SCHEDULE IIB **(Paragraph 6)**

Schedule of fixed income and equity investments by BSCR rating

[blank] name of Insurer

As at [blank] (day/month/year)

All amounts are expressed in (currency used)

Line no.	Description	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Quoted and unquoted bonds and debentures	Corporate and sovereign bonds		Residential mortgage-backed securities		Commercial mortgage-backed securities/asset-backed securities		Bond mutual funds		Mortgage loans		Total	
		20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)
1	BSCR rating 0												
2	BSCR rating 1												
3	BSCR rating 2												
4	BSCR rating 3												
5	BSCR rating 4												
6	BSCR rating 5												
7	BSCR rating 6												
8	BSCR rating 7												
9	BSCR rating 8												
10	Insured/Guaranteed Mortgages												
11	Other Commercial and Farm Mortgages												
12	Other Residential Mortgages												
13	Mortgages Not In Good Standing												
14	Total												
		ASSETS						LIABILITIES					
		Long Exposures		Short Exposures				Without Management Actions		With Management Actions		Total Assets	Total Assets
				Qualified as Assets held for risk mitigation purposes		Not Qualified as Assets held for risk mitigation purposes							

Equity Holdings		Before Shock	After Shock	Before Shock	After Shock	Before Shock	After Shock	Before Shock	After Shock	Before Shock	After Shock	Before Shock	After Shock
15	Strategic Holdings – Listed												
16	Duration Based												
17	Listed Equity Securities in Developed Markets												
18	Preferred Stocks, BSCR Rating 1												
19	Preferred Stocks, BSCR Rating 2												
20	Preferred Stocks, BSCR Rating 3												
21	Preferred Stocks, BSCR Rating 4												
22	Preferred Stocks, BSCR Rating 5												
23	Preferred Stocks, BSCR Rating 6												
24	Preferred Stocks, BSCR Rating 7												
25	Preferred Stocks, BSCR Rating 8												
26	Equity Derivatives on Type 1 Equities												
27	Strategic Holdings – Unlisted												
28	Other Equities												
29	Equity Real Estate 1												
30	Equity Real Estate 2												
31	Letters of Credit												
32	Intangible assets												
33	Pension Benefit Surplus												
34	Equity Derivatives on Type 2 Equities												

35	Infrastructure												
36	Derivatives on Infrastructure												
37	Total Equity Holdings												
Credit Derivatives		Long Exposures		Short Exposures									
		Before Shock	After Shock	Before Shock	After Shock	Shock (bps)							
	Spread Up Risk for Credit Derivatives												
38	BSCR rating 0					0							
39	BSCR rating 1					130							
40	BSCR rating 2					150							
41	BSCR rating 3					260							
42	BSCR rating 4					450							
43	BSCR rating 5					840							
44	BSCR rating 6					1620							
45	BSCR rating 7					1620							
46	BSCR rating 8					1620							
47	Total Spread Up												
		Long Exposures		Short Exposures									
		Before Shock	After Shock	Before Shock	After Shock	Shock Rate							
	Spread Down Risk for Credit Derivatives												
48	BSCR rating 0					0							
49	BSCR rating 1					-75%							
50	BSCR rating 2					-75%							
51	BSCR rating 3					-75%							
52	BSCR rating 4					-75%							
53	BSCR rating 5					-75%							
54	BSCR rating 6					-75%							
55	BSCR rating 7					-75%							
56	BSCR rating 8					-75%							
57	Total Spread Down												

		Market Value of Derivatives with Positive Market Value	Market Value of Derivatives with Negative Market Value	Market Value of Collateral, Excluding any over-collateralization	
	Counterparty Default Risk for over-the-counter Derivatives				
58	BSCR rating 0				
59	BSCR rating 1				
60	BSCR rating 2				
61	BSCR rating 3				
62	BSCR rating 4				
63	BSCR rating 5				
64	BSCR rating 6				
65	BSCR rating 7				
66	BSCR rating 8				
67	Total Default Risk for over-the-counter Derivatives				

INSTRUCTIONS AFFECTING SCHEDULE IIB:

(a) fixed income investments, both quoted and unquoted, shall be categorized into corporate bonds and sovereign bonds, residential mortgage-backed securities, commercial mortgage-backed securities, asset-backed securities, and bond mutual funds and classified by BSCR rating;

(b) equity investments, both quoted and unquoted, shall be categorized into long exposures, short exposures qualifying as assets held for risk mitigation purposes in accordance with criteria prescribed by the Authority; and short exposures not qualifying as assets held for risk mitigation purposes in accordance with criteria prescribed by the Authority and are further required to be classified by strategic holdings, duration based, listed equity securities, preferred stocks, other equities, letters of credit, intangible assets, pension benefit surplus, infrastructure, derivatives and real estate;

(c) preferred stocks are required to be classified by BSCR rating;

(d) the latest available AM Best, S&P, Moody's, or Fitch ratings shall be used in determining the appropriate BSCR rating of any fixed income security or preferred stock;

(e) where a security is rated differently by various rating agencies, the insurer shall classify the security according to the most conservative rating assigned;

(f) unrated securities shall be assigned a BSCR rating of 8;

(g) sovereign debt issued by a country in its own currency that is rated AA- or better shall be classified under BSCR rating 0; while all other sovereign bonds are required to be classified in a manner similar to corporate bonds;

(h) debt issued by government-owned or entities that are explicitly guaranteed by that government, (except government issued mortgage-backed securities), shall be assigned a BSCR rating of 0;

(i) "exposures" shall include those determined by the application of the "look-through" approach calculated in accordance with criteria prescribed by the Authority for collective investment vehicles and other investments packaged as funds;

(j) "strategic holdings" refers to holdings in qualifying equity investments of a strategic nature which meet the criteria prescribed by the Authority for such holdings. Where such investments are listed on a designated stock exchange or are investments in certain funds both meeting criteria prescribed by the Authority, then such investments will be classified as "Type 1". Investments that do not meet such criterion shall be classified as "Type 2".

(k) "infrastructure" refers to holdings in qualifying equity infrastructure investments which meet criteria prescribed by the Authority for such investments that are non-strategic holdings.

(l) "listed equity securities in developed markets" refers to holdings in equity securities listed on designated stock exchanges or investments in certain funds prescribed by the Authority.

