that the Probability of Default entered is the same for all common entries, but if not, a weighted average is calculated.

  Consolidating / calculating the entity will sort and select up to the Top Ten entries. The Top Ten entries that will be reported in the printed reports and XBRL instance document can be viewed by selecting the Linked Form from any of the Single Name Exposures rows.

- **Type 2 Exposures:**
  Enter the Loss Given Default for the two Type 2 Exposure rows.

  The Gross SCR for Type 2 Exposures will be calculated based on the two Type 2 Loss Given Default entries.

- **Diversification within module:**
  The Diversification between Type 1 and Type 2 Exposures will be calculated.

- **Net SCR:**
  Enter the total Net SCR for Counterparty Default Risk.

**S2603**
This form provides detailed information for the Life Underwriting Risk category.

To enter After Shock Asset / Liability data, select Custom3 StdModel (Standard Formula) or PartIntModel (Partial Internal Model) from the POV bar, and after opening a linked form, select a base member of the TotalDataSources hierarchy. Data entered to multiple Data Source members will be accumulated for reporting.

Note that if Simplification entry has been enabled for any of the eligible risks (all risks except Life Revision Risk), additional rows will be displayed on which data can be entered directly to the Net and Gross value columns. Select the Net or Gross cells and open the linked form to enter third party or intercompany data.

If data is entered to both the Simplification and non-simplified data-points, entered data will be cleared after calculation. If Simplification is enabled, the non-simplified data will be cleared, otherwise any Simplification data will be cleared.
S2604
This form provides detailed information for the Health Underwriting Risk category.

To enter After Shock Asset / Liability data, select Custom3 StdModel (Standard Formula) or PartIntModel (Partial Internal Model) from the POV bar, and after opening a linked form, select a base member of the TotalDataSources hierarchy. Data entered to multiple Data Source members will be accumulated for reporting.

Note that if Simplification entry has been enabled for any of the eligible risks, additional rows will be displayed on which data can be entered directly to the Net and Gross value columns. Select the Net or Gross cells and open the linked form to enter third party or intercompany data.

If data is entered to both the Simplification and non-simplified data-points, entered data will be cleared after calculation. If Simplification is enabled, the non-simplified data will be cleared, otherwise any Simplification data will be cleared.

Note that the linked form for “Premium and Reserve Risk” provides several detailed forms specific to Premium and Reserve Risk calculations. Data includes Premiums (earned and future in total and by geographic region) and Standard Deviation (providing USP entry for Standard Formula with USP). Source data entered to Premium and Reserve Risk will consolidate to Group but any USP entries will not.

For each risk sub-module on the linked Volume Measures form, a further linked form provides for data entry / review of data by region (S26nn_VolGeoDiv)

Also note that the linked forms for “Mass Accident Risk”, “Accident Concentration Risk” and “Pandemic Risk” are common with data entry for schedule S.27.01.

S2605
This form provides detailed information for the Non-Life Underwriting Risk category.

To enter After Shock Asset / Liability data, select Custom3 StdModel (Standard Formula) or PartIntModel (Partial Internal Model) from the POV bar, and after opening a linked form, select a base member of the TotalDataSources hierarchy. Data entered to multiple Data Source members will be accumulated for reporting.

Note that the linked form for “Premium and Reserve Risk” provides several detailed forms specific to Premium and Reserve Risk calculations. Data includes Premiums (earned and future in total and by geographic region) and Standard Deviation (providing USP entry for Standard Formula with USP). Source data entered to Premium and Reserve Risk will consolidate to Group but any USP entries will not.

For each risk sub-module on the linked Volume Measures form, a further linked form provides for data entry / review of data by region (S26nn_VolGeoDiv). To add a new country or region not currently displayed, click on the “Add Member” icon and select the required country or region from the member selector screen. If the data entered by country / region does not total to the data previously entered for the risk, a variance line highlighted in red and labeled Unspecified will be displayed at the bottom of the form.

A linked form on the Combined Standard Deviation row opens a form (S2605_StdDev) that provides Cell Text details of the calculation of risk-by-risk and total standard deviation.

Also note that the linked form for “Non-life Catastrophe Risk” is common with data entry for schedule S.27.01.
S2606
This form provides detailed information for the Operational Risk category.

