NST.03 - Non-life Technical Provisions - Detailed Split by LOB and Distribution Channel

General comments:

NST.03 is a subset of QRT S.17.01.

NST.03 is reported on a half-yearly basis.

Line of Business for non-life obligations: The lines of business, referred to in article 80 of the Directive 2009/138/EC, as defined in the Annex I of the Delegated Regulation (EU) 2015/35 referred to direct business/accepted proportional reinsurance and accepted non-proportional reinsurance.

Health direct insurance business pursued on a non-similar technical basis to life insurance shall be segmented into Non-Life LoB 1 to 3.

In relation to the additional lines of business information for NST.03: "Motor Vehicle Liability insurance" line of business, which refers to the liability to third parties only, is split Private Motor Bodily Injury, Private Motor Property Damage, Commercial Motor Bodily Injury, Commercial Motor Property Damage (Commercial Motor to include Motor Fleet and all other Motor excluding Private Motor). "Other Motor insurance" line of business, which refers to motor own damage only (both private and commercial), is split into Private Motor Own Damage and Commercial Motor Own Damage. "General Liability insurance" line of business is split into Employer's Liability and Public Liability. Public Liability includes Professional Indemnity and Products Liability.

Accepted proportional reinsurance should be considered together with the direct and intermediated business in the C0020 to C0350.

Distribution channels: "Direct" includes all non-intermediated business except where intermediary is a 100% owned subsidiary of the undertaking. "All intermediated including Broker" - all insurance business not included in "Direct". Accepted non-proportional reinsurance is reported separately.

	ITEM	INSTRUCTIONS
C0020 to C0390/R0010 (A1 to AL1)	Technical provisions calculated as a whole	The amount of technical provisions in case of replicable or hedgeable (re)insurance obligations, as defined in article 77(4) of Directive 2009/138/EC, for each line of business regarding direct and accepted business.
		This amount shall be net of any recoverable from reinsurance contract/SPV and Finite Re related to this business.
		C0020 to C0350/R0010 = C0020 to C0350/R0020 + C0020 to C0350/R0030
		C0360 to C0390/R0010 = C0360 to C0390/R0040
C0400/R0010 (AM1)	Technical provisions calculated as a whole - Total Non-Life obligation	The total amount of technical provisions in case of replicable or hedgeable (re)insurance obligations, as defined in article 77(4) of Directive 2009/138/EC.
		This amount shall be net of any recoverable from reinsurance contract/SPV and Finite Re related to this business.
		C0400/R0010 = C0400/R0020 + C0400/R0030 + C0400/R0040
		C0400/R0010=SUM(C0020/R0010:C0390/R0010)
C0020 to C0350/R0020 (A2-AH2)	Technical provisions calculated as a whole - direct and intermediated business	The amount of technical provisions, for the direct business, in case of replicable or hedgeable (re)insurance obligations, as defined in article 77(4) of Directive 2009/138/EC, for each line of business regarding direct business. This amount shall be net of any recoverable from reinsurance contract/SPV and Finite Re related to this business.
C0400/R0020 (AM2)	Total Non-Life obligations, Technical provisions calculated as a whole, total direct and intermediated business	The total amount of technical provisions, for the direct business, in case of replicable or hedgeable (re)insurance obligations, as defined in article 77(4) of Directive 2009/138/EC. This amount shall be net of any recoverable from reinsurance contract/SPV and Finite Re related to this business.