(m) "other equities" shall include holdings in quoted and unquoted equity investments that are not reported in accordance with the requirements of paragraphs "(j)" and "(l)" above; or not listed herein as an "Equity Holding" in this Schedule i.e., equities not listed on a designated stock exchange prescribed by the Authority, hedge funds, commodities and other alternative investments;

(n) best estimate insurance liabilities and other liabilities (excluding risk margin) whose value is subject to equity risk are to be included in Lines 31 to 46;

(o) exposures qualifying as assets held for risk-mitigation purposes, and exposures not qualifying as assets held for risk-mitigation purposes; shall be determined in accordance with criteria prescribed by the Authority; and

(p) fixed income investments and preferred stocks shall be classified by the following BSCR Ratings:

BSCR Rating	Standard & Poor's	Moody's	AM Best	Fitch
1	AAA	Aaa	aaa	AAA
2	AA+ to AA-	Aa1 to Aa3	aa+ to aa-	AA+ to AA-
3	A+ to A-	A1 to A3	a+ to a-	A+ to A-
4	BBB+ to BBB-	Baa1 to Baa3	bbb+ to bbb-	BBB+ to BBB-
5	BB+ to BB-	Ba1 to Ba3	bb+ to bb-	BB+ to BB-
6	B+ to B-	B1 to B3	b+ to b-	B+ to B-
7	CCC+ to CCC-	Caa1 to Caa3	ccc+ to ccc-	CCC+ to CCC-
8	Below CCC-	Below Caa3	Below ccc-	Below CCC-

SCHEDULE IIC **(Paragraph 6)**

Schedule of funds held by ceding insurers and funds held under retrocession by BSCR rating

[blank] name of Insurer

As at [blank] (day/month/year)

All amounts are expressed in (currency used)

Line no.	Description	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Quoted and unquoted bonds and debentures	Corporate and sovereign bonds		Residential mortgage-backed securities		Commercial mortgage-backed securities/asset-backed securities		Bond mutual funds		Mortgage loans		Total	
		20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)
1	BSCR rating 0												
2	BSCR rating 1												
3	BSCR rating 2												
4	BSCR rating 3												
5	BSCR rating 4												
6	BSCR rating 5												
7	BSCR rating 6												
8	BSCR rating 7												
9	BSCR rating 8												
10	Insured/Guaranteed Mortgages												
11	Other Commercial and Farm Mortgages												
12	Other Residential Mortgages												
13	Mortgages Not In Good Standing												
14	Total												
		ASSETS						LIABILITIES					
		Long Exposures		Short Exposures				Without Management Actions		With Management Actions		Total Assets	Total Assets
				Qualified as Assets held for risk mitigation		Not Qualified as Assets held for risk mitigation							

				purposes		purposes							
Equity Holdings		Before Shock	After Shock	Before Shock	After Shock	Before Shock	After Shock	Before Shock	After Shock	Before Shock	After Shock	Before Shock	After Shock
15	Strategic Holdings – Listed												
16	Duration Based												
17	Listed Equity Securities in Developed Markets												
18	Preferred Stocks, BSCR Rating 1												
19	Preferred Stocks, BSCR Rating 2												
20	Preferred Stocks, BSCR Rating 3												
21	Preferred Stocks, BSCR Rating 4												
22	Preferred Stocks, BSCR Rating 5												
23	Preferred Stocks, BSCR Rating 6												
24	Preferred Stocks, BSCR Rating 7												
25	Preferred Stocks, BSCR Rating 8												
26	Equity Derivatives on Type 1 Equities												
27	Strategic Holdings – Unlisted												
28	Other Equities												
29	Equity Real Estate 1												
30	Equity Real Estate 2												
31	Letters of Credit												
32	Intangible assets												
33	Pension Benefit Surplus												
34	Equity Derivatives												

	on Type 2 Equities												
35	Infrastructure												
36	Derivatives on Infrastructure												
37	Total Equity Holdings												
Credit derivatives		Long Exposures		Short Exposures									
		Before Shock	After Shock	Before Shock	After Shock	Shock (bps)							
	Spread Up Risk for Credit Derivatives												
38	BSCR rating 0					0							
39	BSCR rating 1					130							
40	BSCR rating 2					150							
41	BSCR rating 3					260							
42	BSCR rating 4					450							
43	BSCR rating 5					840							
44	BSCR rating 6					1620							
45	BSCR rating 7					1620							
46	BSCR rating 8					1620							
47	Total Spread Up												
		Long Exposures		Short Exposures									
		Before Shock	After Shock	Before Shock	After Shock	Shock Rate							
	Spread Down Risk for Credit Derivatives												
48	BSCR rating 0					0							
49	BSCR rating 1					-75%							
50	BSCR rating 2					-75%							
51	BSCR rating 3					-75%							
52	BSCR rating 4					-75%							
53	BSCR rating 5					-75%							
54	BSCR rating 6					-75%							
55	BSCR rating 7					-75%							
56	BSCR rating 8					-75%							

57	Total Spread Down					

		Market Value of Derivatives with Positive Market Value	Market Value of Derivatives with Negative Market Value	Market Value of Collateral, Excluding any over-collateralization
	Counterparty Default Risk for over-the-counter Derivatives			
58	BSCR rating 0			
59	BSCR rating 1			
60	BSCR rating 2			
61	BSCR rating 3			
62	BSCR rating 4			
63	BSCR rating 5			
64	BSCR rating 6			
65	BSCR rating 7			
66	BSCR rating 8			
67	Total Default Risk for over-the-counter Derivatives			
68	Cash and Cash Equivalents			
69	Total Funds Held			

INSTRUCTIONS AFFECTING SCHEDULE IIC:

(a) All funds held by ceding reinsurers (as reported in Form 1EBS, Line 12(c)) and funds held under retrocession (as reported in Form 1EBS, Line 34(c)) with identifiable assets and liabilities, such as fixed income investments, equity investments, mortgage loans, and cash and cash equivalents, are required to be included here;

(b) fixed income investments, both quoted and unquoted, shall be categorized into corporate bonds and sovereign bonds, residential mortgage-backed securities, commercial mortgage-backed securities, asset-backed securities, and bond mutual funds and classified by BSCR rating;

(c) equity investments, both quoted and unquoted, shall be categorized into long exposures; short exposures qualifying as assets held for risk mitigation purposes in accordance with criteria prescribed by the Authority; and short exposures not qualifying as assets held for risk mitigation purposes, in accordance with criteria prescribed by the Authority and are further required to be classified by strategic holdings, duration based, listed equity securities, preferred stocks, other equities, letters of credit, intangible assets, pension benefit surplus, infrastructure, derivatives and real estate;

(d) preferred stocks are required to be classified by BSCR rating;

(e) the latest available AM Best, S&P, Moody's, or Fitch ratings shall be used in determining the appropriate BSCR rating of any fixed income security or preferred stock;

(f) where a security is rated differently by various rating agencies, the insurer shall classify the security according to the most conservative rating assigned;

(g) unrated securities shall be assigned a BSCR rating of 8;

(h) sovereign debt issued by a country in its own currency that is rated AA- or better, shall be classified under BSCR rating 0, while all other sovereign bonds are required to be classified in a manner similar to corporate bonds;

(i) debt issued by government-owned or entities that are explicitly guaranteed by that government, (except government debt issued mortgage-backed securities), shall be assigned a BSCR rating of 0;

(j) exposures shall include those determined by application of the "look-through" approach calculated in accordance with criteria prescribed by the Authority for collective investment vehicles and other investments packaged as funds;

(k) "strategic holdings" refers to holdings in qualifying equity investments of a strategic nature which meet criteria prescribed by the Authority for such holdings. Where such investments are listed on a designated stock exchange or are investments in certain funds both meeting criteria as prescribed by the Authority, then such investments shall be classified as "Type 1". Investments that do not qualify shall be classified as "Type 2".