S2607
There are four forms for Simplification entries. These must be entered at group level and do not consolidate from Solo entries.

S2607_S2601_MarketRisk_InterestRateRisk
This form provides detailed information for the Simplification entries for the Interest rate risk for template S.26.01 (Market Risk).

To enter data, select Custom3 StdModel (Standard Formula) or PartIntModel (Partial Internal Model) from the POV bar, and select a base member of the TotalDataSources hierarchy.

To add a new currency, select the AddMember icon from the Currencies row and select the required currency code from the Member Selector. Enter the Net SCR. The Gross SCR data will be calculated as equal to the Net SCR. The total Net and Gross SCR amounts on the currencies row will be copied to the Net SCR and Gross SCR columns of template S.26.01 if the Simplification has been enabled.

S2607_S2601_MarketRisk_SpreadRisk
This form provides detailed information for the Simplification entries for the Spread risk for template S.26.01 (Market Risk).

To enter data, select Custom3 StdModel (Standard Formula) or PartIntModel (Partial Internal Model) from the POV bar, and select a base member of the TotalDataSources hierarchy.

Enter the Market value and Modified duration for the simplification and enter the required Net SCR and Gross SCR. The Net and Gross SCR amounts will be copied to the Net SCR and Gross SCR columns of template S.26.01 if the Simplification has been enabled.

S2607_S2603_Life
This form provides detailed information for the Simplification entries for template S.26.03 (Life Underwriting Risk).

To enter data, select Custom3 StdModel (Standard Formula) or PartIntModel (Partial Internal Model) from the POV bar, and select a base member of the TotalDataSources hierarchy.

Enter the details required for the simplification and enter the required Net SCR and Gross SCR. The Net and Gross SCR amounts will be copied to the Net SCR and Gross SCR columns of template S.26.03 if the Simplification has been enabled.

S2607_S2604_Health
This form provides detailed information for the Simplification entries for template S.26.04 (Health Underwriting Risk).

To enter data, select Custom3 StdModel (Standard Formula) or PartIntModel (Partial Internal Model) from the POV bar, and select a base member of the TotalDataSources hierarchy.

Enter the details required for the simplification and enter the required Net SCR and Gross SCR. The Net and Gross SCR amounts will be copied to the Net SCR and Gross SCR columns of template S.26.04 if the Simplification has been enabled.
This form provides detailed information for the Non-Life and Health Catastrophe Risk categories.

**Solvency Capital Requirements (SCR) - Reports**
Refer to solo SCR reports.

**Group - Review**
There are four Group data forms in the document management folder 32_Group and one data form for data entry. Most of the data for these schedules are consolidated from solo data entry but there are some entries required at group.

**S3201**
This form provides information on Undertakings in the scope of the group.

This information is compiled from solo data, consolidation methods / ownership % and entity-specific information stored in the entity User Defined fields for all Solo entities that are descendants of the reporting Group entity.

The information listed below is based on the Solo data and consolidation methods / ownership %:

<table>
<thead>
<tr>
<th>Information</th>
<th>Consolidation basis</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance Sheet, Written Premiums</td>
<td>Entered or calculated at Solo entities</td>
</tr>
<tr>
<td>Turnover, Performance</td>
<td>Entered at Solo entities (form 00_Group_SoloEntry)</td>
</tr>
<tr>
<td>Voting rights</td>
<td>Entered at Solo entities (form 00_Group_SoloEntry)</td>
</tr>
<tr>
<td>Proportional share retained (art. 221)</td>
<td>Entered at Solo entities (form 00_Group_SoloEntry)</td>
</tr>
<tr>
<td>Other criteria</td>
<td>Entered at Solo entities (form 00_Group_SoloEntry)</td>
</tr>
<tr>
<td>Capital share</td>
<td>The cumulative Ownership percentage from the Solo entity to the reporting Group entity</td>
</tr>
<tr>
<td>Used for the establishment of accounting consolidated accounts</td>
<td>The cumulative Ownership percentage from the Solo entity to the reporting Group entity and related minority interest</td>
</tr>
<tr>
<td>Level of influence</td>
<td>Based on the cumulative consolidation method from the Solo entity to the reporting Group entity *</td>
</tr>
<tr>
<td>Method chosen and under method 1, treatment of the undertaking</td>
<td>Based on the cumulative consolidation method from the Solo entity to the reporting Group entity *</td>
</tr>
</tbody>
</table>

* Note that the “cumulative” consolidation method is the most restrictive method applied from the Solo entity to the Group entity.