				C0400/R0020 = C0020 to C0350/R0020
C0020 to C0350/R0030 (A3-AH3)	Technical provisions calculated as a whole (REPL.) - accepted proportional reinsurance business		PL.) -	The amount of technical provisions, for the accepted proportional reinsurance business, in case of replicable or hedgeable (re)insurance obligations, as defined in article 77(4) of Directive 2009/138/EC, for each line of business regarding accepted proportional business.
C0400/R0030 (AM3)	Total Non-Life obligations, Technical provisions calculated as a whole, total accepted proportional reinsurance business			This amount shall be net of any recoverable from reinsurance contract/SPV and Finite Re related to this business. The total amount of technical provisions, for the accepted proportional reinsurance business, in case of replicable or hedgeable (re)insurance obligations, as defined in article 77(4) of Directive 2009/138/EC. This amount shall be net of any recoverable from reinsurance contract/SPV and Finite Re related to this business.
C0360 to C0390/R0040 (AI4-AL4)	Technical provisions calculated as a whole (REPL.) - accepted non-proportional reinsurance business			C0400/R0030 = C0020 to C0350/R0030 The amount of technical provisions, for the accepted non-proportional reinsurance business, in case of replicable or hedgeable (re)insurance obligations, as defined in article 77(4) of Directive 2009/138/EC, for each line of business regarding accepted non-proportional business. This amount shall be net of any recoverable from reinsurance contract/SPV and Finite Re related to this business.
C0400/R0040 (AM4)	Total Non-Life obligations, Technical provisions calculated as a whole, total accepted non-proportional reinsurance business			The total amount of technical provisions, for the accepted non-proportional reinsurance business, in case of replicable or hedgeable (re)insurance obligations, as defined in article 77(4) of Directive 2009/138/EC. This amount shall be net of any recoverable from reinsurance contract/SPV and Finite Re related to this business. C0400/R0040 = C0360 to C0390/R0040
Technical provisions calc	ulated as a sum	n of a best estimate and a risk ma	ırgin - Best esti	mate
C0020 to C0390/R0050 (A		Best Estimate of Premium provisions, Gross, total	vehicles and f	of best estimate for premium provisions, gross of the amounts recoverable from reinsurance contracts, special purpose inite reinsurance, for each line of business regarding direct and accepted business.
Estimate of Prem		Total Non-Life obligations, Best Estimate of Premium provisions, Gross, total	The total amo	90/R0050 = C0360 to C0390/R0080 runt of best estimate for premium provisions, gross of the amounts recoverable from reinsurance contracts, special purpose inite reinsurance
, , ,		Best Estimate of Premium provisions, Gross - direct and intermediated business	C0400/R0050=SUM(C0020 to C0390/R0050) The amount of best estimate for premium provisions, for the direct business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business.	
Estimate of Premium provisions, Gross, total direct		contracts, spe	ount of best estimate for premium provisions, for the direct business, gross of the amounts recoverable from reinsurance ecial purpose vehicles and finite reinsurance. =SUM(C0020 to C0350/R0060)	

C0020 to C0350/R0070 (A6-AH6)	Best Estimate of Premium provisions, Gross - accepted proportional reinsurance business	The amount of best estimate for premium provisions, for accepted proportional reinsurance business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business.
C0400/R0070 (AM6)	Total Non-Life obligations, Best Estimate of Premium provisions, Gross, total accepted proportional reinsurance business	The total amount of best estimate for premium provisions, for the accepted proportional reinsurance business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance. C0400/R0070=SUM(C0020 to C0350/R0070)
C0360 to C0390/R0080 (AI7-AL7)	Best Estimate of Premium provisions, Gross - accepted non-proportional reinsurance business	The amount of best estimate for premium provisions, for accepted non-proportional reinsurance business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business.
C0400/R0080 (AM7)	Total Non-Life obligations, Best Estimate of Premium provisions, Gross, total accepted non-proportional reinsurance business	The total amount of best estimate for premium provisions, for accepted non-proportional reinsurance business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance. C0400/R0080=SUM(C0360 to C0390/R0080)
C0020 to C03900/R0090 (A8-AL8)	Best estimate of Premium provisions, Total recoverable from reinsurance/SPV and Finite re before the adjustment for expected losses due to counterparty default Direct and accepted reinsurance business	Total recoverable from reinsurance/SPV and Finite reinsurance before the adjustment for expected losses due to counterparty default, referred to the best estimate for premium provisions for each line of business. C0020 to C0390/R0090 = C0020 to C0390/R0100 + C0020 to C0390/R0110 + C0020 to C0390/R0120
C0400/R0090 (AM8)	Total Non-Life obligations, Best estimate of Premium provisions, Total recoverable from reinsurance/SPV and Finite re before the adjustment for expected losses due to counterparty default	The Total recoverable from reinsurance/SPV and Finite reinsurance before the adjustment for expected losses due to counterparty default, referred to the best estimate for premium provisions. C0400/R0090=SUM(C0020 to C0390/R0090)
C0020 to C0390/R0100 (A9-AL9)	Best Estimate of Premium provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses - Direct and accepted reinsurance business	The amount of Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses, referred to the best estimate for premium provisions, for each line of business regarding direct and accepted reinsurance business.
C0400/R0100 (AM9)	Total Non-Life obligations, Best Estimate of Premium provisions, Recoverables from reinsurance (except SPV and	The total amount of Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses, referred to the best estimate for premium provisions. C0400/R0100=SUM(C0020 to C0390/R0100)