(l) “infrastructure” refers to holdings in qualifying equity infrastructure investments in accordance which meet criteria prescribed by the Authority and which are non-strategic holdings.

(m) “listed equity securities in developed markets” refer to holdings in equity securities listed on designated stock exchanges or investments in certain funds both as prescribed by the Authority.

(n) “other equities” shall include holdings in quoted and unquoted equity investments that are not reported in accordance with the requirements of paragraphs “(k)” and “(m)” above or not listed herein as an “Equity Holding” in this Schedule i.e., equities not listed on a designated stock exchange as prescribed by the Authority, hedge funds, commodities and other alternative investments;

(o) Liabilities held under retrocession whose value is subject to equity risk are to be included in Lines 31 to 46;

(p) exposures qualifying as assets held for risk-mitigation purposes and exposures not qualifying as assets held for risk-mitigation purposes shall be determined in accordance with criteria prescribed by the Authority; and

(q) fixed income investments and preferred stocks shall be classified by the following BSCR Ratings:

BSCR Rating	Standard & Poor’s	Moody’s	AM Best	Fitch
1	AAA	Aaa	aaa	AAA
2	AA+ to AA-	Aa1 to Aa3	aa+ to aa-	AA+ to AA-
3	A+ to A-	A1 to A3	a+ to a-	A+ to A-
4	BBB+ to BBB-	Baa1 to Baa3	bbb+ to bbb-	BBB+ to BBB-
5	BB+ to BB-	Ba1 to Ba3	bb+ to bb-	BB+ to BB-
6	B+ to B-	B1 to B3	b+ to b-	B+ to B-
7	CCC+ to CCC-	Caa1 to Caa3	ccc+ to ccc-	CCC+ to CCC-
8	Below CCC-	Below Caa3	Below ccc-	Below CCC-

SCHEDULE IID **(Paragraph 6)**

Schedule of segregated account companies assets and liabilities by BSCR rating

[blank] name of Insurer

As at [blank] (day/month/year)

All amounts are expressed in (currency used)

Line no.	Description	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Quoted and unquoted bonds and debentures		Corporate and sovereign bonds		Residential mortgage-backed securities		Commercial mortgage-backed securities/asset-backed securities		Bond mutual funds		Mortgage loans		Total	
		20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)
1	BSCR rating 0												
2	BSCR rating 1												
3	BSCR rating 2												
4	BSCR rating 3												
5	BSCR rating 4												
6	BSCR rating 5												
7	BSCR rating 6												
8	BSCR rating 7												
9	BSCR rating 8												
10	Insured/Guaranteed Mortgages												
11	Other Commercial and Farm Mortgages												
12	Other Residential Mortgages												
13	Mortgages Not In Good Standing												
14	Total												
		ASSETS						LIABILITIES					
		Long Exposures		Short Exposures				Without Management Actions		With Management Actions		Total Assets	Total Assets
				Qualified as Assets held for		Not Qualified as Assets held for risk							

				risk mitigation purposes		mitigation purposes							
Equity Holdings		Before Shock	After Shock	Before Shock	After Shock	Before Shock	After Shock	Before Shock	After Shock	Before Shock	After Shock	Before Shock	After Shock
15	Strategic Holdings – Listed												
16	Duration Based												
17	Listed Equity Securities in Developed Markets												
18	Preferred Stocks, BSCR Rating 1												
19	Preferred Stocks, BSCR Rating 2												
20	Preferred Stocks, BSCR Rating 3												
21	Preferred Stocks, BSCR Rating 4												
22	Preferred Stocks, BSCR Rating 5												
23	Preferred Stocks, BSCR Rating 6												
24	Preferred Stocks, BSCR Rating 7												
25	Preferred Stocks, BSCR Rating 8												
26	Equity Derivatives on Type 1 Equities												
27	Strategic Holdings – Unlisted												
28	Other Equities												
29	Equity Real Estate 1												
30	Equity Real Estate 2												
31	Letters of Credit												
32	Intangible assets												
33	Pension Benefit Surplus												

34	Equity Derivatives on Type 2 Equities												
35	Infrastructure												
36	Derivatives on Infrastructure												
37	Total Equity Holdings												
Credit Derivatives		Long Exposures		Short Exposures									
		Before Shock	After Shock	Before Shock	After Shock	Shock (bps)							
	Spread Up Risk for Credit Derivatives												
38	BSCR rating 0					0							
39	BSCR rating 1					130							
40	BSCR rating 2					150							
41	BSCR rating 3					260							
42	BSCR rating 4					450							
43	BSCR rating 5					840							
44	BSCR rating 6					1620							
45	BSCR rating 7					1620							
46	BSCR rating 8					1620							
47	Total Spread Up												
		Long Exposures		Short Exposures									
		Before Shock	After Shock	Before Shock	After Shock	Shock Rate							
	Spread Down Risk for Credit Derivatives												
48	BSCR rating 0					0							
49	BSCR rating 1					-75%							
50	BSCR rating 2					-75%							
51	BSCR rating 3					-75%							
52	BSCR rating 4					-75%							
53	BSCR rating 5					-75%							
54	BSCR rating 6					-75%							
55	BSCR rating 7					-75%							

56	BSCR rating 8					-75%	
57	Total Spread Down						

		Market Value of Derivatives with Positive Market Value	Market Value of Derivatives with Negative Market Value	Market Value of Collateral, Excluding any over-collateralization	
	Counterparty Default Risk for over-the-counter Derivatives				
58	BSCR rating 0				
59	BSCR rating 1				
60	BSCR rating 2				
61	BSCR rating 3				
62	BSCR rating 4				
63	BSCR rating 5				
64	BSCR rating 6				
65	BSCR rating 7				
66	BSCR rating 8				
67	Total Default Risk for over-the-counter Derivatives				
68	Cash and Cash Equivalents				
69	Total Segregated Account Companies Assets				

INSTRUCTIONS AFFECTING SCHEDULE IID:

(a) All segregated account companies with identifiable assets (as reported in Form 1EBS, Lines 13(b), (c), (d)) and liabilities (as reported in Form 1EBS, Lines 36(c), (d), (e)), such as fixed income investments, equity investments, mortgage loans, and cash and cash equivalents, shall be included here;

(b) fixed income investments, both quoted and unquoted, shall be categorized into corporate bonds and sovereign bonds, residential mortgage-backed securities, commercial mortgage-backed securities, asset-backed securities, and bond mutual funds and classified by BSCR rating;