Also note that under method 1, the default treatment (e.g. Method 1: Full consolidation) can be over-ridden by over-riding the Capital Type UD Field entry (e.g. a CapType:Sectoral UD Field entry creates an entry of Method 1: Sectoral rules).

The information listed below is based on the following User Defined field keyword entries:

<table>
<thead>
<tr>
<th>Information</th>
<th>Keyword</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legal name of the entity</td>
<td>LeName</td>
<td>Acme Insurance Co. Ltd.</td>
</tr>
<tr>
<td>Identification code</td>
<td>IDCode</td>
<td>01AT875G00000XX12301</td>
</tr>
</tbody>
</table>
Oracle Quantitative Management and Reporting for Solvency II

<table>
<thead>
<tr>
<th>Type of code</th>
<th>IDCodeType</th>
<th>LEI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Country (ISO Code)</td>
<td>HomeCountry</td>
<td>RT</td>
</tr>
<tr>
<td>Type of undertaking</td>
<td>Type</td>
<td>Composite insurer</td>
</tr>
<tr>
<td>Legal form (Annex III L1)</td>
<td>Form</td>
<td>Ltd</td>
</tr>
<tr>
<td>Category (mutual/non-mutual)</td>
<td>Cat</td>
<td>Mutual</td>
</tr>
<tr>
<td>Supervisory authority</td>
<td>Super</td>
<td>PRA*</td>
</tr>
<tr>
<td>Inclusion in the scope of Group supervision</td>
<td>IncScope</td>
<td>Yes</td>
</tr>
<tr>
<td>Date of decision is art 214 is applied</td>
<td>IncDate</td>
<td>2013-03-31</td>
</tr>
</tbody>
</table>

* Note that a "known" abbreviation entered to the entity User Defined field for Supervisor will be converted to the full description when rules create the cell text entry. If no "Super" entry is found, then a default entry will be created based on the "Home country" entry of the entity. For further details of the "known" abbreviations, please refer to the QMR Admin Guide.

S3301

This form provides information on (Re)insurance Solo entities. SII-based SCR, MCR and Own Funds data is included for Deduction & Aggregation solos along with local equivalent data for Non-EEA entities not applying SII rules.

This information is compiled from Solo and RFF / MAP / Remaining Part data, and entity-specific information stored in the entity User Defined fields. Note that entities with no material RFFs / MAPs will be reported on a single row (entity-level) while those with material RFFs / MAPs will be reported at entity-level on one row with one additional row for each material RFF / MAP and the Remaining Part.

In the data entry forms, all columns will be populated as applicable for each reported row. However, for reporting, columns C0010 to C0120 will be populated for all reported rows while columns C0130 to C0260 will be reported for entity-level rows only.

The information listed below is based on the Solo / RFF data:

<table>
<thead>
<tr>
<th>Information</th>
<th>Basis of data</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entity Level / RFF / Remaining part</td>
<td>Based on whether the entity is a Solo without any related RFFs, an RFF entity, or a Solo with reported RFFs</td>
</tr>
<tr>
<td>Standard Formula SCR data</td>
<td>Calculated at Solo and RFF entities</td>
</tr>
<tr>
<td>MCR data</td>
<td>Calculated at Solo entities</td>
</tr>
<tr>
<td>Eligible Solo Own Funds data</td>
<td>Calculated at Solo entities</td>
</tr>
<tr>
<td>If undertaking specific parameters used...</td>
<td>Based on whether USPs were entered for the Solo</td>
</tr>
<tr>
<td>If simplification used...</td>
<td>Based on whether simplification was used by the Solo</td>
</tr>
<tr>
<td>If Partial Internal Model used...</td>
<td>Based on whether Partial Internal Model modules were used by the Solo</td>
</tr>
<tr>
<td>If Internal Model used...</td>
<td>Based on whether an Internal Model was used by the Solo</td>
</tr>
<tr>
<td>Solo capital add-on amount</td>
<td>Entered at the Solo</td>
</tr>
<tr>
<td>Local capital requirement</td>
<td>Entered at the Solo</td>
</tr>
<tr>
<td>Local minimum capital requirement</td>
<td>Entered at the Solo</td>
</tr>
</tbody>
</table>
Eligible own funds... local rules