	Finite Reinsurance) before adjustment for expected losses	
C0020 to C0390/R0110 (A10-AL10)	Best Estimate of Premium provisions, Recoverables from SPV before adjustment for expected losses - Direct and accepted reinsurance business.	The amount of Recoverables from SPV before adjustment for expected losses, referred to the best estimate for premium provisions, for each line of business regarding direct and accepted reinsurance business.
C0400/R0110 (AM10)	Total Non-Life obligations, Best Estimate of Premium provisions, Recoverables from SPV before adjustment for expected losses	The total amount of Recoverables from SPV before adjustment for expected losses, referred to the best estimate for premium provisions. C0400/R0110=SUM(C0020 to C0390/R0110)
C0020 to C0390/R0120 (A11-AL11)	Best Estimate of Premium provisions, Recoverables from Finite Reinsurance before adjustment for expected losses - Direct and accepted reinsurance business	The amount of Recoverables from Finite Reinsurance before adjustment for expected losses, referred to the best estimate for premium provisions, for each line of business regarding direct and accepted reinsurance business.
C0400/R0120 (AM11)	Total Non-Life obligations, Best Estimate of Premium provisions, Recoverables from Finite Reinsurance before adjustment for expected losses.	The total amount of Recoverables from Finite Reinsurance before adjustment for expected losses, referred to the best estimate for premium provisions. C0400/R0120=SUM(C0020 to C0390/R0120)
C0020 to C0390/R0130 (A12-AL12)	Best Estimate of Premium provisions, Total recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default - Direct and accepted reinsurance business	The amount of best estimate for premium provisions, Total recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default, for each line of business regarding direct business and accepted reinsurance business.
C0400/R0130 (AM12)	Total Non-Life obligations, Best Estimate of Premium provisions, Recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default.	The total amount of Recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default, referred to the best estimate for premium provisions. C0400/R0130=SUM(C0020 to C0390/R0130)
C0020 to C0390/R0140 (A13-AL13)	Net best estimate of Premium provisions - Direct and accepted reinsurance business	The amount of net best estimate for premium provisions, for each line of business. C0020 to C0390/R0140 = C0020 to C0390/R0050 - C0020 to C0390/R0130
C0400/R0140 (AM13)	Total Non-Life obligations, Net best estimate of Premium provisions	The total amount of net best estimate for premium provisions C0400/R0140 = C0400/R0050 - C0400/R0130