(c) equity investments, both quoted and unquoted, shall be categorized into long exposures, short exposures qualifying as assets held for risk mitigation purposes in accordance with criteria prescribed by the Authority; and short exposures not qualifying as assets held for risk mitigation purposes in accordance with criteria prescribed by the Authority and are further required to be classified by strategic holdings, duration based, listed equity securities, preferred stocks, other equities, letters of credit, intangible assets, pension benefit surplus, infrastructure, derivatives and real estate;

(d) preferred stock are required to be classified by BSCR rating;

(e) the latest available AM Best, S&P, Moody's, or Fitch ratings shall be used in determining the appropriate BSCR rating of any fixed income security or preferred stock;

(f) where a security is rated differently by various rating agencies, the insurer shall classify the security according to the most conservative rating assigned;

(g) unrated securities shall be assigned a BSCR rating of 8;

(h) sovereign debt issued by a country in its own currency that is rated AA- or better shall be classified under BSCR rating 0 while all other sovereign bonds are required to be classified in a manner similar to corporate bonds;

(i) debt issued by government-owned and entities explicitly guaranteed by that government, (except government issued mortgage-backed securities), shall be assigned a BSCR rating of 0;

(j) exposures shall include those determined by the application of the "look-through" approach calculated in accordance with criteria prescribed by the Authority for collective investment vehicles and other investments packaged as funds;

(k) "strategic holdings" refers to holdings in qualifying equity investments of a strategic nature which meet criteria prescribed by the Authority. Where such investments are listed on a designated stock exchange or are investments in certain funds both meeting criteria prescribed by the Authority, then these investments will be classified as "Type 1". Investments that do not qualify shall be classified as "Type 2".

(l) "infrastructure" refers to amounts in qualifying equity infrastructure investments which meets the criteria prescribed by the Authority that are non-strategic holdings.

(m) "listed equity securities in developed markets" refers to amounts in equity securities listed on a designated stock exchange or in investments in certain funds both as prescribed by the Authority.

(n) "other equities" shall include holdings in quoted and unquoted equity investments that are not reported in accordance with the requirements of paragraphs "(k)" and "(m)" above or not listed herein as an "Equity Holding" in this Schedule i.e., equities not listed on a designated stock exchange as prescribed by the Authority, hedge funds, commodities and other alternative investments;

(o) liabilities held under segregated account companies whose value is subject to equity risk are to be included in Lines 31 to 46;

(p) exposures qualifying as assets held for risk-mitigation purposes and exposures not qualified as assets held for risk-mitigation purposes shall be determined in accordance with criteria prescribed by the Authority; and

(q) fixed income investments and preferred stocks shall be classified by the following BSCR Ratings:

BSCR Rating	Standard & Poor's	Moody's	AM Best	Fitch
1	AAA	Aaa	aaa	AAA
2	AA+ to AA-	Aa1 to Aa3	aa+ to aa-	AA+ to AA-
3	A+ to A-	A1 to A3	a+ to a-	A+ to A-
4	BBB+ to BBB-	Baa1 to Baa3	bbb+ to bbb-	BBB+ to BBB-
5	BB+ to BB-	Ba1 to Ba3	bb+ to bb-	BB+ to BB-
6	B+ to B-	B1 to B3	b+ to b-	B+ to B-
7	CCC+ to CCC-	Caa1 to Caa3	ccc+ to ccc-	CCC+ to CCC-
8	Below CCC-	Below Caa3	Below ccc-	Below CCC-

SCHEDULE IIE **(Paragraph 6)**

Schedule of deposit assets and liabilities by BSCR rating

[blank] name of Insurer

As at [blank] (day/month/year)

All amounts are expressed in (currency used)

Line no.	Description	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Quoted and unquoted bonds and debentures		Corporate and sovereign bonds		Residential mortgage-backed securities		Commercial mortgage-backed securities/asset-backed securities		Bond mutual funds		Mortgage loans		Total	
		20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)
1	BSCR rating 0												
2	BSCR rating 1												
3	BSCR rating 2												
4	BSCR rating 3												
5	BSCR rating 4												
6	BSCR rating 5												
7	BSCR rating 6												
8	BSCR rating 7												
9	BSCR rating 8												
10	Insured/Guaranteed Mortgages												
11	Other Commercial and Farm Mortgages												
12	Other Residential Mortgages												
13	Mortgages Not In Good Standing												
14	Total												
		ASSETS						LIABILITIES					
		Long Exposures		Short Exposures				Without Management Actions		With Management Actions		Total Assets	Total Assets
				Qualified as Assets held for risk mitigation purposes		Not Qualified as Assets held for risk mitigation purposes							

Equity Holdings		Before Shock	After Shock	Before Shock	After Shock	Before Shock	After Shock	Before Shock	After Shock	Before Shock	After Shock	Before Shock	After Shock
15	Strategic Holdings – Listed												
16	Duration Based												
17	Listed Equity Securities in Developed Markets												
18	Preferred Stocks, BSCR Rating 1												
19	Preferred Stocks, BSCR Rating 2												
20	Preferred Stocks, BSCR Rating 3												
21	Preferred Stocks, BSCR Rating 4												
22	Preferred Stocks, BSCR Rating 5												
23	Preferred Stocks, BSCR Rating 6												
24	Preferred Stocks, BSCR Rating 7												
25	Preferred Stocks, BSCR Rating 8												
26	Equity Derivatives on Type 1 Equities												
27	Strategic Holdings – Unlisted												
28	Other Equities												
29	Equity Real Estate 1												
30	Equity Real Estate 2												
31	Letters of Credit												
32	Intangible assets												
33	Pension Benefit Surplus												
34	Equity Derivatives on Type 2 Equities												

35	Infrastructure												
36	Derivatives on Infrastructure												
37	Total Equity Holdings												
Credit derivatives		Long Exposures		Short Exposures									
		Before Shock	After Shock	Before Shock	After Shock	Shock (bps)							
	Spread Up Risk for Credit Derivatives												
38	BSCR rating 0					0							
39	BSCR rating 1					130							
40	BSCR rating 2					150							
41	BSCR rating 3					260							
42	BSCR rating 4					450							
43	BSCR rating 5					840							
44	BSCR rating 6					1620							
45	BSCR rating 7					1620							
46	BSCR rating 8					1620							
47	Total Spread Up												
		Long Exposures		Short Exposures									
		Before Shock	After Shock	Before Shock	After Shock	Shock Rate							
	Spread Down Risk for Credit Derivatives												
48	BSCR rating 0					0							
49	BSCR rating 1					-75%							
50	BSCR rating 2					-75%							
51	BSCR rating 3					-75%							
52	BSCR rating 4					-75%							
53	BSCR rating 5					-75%							
54	BSCR rating 6					-75%							
55	BSCR rating 7					-75%							
56	BSCR rating 8					-75%							
57	Total Spread Down												