Entered at the Solo

The information listed below is based on the following User Defined field keyword entries:

<table>
<thead>
<tr>
<th>Information</th>
<th>Keyword</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legal name of the entity</td>
<td>LeName</td>
<td>LeName: Acme Insurance Co. Ltd.</td>
</tr>
<tr>
<td>Identification code</td>
<td>IDCode</td>
<td>01AT875G00000XX12301</td>
</tr>
<tr>
<td>Type of code</td>
<td>IDCodeType</td>
<td>LEI</td>
</tr>
<tr>
<td>Fund number</td>
<td>RFFNumber</td>
<td>AU12345</td>
</tr>
</tbody>
</table>

The information listed below is entered at Group level:

<table>
<thead>
<tr>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of initial approval</td>
</tr>
<tr>
<td>Date of approval of latest major change</td>
</tr>
<tr>
<td>Solo capital add-on – date of decision</td>
</tr>
<tr>
<td>Solo capital add-on - reason</td>
</tr>
</tbody>
</table>

**S3401**

This form provides information on other regulated entities including holding companies.

The information listed below is based on the legal entity data entered to form 00_Group_SoloEntry:

<table>
<thead>
<tr>
<th>Information</th>
<th>Basis of data</th>
</tr>
</thead>
<tbody>
<tr>
<td>Notional SCR or Sectoral capital requirement</td>
<td>Entered at legal entity</td>
</tr>
<tr>
<td>Notional MCR or Sectoral minimum capital requirement</td>
<td>Entered at legal entity</td>
</tr>
<tr>
<td>Eligible Own Funds</td>
<td>Entered at legal entity</td>
</tr>
</tbody>
</table>

The information listed below is based on the following User Defined field keyword entries:

<table>
<thead>
<tr>
<th>Information</th>
<th>Keyword</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legal name of the entity:</td>
<td>LeName</td>
<td>Acme Insurance Co. Ltd.</td>
</tr>
<tr>
<td>Identification code:</td>
<td>IDCode</td>
<td>01AT875G00000XX12301</td>
</tr>
<tr>
<td>Type of code:</td>
<td>IDCodeType</td>
<td>LEI</td>
</tr>
<tr>
<td>Aggregated or not (Y/N):</td>
<td>Aggregated</td>
<td>Not aggregated</td>
</tr>
<tr>
<td>Type of capital requirement:</td>
<td>CapType</td>
<td>Sectoral</td>
</tr>
</tbody>
</table>

**S3501**

This form provides information on solo contributions to group technical provisions.

The information listed below is based on the Solo entity data and consolidation methods:

<table>
<thead>
<tr>
<th>Information</th>
<th>Basis of data</th>
</tr>
</thead>
<tbody>
<tr>
<td>Method of group solvency calculation</td>
<td>Based on the cumulative consolidation method from the Solo entity to the reporting Group entity</td>
</tr>
</tbody>
</table>
where the accounting consolidation method is Method 1 and D&A is Method 2 *

Technical provisions... including IGT
Entered at Solo entities including inter-company

Technical Provisions... excluding IGT
Entered at Solo entities excluding inter-company but not reported for Method 2 entities

Technical Provisions... contribution to group (%)
Technical Provisions excluding IGT as a % of total

Total of net contribution to Group TP
Sum of all Technical Provisions excluding IGT for Method 1 entities or total Technical Provisions excluding IGT for Method 2 entities

* Note that the “cumulative” consolidation method is the most restrictive method applied from the Solo entity to the Group entity

The information listed below is based on the following User Defined field keyword entries:

<table>
<thead>
<tr>
<th>Information</th>
<th>Keyword</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legal name of the entity:</td>
<td>LeName</td>
<td>Acme Insurance Co. Ltd.</td>
</tr>
<tr>
<td>Identification code:</td>
<td>IDCode</td>
<td>01AT875G00000XX12301</td>
</tr>
<tr>
<td>Type of code:</td>
<td>IDCodeType</td>
<td>LEI</td>
</tr>
</tbody>
</table>

**Group - Reports**

There are four financial reports in the Workspace Explore 32_Group folder:

S3201, S3301, S3401, S3501

For each report, select the appropriate scenario, year, period, entity and reporting type from the POV bar. The reports can be displayed in HTML format and then printed to PDF for formatted reporting.