		C0400/R0140=SUM(C0020 to C0390/R0140)
C0020 to C0390/R0150 (AI4A-AL14A)	Best Estimate of Claims Provisions, Gross, Total	The amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business regarding direct and accepted business.
		C0020 to C0350/R0150 = C0020 to C0350/R0160 + C0020 to C0350/R0170
		C0360 to C0390/R0150 = C0360 to C0390/R0180
CO400/R0150 (AM14)	Total Non-Life obligations, Best Estimate of Claims Provisions, Gross, total	The total amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.
	Gross, total	C0400/R0150 = C0400/R0160 + C0400/R0170+ C0400/R0180 C0400/R0150=SUM(C0020 to C0390/R0150)
C0020 to C0350/R0160 (A14-AH14)	Best Estimate of Claims Provisions, Gross - direct business	The amount of best estimate for claims provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business regarding direct business.
C0400/R0160 (AM14)	Total Non-Life obligations, Best Estimate of Claims Provisions, Gross, total direct business	The total amount of best estimate for Claims provisions, direct business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.
C0020 to C0350/R0170 (A15-AH15)	Best Estimate of Claims	C0400/R0160=SUM(C0020 to C0350/R0160) The amount of best estimate for claims provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles
C0020 to C0330/N0170 (A13-A113)	Provisions, Gross - accepted proportional reinsurance business	and finite reinsurance, for each line of business regarding accepted proportional reinsurance.
C0400/R0170 (AM15)	Total Non-Life obligations, Best Estimate of Claims Provisions, Gross, total accepted	The total amount of best estimate for Claims provisions, accepted proportional reinsurance business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.
	proportional reinsurance business	C0400/R0170=SUM(C0020 to C0350/R0170)
C0360 to C0390/R0180 (Al16-AL16)	Best Estimate of Claims Provisions, Gross - accepted non-proportional reinsurance business	The amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business regarding accepted non-proportional reinsurance.
C0400/R0180 (AM16)	Total Non-Life obligations, Best Estimate of Claims Provisions, Gross - accepted non-	The total amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.
	proportional reinsurance business	C0400/R0180=SUM(C0360 to C0390/R0180)

C0020 to C0390/R0190 (A17-AL17)	Best Estimate of Claims	Total recoverable from reinsurance/SPV and Finite Re, before the adjustment for expected losses due to counterparty default, referred to
C0020 to C0390/R0190 (A17-AL17)	provisions, Total recoverable	the Best Estimate for Claims Provisions, for each line of business regarding direct and accepted reinsurance business
	from reinsurance/SPV and	the best Estimate for Claims Frovisions, for each line of business regarding direct and accepted remsurance business
	Finite before the adjustment	C0020 to C0390/R0190 = C0020 to C0390/R0200 + C0020 to C0390/R0210 + C0020 to C0390/R0220
	-	C0020 to C0390/R0190 = C0020 to C0390/R0200 + C0020 to C0390/R0210 + C0020 to C0390/R0220
	for expected losses due to	
00.400/00.400/40.447)	counterparty default	
C0400/R0190 (AM17)	Total Non-Life obligations, Best	The Total recoverable from reinsurance/SPV, and Finite before the adjustment for expected losses due to counterparty default, referred to
	estimate of Claims Provisions,	the Best Estimate for Claims Provisions.
	Total recoverable from	
	reinsurance/SPV and Finite re	C0400/R0190=SUM(C0020 to C0390/R0190)
	before the adjustment for	
	expected losses due to	
	counterparty default	
C0020 to C0390/R0200 (A18-AL18)	Best Estimate of Claims	The amount of Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses, referred to the
	provisions, Recoverables from	Best Estimate for Claims Provisions, for each line of business regarding direct and accepted reinsurance business.
	reinsurance (except SPV and	
	Finite Reinsurance) before	
	adjustment for expected losses	
	- Direct and accepted	
	reinsurance business	
C0400/R0200 (AM18)	Total Non-Life obligations, Best	The total amount of Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses, referred
66 166/116266 (Filling)	estimate of Claims provisions,	to the Best Estimate for Claims Provisions.
	Total Recoverables from	to the searce and the country in order in
	reinsurance (except SPV and	C0400/R0200=SUM(C0020 to C0390/R0200)
	Finite Reinsurance) before	60-00/10200-30/10200/
	adjustment for expected losses	
	- Direct and accepted reinsurance business	
C0020 to C0200 (B0210 (A10 A110)	Best Estimate of Claims	The support of Decrease has four CDV hadron editations at fact and the decrease of the Claims Decrease for the support
C0020 to C0390/R0210 (A19-AL19)		The amount of Recoverables from SPV before adjustment for expected losses, referred to the Best Estimate for Claims Provisions, for each
	provisions, Recoverables from	line of business regarding direct and accepted reinsurance business.
	SPV before adjustment for	
	expected losses - Direct and	
	accepted reinsurance business.	
C0400/R0210 (AM19)	Total Non-Life obligations, Best	The total amount of Recoverables from SPV before adjustment for expected losses, referred to the Best Estimate for Claims Provisions.
	Estimate of Claims Provisions,	
	Recoverables from SPV before	C0400/R0210=SUM(C0020 to C0390/R0210)
	adjustment for expected losses	
C0020 to C0390/R0220 (A20-AL20)	Best Estimate of Claims	The amount of Recoverables from Finite Reinsurance before adjustment for expected losses, referred to the best estimate for premium
	provisions, Recoverables from	provisions, for each line of business regarding direct business and accepted reinsurance business.
	Finite Reinsurance before	
	adjustment for expected losses	
	- Direct and accepted	
	reinsurance business.	
C0400/R0220 (AM20)	Total Non-Life obligations, Best	The total amount of Recoverables from Finite Reinsurance before adjustment for expected losses, referred to the Best Estimate for Claims
55 .55,	Estimate of Claims Provisions,	Provisions.
	25312 01 0101113 1 1011310113,	