		Market Value of Derivatives with Positive Market Value	Market Value of Derivatives with Negative Market Value	Market Value of Collateral, Excluding any over-collateralization	
	Counterparty Default Risk for over-the-counter Derivatives				
58	BSCR rating 0				
59	BSCR rating 1				
60	BSCR rating 2				
61	BSCR rating 3				
62	BSCR rating 4				
63	BSCR rating 5				
64	BSCR rating 6				
65	BSCR rating 7				
66	BSCR rating 8				
67	Total Default Risk for over-the-counter Derivatives				
68	Cash and Cash Equivalents				
69	Total Deposit Assets				

INSTRUCTIONS AFFECTING SCHEDULE IIE:

(a) All deposit assets and liabilities with identifiable assets (as reported in Form 1EBS, Lines 13(e)) and liabilities (as reported in Form 1EBS, Lines 36 (f)), such as fixed income investments, equity investments, mortgage loans, and cash and cash equivalents, are required to be included here;

(b) fixed income investments, both quoted and unquoted, shall be categorized into corporate bonds and sovereign bonds, residential mortgage-backed securities, commercial mortgage-backed securities, asset-backed securities, and bond mutual funds and classified by BSCR rating;

(c) equity investments, both quoted and unquoted, shall be categorized into long exposures, short exposures qualifying as assets held for risk mitigation purposes in accordance with criteria prescribed by the Authority; and short exposures not qualifying as assets held for risk mitigation purposes in accordance with criteria prescribed by the Authority and are further required to be classified by strategic holdings, duration based, listed equity securities, preferred stocks, other equities, letters of credit, intangible assets, pension benefit surplus, infrastructure, derivatives and real estate;

(d) preferred stocks are required to be classified by BSCR rating;

(e) the latest available AM Best, S&P, Moody's, or Fitch ratings shall be used in determining the appropriate BSCR rating of any fixed income security or preferred stock;

(f) where a security is rated differently by various rating agencies, the insurer shall classify the security according to the most conservative rating assigned;

(g) unrated securities shall be assigned a BSCR rating of 8;

(h) sovereign debt issued by a country in its own currency that is rated AA- or better shall be classified under BSCR rating 0 while all other sovereign bonds are required to be classified in a manner similar to corporate bonds;

(i) debt issued by government-owned and entities explicitly guaranteed by that government, (except government issued mortgage-backed securities), shall be assigned a BSCR rating of 0;

(j) "exposures" shall include those determined by application of the "look-through" approach calculated in accordance with criteria prescribed by the Authority for collective investment vehicles and other investments packaged as funds;

(k) "strategic holdings" refers to holdings in qualifying equity investments of a strategic nature in accordance which meet criteria prescribed by the Authority. Where such investments are listed on a designated stock exchange or are investments in certain funds both meeting the criteria as prescribed by the Authority, then these investments shall be classified as "Type 1". Investments that do not qualify shall be classified as "Type 2".

(l) “infrastructure” refers to holdings in qualifying equity infrastructure investments which meet criteria prescribed by the Authority that are non-strategic holdings.

(m) “listed equity securities in developed markets” refers to holdings in equity securities listed on designated stock exchanges or investments in certain funds both as prescribed by the Authority.

(n) “other equities” shall include holdings in quoted and unquoted equity investments that are not reported in accordance with the requirements of paragraphs “(k)” and “(m)” above or not listed herein as an “Equity Holding” in this Schedule i.e., equities not listed on a designated stock exchange as prescribed by the Authority, hedge funds, commodities and other alternative investments;

(o) deposit liabilities whose value is subject to equity risk are to be included in Lines 31 to 46;

(p) exposures qualifying as assets held for risk-mitigation purposes and exposures not qualifying as assets held for risk-mitigation purposes shall be determined in accordance with criteria prescribed by the Authority; and

(q) fixed income investments and preferred stocks shall be classified by the following BSCR Ratings

BSCR Rating	Standard & Poor’s	Moody’s	AM Best	Fitch
1	AAA	Aaa	aaa	AAA
2	AA+ to AA-	Aa1 to Aa3	aa+ to aa-	AA+ to AA-
3	A+ to A-	A1 to A3	a+ to a-	A+ to A-
4	BBB+ to BBB-	Baa1 to Baa3	bbb+ to bbb-	BBB+ to BBB-
5	BB+ to BB-	Ba1 to Ba3	bb+ to bb-	BB+ to BB-
6	B+ to B-	B1 to B3	b+ to b-	B+ to B-
7	CCC+ to CCC-	Caa1 to Caa3	ccc+ to ccc-	CCC+ to CCC-
8	Below CCC-	Below Caa3	Below ccc-	Below CCC-

SCHEDULE IIF **(Paragraph 6)**

Schedule of other sundry assets and liabilities by BSCR rating

[blank] name of Insurer

As at [blank] (day/month/year)

All amounts are expressed in (currency used)

Line no.	Description	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Quoted and unquoted bonds and debentures	Corporate and sovereign bonds		Residential mortgage-backed securities		Commercial mortgage-backed securities/asset-backed securities		Bond mutual funds		Mortgage loans		Total	
		20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)	20xx (000)
1	BSCR rating 0												
2	BSCR rating 1												
3	BSCR rating 2												
4	BSCR rating 3												
5	BSCR rating 4												
6	BSCR rating 5												
7	BSCR rating 6												
8	BSCR rating 7												
9	BSCR rating 8												
10	Insured/Guaranteed Mortgages												
11	Other Commercial and Farm Mortgages												
12	Other Residential Mortgages												
13	Mortgages Not In Good Standing												
14	Total												
		ASSETS						LIABILITIES					
		Long Exposures		Short Exposures				Without Management Actions		With Management Actions		Total Assets	Total Assets
				Qualified as Assets held for risk mitigation purposes		Not Qualified as Assets held for risk mitigation purposes							

Equity Holdings		Before Shock	After Shock	Before Shock	After Shock	Before Shock	After Shock	Before Shock	After Shock	Before Shock	After Shock	Before Shock	After Shock
15	Strategic Holdings – Listed												
16	Duration Based												
17	Listed Equity Securities in Developed Markets												
18	Preferred Stocks, BSCR Rating 1												
19	Preferred Stocks, BSCR Rating 2												
20	Preferred Stocks, BSCR Rating 3												
21	Preferred Stocks, BSCR Rating 4												
22	Preferred Stocks, BSCR Rating 5												
23	Preferred Stocks, BSCR Rating 6												
24	Preferred Stocks, BSCR Rating 7												
25	Preferred Stocks, BSCR Rating 8												
26	Equity Derivatives on Type 1 Equities												
27	Strategic Holdings – Unlisted												
28	Other Equities												
29	Equity Real Estate 1												
30	Equity Real Estate 2												
31	Letters of Credit												
32	Intangible assets												
33	Pension Benefit Surplus												
34	Equity Derivatives on Type 2 Equities												