**Financial Stability – Data Entry and Review**

There are four data forms in the document management 38_FinancialStability folder:

**S380110**

This form provides for annual data entry of Duration of Liabilities. Note that Branch / Solo data does NOT consolidate and must be entered at each level of the entity hierarchy as required.

**S390111**

This form provides for quarterly data entry of Statutory Accounting: Profit & Loss. Note that Branch / Solo data does NOT consolidate and must be entered at each level of the entity hierarchy as required.

**S400110**

This form provides for annual data entry of annual profit (or loss) sharing. Note that Branch / Solo data does NOT consolidate and must be entered at each level of the entity hierarchy as required.

**S410111**

This form provides for quarterly data entry of Lapse/surrender rate contracts and volume. Note that Branch / Solo data does NOT consolidate and must be entered at each level of the entity hierarchy as required.
Financial Stability – Reporting
There are four financial reports in the Workspace Explore 38_FinancialStability folder:

S3801, S3901, S4001, S4101

For each report, select the appropriate scenario, year, period, entity and reporting type from the POV bar. The reports can be displayed in HTML format and then printed to PDF for formatted reporting, or opened directly in PDF format.

Signing Off and Submitting Group Data

After the data has been validated, you sign off on the data and submit it to the regulators who are responsible for group data. either by using Financial Reporting documents XBRL versions of the reports based on the Solvency II taxonomy.
XBRL Reporting

After the solo or group data is reviewed, an XBRL Instance document based on the EIOPA Solvency II Taxonomy (v2.1.0) can be generated and submitted to the regulator.

First, a Microsoft® Office® Add-In must be installed by the user or administrator on each workstation used by those authorized to create the XBRL document. The Add-In provides a menu ribbon in the office product (Excel, Word, PowerPoint) through which the required settings can be entered / changed and the XBRL document published.

The XBRL document is created from a combination of HTM files extracted from FDM, either one or two each for the Assets schedules and a link to HFM for all other schedules. The data required and the matching XBRL tagging are defined in a mapping file that is loaded to the Disclosure Management server by the Administrator.

After opening the Add-In XBRL menu, connect to the Disclosure Management server. Open the Options sub-menu, select the HFM option and connect to the HFM server. Select the required application and the required application point of view for Scenario, Year, Period, Entity, Jurisdiction (select one of the base members of Reporting Type) and Reporting Unit (always select Reporting Unit [None] for Day 1 and Quarterly reporting). Select the FDM option and browse to the HTM files to be used for the Assets schedules. Close the Options sub-menu and select the Publish button. Enter a zip file name and folder when prompted. At the end of the Publish process, the XBRL document and a Validation log will be saved to the specified zip file.

The system will process the mapping file and generate the schedules appropriate to the period and entity selected in the application point of view. Quarterly schedules will be processed if the period selected is Q1, Q2, Q3 or Q4. Annual schedules will be processed if QA is selected. Solo schedules will be processed if an entity defined as a solo is selected and group schedules will be processed if an entity defined as a group is selected. The Jurisdiction “Report Type” entry of “SII”, “FS”, “ECB” or “SPV” determines which of those options is reported. If an invalid point of view combination is selected then an error message will be displayed after selecting the Publish button (“A valid taxonomy entry has not been found for the selected point of view. Select OK to cancel the Publish process.”).

Schedules that would normally be processed based on the selected point of view will be suppressed if the Contents (S.01.01) schedule has been modified to indicate that any particular schedule is “Not reported...”.

When processing is complete, the system will save the XBRL document and a Validation log to the zip file specified earlier. The Validation log is in HTML format and can be viewed in a web browser. The Validation has several summary sections and provides links to additional detail of any issues encountered during the publishing process.

If there are any “Invalid XBRL” errors, the details should be provided to the Administrator for corrections to be made either to the mapping file or HFM rules. For the FDM-sourced schedules an “Invalid XBRL” error might also be caused by invalid text strings in the source data files (i.e. text strings that do not match the EIOPA closed lists defined for each schedule cell).

If there are any “Missing Data” errors, verify that the correct data does exist in HFM and correct where necessary.