	Recoverables from Finite	
	Reinsurance before adjustment	C0400/R0220=SUM(C0020 to C0390/R0220)
	for expected losses.	
C0020 to C0390/R0230 (A21-AL21)	Best Estimate of Claims	The amount of best estimate for claims provisions, Total recoverable from reinsurance/SPV and Finite re after the adjustment for expected
	provisions, Total recoverable	losses due to counterparty default, for each line of business regarding direct and accepted reinsurance business
	from reinsurance/SPV and	
	Finite re after the adjustment	
	for expected losses due to	
	counterparty default - Direct	
	and accepted reinsurance	
	business	
C0400/R0230 (AM21)	Total Non-Life obligations, Best	The total amount of Recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default,
	Estimate of Claims Provisions,	referred to the Best Estimate for Claims Provisions.
	Recoverable from	
	reinsurance/SPV and Finite re	C0400/R0230=SUM(C0020 to C0390/R0230)
	after the adjustment for	
	expected losses due to	
	counterparty default.	
C0020 to C0390/R0240 (A22-AL22)	Net best estimate of Claims	The amount of net best estimate for claims provisions, for each line of business regarding direct and accepted reinsurance business.
	provisions - Direct and	
	accepted reinsurance business	C0020 to C0390/R0240 = C0020 to C0390/R0150 - C0020 to C0390/R0230
C0400/R0240 (AM22)	Total Non-Life obligations, Net	The total amount of net Best Estimate for Claims Provisions
	best estimate of Claims	
	Provisions	C0400/R0240=SUM(C0020 to C0390/R0240)
C0020 to C0390/R0250 (A23-AL23)	Total best estimate, Gross -	The amount of Total gross best estimate, for each line of business regarding direct and accepted reinsurance business
	Direct and accepted	
	reinsurance business	C0020 to C0390/R0250 = C0020 to C0390/R0050 + C0020 to C0390/R0150
C0400/R0250 (AM23)	Total Non-Life obligations,	The total amount of Gross Best Estimate (sum of the Premium Provision and Claims Provisions)
	Total Best Estimate, Gross	
		C0400/R0250=SUM(C0020 to C0390/R0250)
00000 + 00000 (00000 (404 4404)	7.11	C0400/R0250=C0400/R0050+C0400/R0150
C0020 to C0390/R0260 (A24-AL24)	Total best estimate, Net -	The amount of Total net best estimate, for each line of business regarding direct and accepted reinsurance business
	Direct and accepted	20000 1 20000 120000 1 20000 12
	reinsurance business	C0020 to C0390/R0260 = C0020 to C0390/R0140 + C0020 to C0390/R0240
C0400/R0260 (AM24)	Total Non-Life obligations,	The total amount of Net Best Estimate (sum of the Premium Provision and Claims Provisions)
	Total Best Estimate, Net	20.400 (20.000 - 0.400 (20.400
		C0400/R0260 = C0400/R0140 + C0400/R0240
		C0400/P0360-C11M/C0030/P0360·C0300/P0360)
		C0400/R0260=SUM(C0020/R0260:C0390/R0260)
C0020 to C0390/R0270 (A25-AL25)		The amount of risk margin, as required by Directive 2009/138/EC (article 77 (3)). The risk margin is calculated to whole portfolio of
55525 to 66550, No.276 (N.25 AL25)		(re)insurance obligations and then allocated to each single line of business, regarding direct business and accepted reinsurance business.
		Traymost area of an area area area area area area area a