35	Infrastructure												
36	Derivatives on Infrastructure												
37	Total Equity Holdings												
Credit derivatives		Long Exposures		Short Exposures									
		Before Shock	After Shock	Before Shock	After Shock	Shock (bps)							
	Spread Up Risk for Credit Derivatives												
38	BSCR rating 0					0							
39	BSCR rating 1					130							
40	BSCR rating 2					150							
41	BSCR rating 3					260							
42	BSCR rating 4					450							
43	BSCR rating 5					840							
44	BSCR rating 6					1620							
45	BSCR rating 7					1620							
46	BSCR rating 8					1620							
47	Total Spread Up												
		Long Exposures		Short Exposures									
		Before Shock	After Shock	Before Shock	After Shock	Shock Rate							
	Spread Down Risk for Credit Derivatives												
48	BSCR rating 0					0							
49	BSCR rating 1					-75%							
50	BSCR rating 2					-75%							
51	BSCR rating 3					-75%							
52	BSCR rating 4					-75%							
53	BSCR rating 5					-75%							
54	BSCR rating 6					-75%							
55	BSCR rating 7					-75%							
56	BSCR rating 8					-75%							
57	Total Spread Down												

		Market Value of Derivatives with Positive Market Value	Market Value of Derivatives with Negative Market Value	Market Value of Collateral, Excluding any over-collateralization	
	Counterparty Default Risk for over-the-counter Derivatives				
58	BSCR rating 0				
59	BSCR rating 1				
60	BSCR rating 2				
61	BSCR rating 3				
62	BSCR rating 4				
63	BSCR rating 5				
64	BSCR rating 6				
65	BSCR rating 7				
66	BSCR rating 8				
67	Total Default Risk for over-the-counter Derivatives				
68	Cash and Cash Equivalents				
69	Total Sundry Assets				

INSTRUCTIONS AFFECTING SCHEDULE IIF:

(a) All other sundry assets and liabilities with identifiable assets (as reported in Form 1EBS, Lines 13(j)) and liabilities (as reported in Form 1EBS, Lines 36 (i)), such as fixed income investments, equity investments, mortgage loans, and cash and cash equivalents, shall be included here;

(b) fixed income investments, both quoted and unquoted, shall be categorized into corporate bonds and sovereign bonds, residential mortgage-backed securities, commercial mortgage-backed securities, asset-backed securities, and bond mutual funds and classified by BSCR rating;

(c) equity investments, both quoted and unquoted, shall be categorized into long exposures, short exposures qualifying as assets held for risk mitigation purposes in accordance with criteria prescribed by the Authority; and short exposures not qualifying as assets held for risk mitigation purposes in accordance with criteria prescribed by the Authority and are further required to be classified by strategic holdings, duration based, listed equity securities, preferred stocks, other equities, letters of credit, intangible assets, pension benefit surplus, infrastructure, derivatives and real estate;

(d) preferred stock are required to be classified by BSCR rating;

(e) the latest available AM Best, S&P, Moody's, or Fitch ratings shall be used in determining the appropriate BSCR rating of any fixed income security or preferred stock;

(f) where a security is rated differently by various rating agencies, the insurer shall classify the security according to the most conservative rating assigned;

(g) unrated securities shall be assigned a BSCR rating of 8;

(h) sovereign debt issued by a country in its own currency that is rated AA- or better shall be classified under BSCR rating 0, while all other sovereign bonds are required to be classified in a manner similar to corporate bonds;

(i) debt issued by government-owned and entities explicitly guaranteed by that government, (except government debt issued mortgage-backed securities, shall be assigned a BSCR rating of 0;

(j) exposures include those determined by application of the "look-through" approach calculated in accordance with criteria prescribed by the Authority for collective investment vehicles and other investments packaged as funds;

(k) "strategic holdings" refers to holdings in qualifying equity investments of a strategic nature in accordance which meet criteria prescribed by the Authority. Where such investments are listed on a designated stock exchange or are investments in certain funds both meeting criteria as prescribed by the Authority, then such investments shall be classified as "Type 1". Investments that do not qualify will be classified as "Type 2".

(l) “infrastructure” refers to holdings in qualifying equity infrastructure investments which meet criteria prescribed by the Authority and which are non-strategic holdings.

(m) “listed equity securities in developed markets” refers to holdings in equity securities listed on a designated stock exchange or in investments in certain funds both as prescribed by the Authority.

(n) “other equities” shall include holdings in quoted and unquoted equity investments that are not reported in accordance with the requirements of paragraphs “(k)” and “(m)” above or not listed herein as an “Equity Holding” in this Schedule i.e., equities not listed on a designated stock exchange as prescribed by the Authority, hedge funds, commodities and other alternative investments;

(o) other liabilities whose value is subject to equity risk are to be included in Lines 31 to 46;

(p) exposures qualifying as assets held for risk-mitigation purposes and exposures not qualifying as assets held for risk-mitigation purposes shall be determined in accordance with criteria prescribed by the Authority; and

(q) fixed income investments and preferred stocks shall be classified by the following BSCR Ratings:

BSCR Rating	Standard & Poor’s	Moody’s	AM Best	Fitch
1	AAA	Aaa	aaa	AAA
2	AA+ to AA-	Aa1 to Aa3	aa+ to aa-	AA+ to AA-
3	A+ to A-	A1 to A3	a+ to a-	A+ to A-
4	BBB+ to BBB-	Baa1 to Baa3	bbb+ to bbb-	BBB+ to BBB-
5	BB+ to BB-	Ba1 to Ba3	bb+ to bb-	BB+ to BB-
6	B+ to B-	B1 to B3	b+ to b-	B+ to B-
7	CCC+ to CCC-	Caa1 to Caa3	ccc+ to ccc-	CCC+ to CCC-
8	Below CCC-	Below Caa3	Below ccc-	Below CCC-

SCHEDULE IV (Paragraph 6)

SCHEDULE OF CONSOLIDATED PREMIUMS WRITTEN BY LINE OF BUSINESS OF GENERAL BUSINESS

[blank] name of Parent

As at [blank] (day/month/year)

All amounts expressed in .... (currency used)

Schedule Line no		**Gross Premiums Written**						**Net Premiums Written**	
		Unrelated		**Related**		**Total**			
						Form 2SFS, Line 1(c)		**Form 2SFS, Line 3**	
		20XX	**20XX**	**20XX**	**20XX**	**20XX**	**20XX**	**20XX**	**20XX**
1.	Property catastrophe	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.	Property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.	Property non- proportional	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.	Personal accident	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5.	Personal accident non-proportional	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.	Aviation	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
7.	Aviation non- proportional	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.	Credit / surety	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9.	Credit / surety non- proportional	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
10.	Energy offshore /marine	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11.	Energy offshore / marine non- proportional	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12.	US casualty	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13.	US casualty non- proportional	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
14.	US professional	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
15.	US professional non- proportional	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16.	US specialty	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
17.	US specialty non- proportional	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
18.	International motor	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19.	International motor non-proportional	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
20.	International casualty non-motor	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
21.	International casualty non-motor non-	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
22.	Retro property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
23.	Structured / finite reinsurance	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
24.	Health	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
25	Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