Open the XBRL document in an XBRL Viewer such as Arelle. Scan through the schedules and compare the results to the QMR reports. Note that the grid organization defined by the taxonomy will in most cases not be exactly the same as the printed format. The grid labeling in the taxonomy does match the
printed schedules for the <aa>.<xx>.<yy>.<zz> format but will include an addition suffix indicating the grid number within the schedule. The relevant data can be identified based on the row and column headings and the row and column numbering. Also note that to properly view the data, it is usually necessary to select options from drop down boxes in the viewer. When reviewing data for an RFF for example, the RFF number must be selected from the provided drop down box.
# Glossary

## General Terms

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>BTS</td>
<td>Binding Technical Standards</td>
</tr>
<tr>
<td>CEIOPS</td>
<td>Committee of European Insurance and Occupational Pensions Supervisors.</td>
</tr>
<tr>
<td>EIOPA</td>
<td>European Insurance and Occupational Pensions Authority: EIOPA is the new European authority replacing CEIOPS. The proposals over EIOPA’s powers are being debated, but in general EIOPA will be given more power to enforce prudential standards through the development of Binding Technical Standards.</td>
</tr>
<tr>
<td>EPIFP</td>
<td>Expected profit in future premiums</td>
</tr>
<tr>
<td>IORP</td>
<td>Institutions for Occupational Retirement Provision.</td>
</tr>
<tr>
<td>MCR</td>
<td>Minimum Capital Requirement: Key quantitative capital requirement defined in the Solvency II Directive. The MCR is the lower of the two capital levels required in Solvency II and provides an approximate 1 in 6 year level of protection.</td>
</tr>
<tr>
<td>QRT</td>
<td>Quantitative Reporting Template.</td>
</tr>
<tr>
<td>RSR</td>
<td>Report to Supervisors: A report submitted solely to the supervisor and contains the information considered necessary for the purposes of supervision.</td>
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<tr>
<td>SCR</td>
<td>Solvency Capital Requirement: Key quantitative capital requirement defined in the Solvency II Directive. The SCR is the higher of the two capital levels required in Solvency II and provides an approximate 1 in 200 year level of protection.</td>
</tr>
<tr>
<td>SFCR</td>
<td>Solvency and Financial Condition Report: This is the public disclosure report which is required to be published annually by all undertakings and will contain detailed quantitative and qualitative elements.</td>
</tr>
<tr>
<td>SI</td>
<td>Solvency I.</td>
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<tr>
<td>SII</td>
<td>Solvency II.</td>
</tr>
<tr>
<td>SLT</td>
<td>Similar to life.</td>
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<tr>
<td>SPV</td>
<td>Special Purpose Vehicle.</td>
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## Technical Terms