	Technical provisions calculated as a sum of a best estimate and a risk margin - Risk margin	
C0400/R0270 (AM25)	Total Non-Life obligations, Total risk margin	The total amount of risk margin, as required by Directive 2009/138/EC (article 77 (3)). C0400/R0270=SUM(C0020/R0270:C0390/R0270)
Technical provisions - Total		
C0020 to C0390/R0280 (A26-AL26)	Technical provisions, Total - Direct and Intermediated and accepted reinsurance business	The total amount of gross technical provisions, for each line of business regarding direct and accepted reinsurance business. C0020 to C0390/R0280 = C0020 to C0390/R0250 + C0020 to C0390/R0270
C0400/R0280 (AM26)	Total Non-Life obligations, Technical Provision - total	The total amount of gross technical provisions regarding direct and accepted reinsurance business. C0400/R0280 = C0400/R0250 + C0400/R0270 C0400/R0280=SUM(C0020/R0280:C0390/R0280)
C0020 to C0390/R0290 (A27-AL27)	Technical provisions, Total - Recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default - Direct and accepted reinsurance business	The total amount of recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default, for each line of business regarding direct and accepted reinsurance business. C0020 to C0390/R0290 = C0020 to C0390/R0130 + C0020 to C0390/R0230
C0400/R0290 (AM27)	Total Non-Life obligations, Recoverable from reinsurance contract/SPV and Finite re, after the adjustment for expected losses due to counterparty default - Direct and accepted reinsurance business	The total amount of recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default regarding direct and accepted reinsurance business. C0400/R0290 = C0400/R0130 + C0400/R0230 C0400/R0290=SUM(C0020/R0290:C0390/R0290)
C0020 to C0390/R0300 (A28-AL28)	Technical provisions, Total - Technical provisions minus recoverables from reinsurance/SPV and Finite reinsurance - Direct and accepted reinsurance business	The total amount of net technical provisions, for each line of business regarding direct and accepted reinsurance business, including technical provisions calculated as a whole. C0020 to C0390/R0300 = C0020 to C0390/R0280 - C0020 to C0390/R0290 + C0020 to C0390/R0010
C0400/R0300 (AM28)	Total Non-Life obligations, Technical provisions minus recoverables from reinsurance and SPV - Direct and accepted reinsurance business	The total amount of net technical provisions regarding direct and accepted reinsurance business, including technical provisions calculated as a whole. C0400/R0300 = C0400/R280 - C0400/R0290 + C0400/R0010 C0400/R0300=SUM(C0020/R0300:C0390/R0300)