SCHEDULE IVD (Paragraph 6)
Schedule of consolidated premium exposure measure by line of business of general business
[blank] name of Parent
As at [blank] (day/month/year)
All amounts expressed in .... (currency used)

		(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
	Schedule	Net Premiums Written	Est. of Net Earned Premiums for Next 12	Net Base Exposure	Net FP (Existing)	Net FP (Future)	Net Premium Exposure Measure	Gross Premium Exposure Measure	Geo Net Premium Exposure Measure
	Line no	**20XX**	**20XX+1**	**20XX+1**	**20XX+1**	**20XX+1**	**20XX+1**	**20XX+1**	**20XX+1**
1.	Property catastrophe	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.	Property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.	Property non- proportional	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.	Personal accident	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5.	Personal accident non-proportional	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.	Aviation	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
7.	Aviation non- proportional	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.	Credit / surety	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9.	Credit / surety non- proportional	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
10.	Energy offshore /marine	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11.	Energy offshore / marine non- proportional	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12.	US casualty	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13.	US casualty non- proportional	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
14.	US professional	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
15.	US professional non- proportional	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16.	US specialty	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
17.	US specialty non- proportional	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
18.	International motor	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19.	International motor non-proportional	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
20.	International casualty non-motor	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
21.	International casualty non-motor non- proportional	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
22.	Retro property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
23.	Structured / finite reinsurance	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
24.	Health	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
25	Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

INSTRUCTIONS AFFECTING SCHEDULE IVD:

(a) "Net Premiums Written" means the consolidated net premiums written for the reporting period;

(b) "Estimate of Net Earned Premiums" for the next twelve months; means the net premiums earned for the next twelve months including exposures to bound but not incepted premiums;

(c) "Net Base Premium Exposure" means the greater of the amounts calculated under Lines of Business in paragraphs (a) and (b) above;

(d) "Net FP (existing)" means the expected present value of net premiums to be earned by the insurer after the next twelve months reporting period for existing qualifying multi-year insurance policies, where 'qualifying multi-year insurance policies' are prescribed by the Authority;

(e) "Net FP (future)" means the expected present value of net premiums to be earned by the insurer after the next twelve months reporting period for qualifying multi-year insurance policies (as defined in paragraph (d) above) where the initial recognition date falls in the following twelve months;

(f) "Net Premium Exposure Measure" means the total derived from paragraphs (c), (d) and (e) above;

(g) "Gross Premium Exposure Measure" means the amount calculated in paragraph (f) above but on a gross of reinsurance basis;

(h) "Geographic Net Premium Exposure Measure" means the total shown on Schedule IVE; and

(i) all amounts shall be reported on a consolidated basis only.

SCHEDULE IVE (Paragraph 6)

Schedule of geographic diversification of net premium exposure measure on a consolidated basis

[blank] name of Parent

As at [blank] (day/month/year)

All amounts expressed in .... (currency used)

		GEO Net Exp	**Zone 1**	**Zone 2**	**Zone 3**	**Zone 4**	**Zone 5**	**Zone 6**	**Zone 7**	**Zone 8**	**Zone 9**	**Zone 10**	**Zone 11**	**Zone 12**	**Zone 13**	**Zone 14**	**Zone 15**	**Zone 16**	**Zone 17**	**Zone 18**
1.	Property catastrophe		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.	Property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.	Property non-	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.	Personal accident	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5.	Personal accident	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
6.	Aviation	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
7.	Aviation non-	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.	Credit / surety	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9.	Credit / surety non-proportional	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
10.	Energy offshore	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11.	Energy offshore / marine non-	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12.	US casualty	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13.	US casualty non-proportional	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
14.	US professional	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
15.	US professional non-proportional	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16.	US specialty	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
17.	US specialty non-proportional	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
18.	International motor	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19.	International motor non-proportional	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
20.	International casualty non-motor	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
21.	International casualty non-motor	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
22.	Retro property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
23.	Structured / finite	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
24.	Health	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
	Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

INSTRUCTIONS AFFECTING SCHEDULE IVE:

(a) for each line of business, the net premium exposure measure stated in Schedule IVD may be split between the eighteen geographic zones set out in Table 6D. If included, the total of amounts in zones 1-18 for a given Line of Business shall equal the corresponding amount of net premium exposure measure shown in Schedule IVD;

(b) GEO net premium exposure measure for a Line of Business shall be set as the amount $geolineprem_i$ in line with sub-paragraph (c) of the Instructions affecting Table 6C; and

(c) amounts shall be reported on a consolidated basis only.

Schedule XXA - Schedule of Currency Risk

[blank] name of Insurer												
As at [blank] (day/month/year)												
All amounts expressed in .... (currency used)												
	MARKET VALUE BEFORE SHOCK						MARKET VALUE AFTER SHOCK					
		Long Exposures		Short Exposures				Long Exposures		Short Exposures		
Currency	Assets - Excluding currency-derivatives	Currency Derivatives Qualifying as held for risk-mitigation purposes	Currency Derivatives Not Qualifying as held for risk-mitigation purposes	Currency Derivatives Qualifying as held for risk-mitigation purposes	Currency Derivatives Not Qualifying as held for risk-mitigation purposes	Liabilities without Management Actions	Assets - Excluding currency-derivatives	Currency Derivatives Qualifying as held for risk-mitigation purposes	Currency Derivatives Not Qualifying as held for risk-mitigation purposes	Currency Derivatives Qualifying as held for risk-mitigation purposes	Currency Derivatives Not Qualifying as held for risk-mitigation purposes	Liabilities without Management Actions
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)
United States Dollars												
Bermuda Dollars												
Qatari Riyals												
Hong Kong Dollars												
Euros												
Danish Krones												
Bulgarian Levs												
West African CFA Francs												
Central African CFA Francs												
Comorian Francs												
United Kingdom Pounds												

Canada Dollars												
Japan Yens												
Other currency 1												
Other currency 2												
Other currency 3												
Other currency 4												
Other currency 5												
Other currency 6												
Other currency 7												
Other currency 8												
Other currency 9												
Other currency 10												
Financial Year	**Liabilities**		**ECR Charge**									
	Form 1EBS, Line 39		Summary Schedule									
XXX-1												

XXX-2												
XXX-3												

INSTRUCTIONS AFFECTING SCHEDULE XXA:

(a) insurers shall report currencies representing not less than 95% of their economic balance sheet liabilities;

(b) assets qualifying as held for risk mitigation purposes; assets not qualifying for risk mitigation purposes and liabilities without management actions shall be valued in line with the Economic Balance Sheet principles set out in Schedule XIV and in accordance with criteria prescribed by the Authority;

(c) liabilities with management actions shall be valued in in accordance to with criteria prescribed by the Authority in relation to the valuation of future bonuses and other discretionary benefits; and

(d) amounts shall be reported on both an EBS Valuation and unconsolidated basis.