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
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<tr>
<td><strong>Best estimate</strong></td>
<td>The probability-weighted average also referred to the mean. The estimation process is unbiased and based on all currently available information including information of currently observable trends, but excluding effects from events not yet occurred.</td>
</tr>
<tr>
<td><strong>Best estimate liability</strong></td>
<td>The expected or mean value (probability weighted average) of the present value of future cash flows for current obligations, projected over the contract’s run-off period, taking into account all up-to-date financial market and actuarial information.</td>
</tr>
<tr>
<td><strong>Business risk</strong></td>
<td>Unexpected changes to the legal conditions to which insurers are subject, changes in the economic and social environment, as well as changes in business profile and the general business cycle.</td>
</tr>
<tr>
<td><strong>Catastrophe risk</strong></td>
<td>The risk that a single event, or series of events, of major magnitude, usually over a short period (often 72 hours), leads to a significant deviation in actual claims from the total expected claims.</td>
</tr>
<tr>
<td><strong>Claims risk</strong></td>
<td>An underwriting risk. A change in value caused by ultimate costs for full contractual obligations (claims without administration costs) varying from those assumed when these obligations were estimated.</td>
</tr>
<tr>
<td><strong>Compliance risk</strong></td>
<td>The risk of legal or regulatory sanctions resulting in a financial loss, or loss of reputation as a result of an insurer’s failure to comply with laws, regulations, rules, related self-regulatory organisation standards, and codes of conduct.</td>
</tr>
<tr>
<td><strong>Concentration risk</strong></td>
<td>The exposure to increased losses associated with inadequately diversified portfolios of assets and/or obligations.</td>
</tr>
<tr>
<td><strong>Cost of capital approach</strong></td>
<td>An approximation through which a risk margin is determined based on the present value of the cost of capital charge for all future capital requirements until run-off.</td>
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<tr>
<td><strong>Credit risk</strong></td>
<td>The risk of a change in value due to actual credit losses deviating from expected credit losses due to the failure to meet contractual debt obligations.</td>
</tr>
<tr>
<td><strong>Default risk</strong></td>
<td>The risk of a change in value caused by the fact that actual default rates deviate from expected default rates with respect to non-payment of interest or principle.</td>
</tr>
<tr>
<td><strong>Diversification</strong></td>
<td>Reduction in risks among assets and/or obligations of an institution by accumulating risks that are not fully correlated in an aggregated risk position, for example, the aggregated amount of risks within a product portfolio or at a company level is smaller compared to the simple addition of the individual risks.</td>
</tr>
<tr>
<td><strong>Economic balance sheet</strong></td>
<td>Balance sheet statement based on one of those accounting approaches using market-consistent values for all current assets and current obligations relating to in-force business, including off-balance sheet items.</td>
</tr>
<tr>
<td><strong>Equity risk</strong></td>
<td>The risk of a change in value caused by deviations of the actual market values of equities and/or income from equities from their expected values.</td>
</tr>
<tr>
<td><strong>European embedded value</strong></td>
<td>A method for calculating the embedded value according to the principles and guidelines set by the CFO Forum.</td>
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<tr>
<td>Term</td>
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<tr>
<td>Financial group</td>
<td>A group of undertakings deploying financial activities, which consists of a parent undertaking, its subsidiaries, and the entities in which the parent undertaking or its subsidiaries hold a significant participation. Or, undertakings linked to each other by a relationship subject to conditions defined in EU law.</td>
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<tr>
<td>Foreign exchange risk</td>
<td>The risk of a change in value caused by the fact that actual foreign currency exchange rates differ from those expected.</td>
</tr>
<tr>
<td>Fungible capital</td>
<td>That part of the capital of a group which can be transferred between different legal entities of the group.</td>
</tr>
<tr>
<td>Health insurance</td>
<td>Generic term applying to all types of insurance indemnifying or reimbursing for losses (e.g., loss of income) caused by illness or disability, or for expenses of medical treatment necessitated by illness or disability.</td>
</tr>
<tr>
<td>Hedgeable risk</td>
<td>A risk associated with an asset or an obligation that can be effectively neutralised by buying or selling a market instrument (or engaging in a contract with a third party in an arms length transaction under normal business conditions), whose value is expected to change so as to offset the change in value of the asset or liability caused by the presence of the risk.</td>
</tr>
<tr>
<td>Inflation risk</td>
<td>The risk of a change in value caused by a deviation of the actual market-consistent value of assets and/or liabilities from their expected value, due to inflation, for example, price inflation, wage inflation, etc., leading to an unanticipated change in insurance cost and/or impact of an insurance contract, for example, with respect to contract limits.</td>
</tr>
<tr>
<td>Internal model</td>
<td>Risk management system of an insurer for the analysis of the overall risk situation of the insurance undertaking, to quantify risks and/or to determine the capital requirement on the basis of the company specific risk profile.</td>
</tr>
<tr>
<td>Liquidity risk</td>
<td>The risk stemming from the lack of marketability of an investment that cannot be bought or sold quickly enough to prevent or minimize a loss.</td>
</tr>
<tr>
<td>Longevity risk</td>
<td>Type of biometric risk. A change in value caused by the actual mortality rate being lower than the one expected.</td>
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<tr>
<td>Market risk</td>
<td>The risk of changes in values caused by market prices or volatilities of market prices differing from their expected values.</td>
</tr>
<tr>
<td>Market-consistent valuation</td>
<td>The practise of valuing assets and liabilities on market values where observable with a given quality (mark-to-market), where not, on market-consistent valuation techniques (mark-to-model).</td>
</tr>
<tr>
<td>Mark-to-market valuation</td>
<td>The practice of valuing insurance rights and obligations, or more broadly security and financial instruments, using current market prices.</td>
</tr>
<tr>
<td>Morbidity risk</td>
<td>Type of biometric risk. A change of value caused by the actual disability and illness rates of the persons insured deviating from the ones expected.</td>
</tr>
<tr>
<td>Mortality risk</td>
<td>Type of biometric risk. A change in value caused by the actual mortality rate being higher than the one expected.</td>
</tr>
<tr>
<td>Non-SLT</td>
<td>Health type business which is not treated as life business.</td>
</tr>
<tr>
<td>Term</td>
<td>Definition</td>
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<tr>
<td>Operational risk</td>
<td>Risk of a change in value caused by the fact that actual losses, incurred for inadequate or failed internal processes, people and systems, or from external events (including legal risk), differ from the expected losses.</td>
</tr>
<tr>
<td>Performance linked benefit (with-profit contracts)</td>
<td>A contractual benefit sharing the policyholder in the performance of the insurer, i.e. the surplus under a group of contracts or the surplus of the entire entity; achieved after providing the guaranteed benefits, after making the related internal expenses as a result of received guaranteed premiums, and taking into account the investment income.</td>
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<tr>
<td>Procyclicality</td>
<td>The cumulative pressure on a larger number of institutions to sell assets or raise capital at the same time, due to the 'Solvency Capital Requirements' and thereby potentially causing more extreme market movements than would otherwise be the case.</td>
</tr>
<tr>
<td>Provision</td>
<td>The amount needed under a certain measurement of a present obligation to meet that obligation adequately.</td>
</tr>
<tr>
<td>Required economic capital</td>
<td>The total of assets measured at market-consistent value, internally required by an insurer above the market consistent value of obligations, in order to reduce the risk of not meeting the obligations to a defined risk measure. For example, VaR, TVaR, EPD, and within a defined time period (for example, one year).</td>
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<tr>
<td>Risk margin</td>
<td>A generic term, representing the value of the deviation risk of the actual outcome compared with the best estimate, expressed in terms of a defined risk measure.</td>
</tr>
<tr>
<td>SLT</td>
<td>Similar to life which is P&amp;C business which is treated as life business for Solvency Purposes.</td>
</tr>
<tr>
<td>Standard Formula</td>
<td>Standard Formula: a non-entity-specific risk-based mathematical formula used by insurers to calculate their Solvency Capital Requirement under Solvency II.</td>
</tr>
<tr>
<td>Systemic risk</td>
<td>The risk of experiencing systemic events which may lead to the failure of institutions, markets or financial systems.</td>
</tr>
<tr>
<td>Tail-Value-at-Risk</td>
<td>A coherent risk measure. For a given confidence level 1- it measures the average losses over the defined threshold (typically set as the VaR for a given quantile), i.e. the conditioned mean value, given that the loss exceeds the 1-percentile.</td>
</tr>
<tr>
<td>Technical Provisions</td>
<td>Technical Provisions are the amount that an insurer needs to hold in order to meet its expected future obligations on insurance contracts.</td>
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<tr>
<td>Tier 1, Tier 2, Tier 3</td>
<td>Tier 1 is the dominant form of capital under Solvency II. The financial instruments to be included are:</td>
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<tr>
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<td>- Permanently available (available, callable on demand, fully absorbed losses, going concern)</td>
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<td></td>
<td>- Subordination (in the event of winding up, absorbed losses and repayment is subordinate to all reinsurance obligations)</td>
</tr>
<tr>
<td>Tier 2</td>
<td>Tier 2 includes:</td>
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<tr>
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<td>- Subordination to policy holders and other subordinate creditors</td>
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<td>- A minimum duration of 5 years</td>
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<td></td>
<td>- Coupon dividends to be deferrable (in case of breach)</td>
</tr>
<tr>
<td></td>
<td>- No loss absorption</td>
</tr>
<tr>
<td>Tier 3</td>
<td>Tier 3 includes all other financial instruments.</td>
</tr>
<tr>
<td>Total balance sheet</td>
<td>Principle which states that the determination of an insurer’s capital that is available and needed for solvency purposes should be based upon all assets and liabilities, as measured in the regulatory balance sheet of the insurer, and the way they interact</td>
</tr>
<tr>
<td>approach</td>
<td></td>
</tr>
<tr>
<td>Underwriting risk</td>
<td>The risk of a change in value due to a deviation of the actual claims payments from the expected amount of claims payments (including expenses).</td>
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