Schedule XXIA - Schedule of Concentration Risk

(Paragraph 6)

[blank] name of Insurer

As at [blank] (day/month/year)

All amounts expressed in .... (currency used)

Name of Exposure	**Asset Type (A)**	**Asset sub-type (B)**	**BSCR Rating (C)**	**Asset Value (D)**

INSTRUCTIONS AFFECTING SCHEDULE XXIA:

(a) disclosure of an insurer's ten largest exposures to single counterparty risk by reporting the name, the exposure and allocation by asset type, bond or mortgage type (if applicable), BSCR Rating (if applicable) and asset value consistent with Form 1EBS.

(b) for the purposes of this Schedule, a counterparty shall include all related or connected counterparties captured by either of the following criteria:

(i) controller relationship: if a counterparty, directly or indirectly, has control of (as a result of its majority shareholding in or significant influence) the other counterparties; or

(ii) economic interdependence: if one of the counterparties were to experience financial difficulties which directly or indirectly affect the ability of any or all of the remaining counterparties to perform their financial obligations (for example where a counterparty becomes unable to fund or repay certain financial contractual obligations, and as a result, other counterparties, are likely to be unable to fund or repay certain obligations imposed on them);

(c) asset Type (Column A) shall be determined by the insurer as one of the following:

(i) cash and cash equivalents (as defined in Schedule XIX Column B Schedules IIB, IIC, IID, IIE, and IIF Column (1), Line 68);

(ii) quoted and Unquoted Investments (as defined in Schedules IIB, IIC, IID, IIE, and IIF Column (11), Line 14);

(iii) equity holdings (as defined in Schedules IIB, IIC, IID, IIE, and IIF Column (11), Line 37);

(iv) credit derivatives (as defined in Schedules IIB, IIC, IID, IIE, and IIF Columns (1), (3), (5), (7) Lines 47 and 57);

(v) counterparty default risk for over-the-counter derivatives (as defined in Schedules IIB, IIC, IID, IIE, and IIF Columns (1), (2) (3) Line 67);

(vi) advances to Affiliates (reported on Form 1EBS, Line 4(g));

(vii) policy Loans (reported on Form 1EBS, Line 6);

(viii) real Estate 1 (reported on Form 1EBS, Line 7(a));

(ix) real Estate 2 (reported on Form 1EBS, Line 7(b));

(x) collateral Loans (reported on Form 1EBS, Line 8).

(d) when reporting asset sub-type (under Column B) shall provide further details of the type of asset as included in Table 1, Table 2 or Table 8 as appropriate;

(e) when applying the BSCR Rating (under Column C) the insurer shall apply the BSCR rating that was allocated to the asset when it was included in Table 1, Table 2 or Table 8 as appropriate;

(f) asset value (under Column D) shall be the value of the asset as required by the Economic Balance Sheet valuation principles as set out in Schedule XIV; and

(g) amounts shall be reported on both an EBS Valuation and unconsolidated basis.

Schedule XXIII - Schedule of Interest Rate Sensitive Assets and Liabilities

[blank] name of Insurer												
As at [blank] (day/month/year)												
All amounts expressed in .... (currency used)												
	INTEREST RATE DOWN SHOCK											
	Exposures other than derivatives					**Derivative exposures**						
Currency	**Assets**		**Liabilities**	**Liabilities without Management Actions**	**Liabilities with Management Actions**	**Assets – Not Qualifying as held for risk-mitigation purposes**		**Assets – Not Qualifying as held for risk-mitigation purposes**		**Liabilities**	**Liabilities without Management Actions**	**Liabilities with Management Actions**
	Before Shock	After Shock	Before Shock	After Shock	After Shock	Before Shock	After Shock	Before Shock	After Shock	Before Shock	After Shock	After Shock
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)
United States Dollars												
Euro												
United Kingdom Pounds												
Japan Yen												
Canada Dollars												
Swiss Francs												
Australia Dollar												
New Zealand Dollar												
Other currency 1												
Other currency 2												
Other currency 3												
Other currency 4												
Other currency 5												
Other currency 6												
Other currency 7												
Other												

currency 8												
Other currency 9												
Other currency 10												
Interest Down Shock Total												
	INTEREST RATE UP SHOCK											
	Exposures other than derivatives					**Derivative exposures**						
Currency	**Assets**		**Liabilities**	**Liabilities without Management Actions**	**Liabilities with Management Actions**	**Assets – Not Qualifying as held for risk-mitigation purposes**		**Assets – Not Qualifying as held for risk-mitigation purposes**		**Liabilities**	**Liabilities without Management Actions**	**Liabilities with Management Actions**
	Before Shock	After Shock	Before Shock	After Shock	After Shock	Before Shock	After Shock	Before Shock	After Shock	Before Shock	After Shock	After Shock
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)
United States Dollars												
Euros												
United Kingdom Pounds												
Japan Yens												
Canada Dollars												
Swiss Francs												
Australia Dollars												
New Zealand Dollars												
Other currency 1												
Other currency 2												
Other currency 3												
Other currency 4												
Other currency 5												
Other currency 6												
Other currency 7												

Other currency 8												
Other currency 9												
Other currency 10												
Interest Up Shock Total												

INSTRUCTIONS AFFECTING SCHEDULE XXIII:

(a) insurers are required to report all interest rate sensitive assets including but not limited to fixed income assets, hybrid instruments, deposits, loans (including mortgage and policyholder loans), reinsurance balance receivables and exposures as determined by application of the "look-through" approach calculated in accordance with criteria prescribed by the Authority for the following items:

  i. collective investment vehicles and other investments packaged as funds, including related undertakings used as investment vehicles;
  ii. segregated account companies assets;
  iii. deposit asset;
  iv. other sundry;
  v. derivatives;
  vi. funds held by ceding insurers.

(b) insurers are required to report all interest rate sensitive liabilities including but not limited to best estimate of insurance liabilities, other liabilities and liability exposures as determined by application of the "look-through" approach calculated in accordance with criteria prescribed by the Authority for the following items:

  i. segregated account companies liabilities;
  ii. deposit liabilities;
  iii. other sundry liabilities;
  iv. derivatives;
  v. funds held under retrocession.

(c) Assets qualified as held for risk mitigating purposes and assets not qualified as held for risk mitigating purposes shall be determined in accordance with criteria prescribed by the Authority.

(d) liabilities without management actions shall be determined in accordance with criteria prescribed by the Authority.