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	Tochnical	provisions calculated as a whole (PE		The amount of technical provisions, for the accepted proportional reinsurance business, in case of replicable or hedgeable
(A3-AH3)	Technical provisions calculated as a whole (REPL.) - accepted proportional reinsurance business		r L.) -	(re)insurance obligations, as defined in article 77(4) of Directive 2009/138/EC, for each line of business regarding accepted proportional business.
				This amount shall be net of any recoverable from reinsurance contract/SPV and Finite Re related to this business.
		Life obligations, Technical provisions calculated		The total amount of technical provisions, for the accepted proportional reinsurance business, in case of replicable or
	as a whole business	le, total accepted proportional reinsurance		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.
00000 / 00000 / 000 / 000				C0400/R0030 = C0020 to C0350/R0030
C0360 to C0390/R0040 (AI4-AL4)		provisions calculated as a whole (RE		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
(AI4-AL4)	accepted i	non-proportional reinsurance 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 provision	s calculated	The total amount of technical provisions, for the accepted non-proportional reinsurance business, in case of replicable or
C0400/10040 (AMI4)		, total accepted non-proportional re		hedgeable (re)insurance obligations, as defined in article 77(4) of Directive 2009/138/EC.
	business			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 si	um of a best estimate and a risk mo	argin - Best esti	mate
C0020 to C0390/R0050 (A	5A-AL5A)	Best Estimate of Premium	The amount o	of best estimate for premium provisions, gross of the amounts recoverable from reinsurance contracts, special purpose
		provisions, Gross, total	vehicles and f	inite reinsurance, for each line of business regarding direct and accepted business.
			C0020 to C03	50/R0050 = C0020 to C0350/R0060 + C0020 to C0350/R0070
			C0360 to C03	90/R0050 = C0360 to C0390/R0080
C0400/R0050 (AM5A)		Total Non-Life obligations, Best	The total amo	ount of best estimate for premium provisions, gross of the amounts recoverable from reinsurance contracts, special purpose
		Estimate of Premium	vehicles and f	inite reinsurance
		provisions, Gross, total		
		-		=SUM(C0020 to C0390/R0050)
C0020 to C0350/R0060 (A	(5-AH5)	Best Estimate of Premium		of best estimate for premium provisions, for the direct business, gross of the amounts recoverable from reinsurance
		provisions, Gross - direct and	contracts, spe	cial purpose vehicles and finite reinsurance, for each line of business.
		intermediated business		
C0400/R0060 (AM5) Total Non-Life obligations, Best Estimate of Premium provisions, Gross, total direct and intermediated business		<b>J</b>		ount of best estimate for premium provisions, for the direct business, gross of the amounts recoverable from reinsurance
			contracts, spe	ccial purpose vehicles and finite reinsurance.
			CO 400 /DO0CO	
		and intermediated business	CU4UU/RU060	=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

C0020 to C0390/R0150 (AI4A-AL14A)	Best Estimate of Claims Provisions, Gross, Total	C0400/R0140=SUM(C0020 to C0390/R0140) 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
C0400/R0150 (AM14)	Total Non-Life obligations, Best Estimate of Claims Provisions, Gross, total	C0360 to C0390/R0150 = C0360 to C0390/R0180 The total amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance. 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. C0400/R0160=SUM(C0020 to C0350/R0160)
C0020 to C0350/R0170 (A15-AH15)	Best Estimate of Claims Provisions, Gross - accepted 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 proportional reinsurance.
C0400/R0170 (AM15)	Total Non-Life obligations, Best Estimate of Claims Provisions, Gross, total accepted proportional reinsurance business	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. 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- proportional reinsurance business	The total amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance. 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
	provisions, Total recoverable	the Best Estimate for Claims Provisions, for each line of business regarding direct and accepted reinsurance business
	from reinsurance/SPV and	
	Finite before the adjustment	C0020 to C0390/R0190 = C0020 to C0390/R0200 + C0020 to C0390/R0210 + C0020 to C0390/R0220
	for expected losses due to	
	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
	estimate of Claims provisions,	to the Best Estimate for Claims Provisions.
	Total Recoverables from	
	reinsurance (except SPV and	C0400/R0200=SUM(C0020 to C0390/R0200)
	Finite Reinsurance) before	
	adjustment for expected losses	
	- Direct and accepted	
	reinsurance business	
C0020 to C0390/R0210 (A19-AL19)	Best Estimate of Claims	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.
C0400/10210 (AM13)	Estimate of Claims Provisions,	The total amount of Recoverables from 51 v before aujustment for expected losses, referred to the best Estimate for claims rowslons.
	Recoverables from SPV before	C0400/R0210=SUM(C0020 to C0390/R0210)
	adjustment for expected losses	
C0020 to C0390/R0220 (A20-AL20)		The amount of Decouverblue from Finite Decouverbace before eductment for superior decover referred to the best estimate for premium
COU20 10 CU390/ RU220 (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 Finite Reinsurance before	provisions, for each line of business regarding direct business and accepted reinsurance business.
	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
	Estimate of Claims Provisions,	Provisions.

	Deserverships from Einite	
	Recoverables from Finite	C0400/D0320_CUN4(C0200 to C0200/D0220)
	Reinsurance before adjustment	C0400/R0220=SUM(C0020 to C0390/R0220)
C0020 to C0200 (0220 (021 0121)	for expected losses.	The second of heat estimate for all income initial to the second block of the second b
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)
	Tabal basis and and a Nat	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	
	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	C0400/20050C0400/20140C0400/20040
		C0400/R0260 = C0400/R0140 + C0400/R0240
		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
		(re)insurance obligations and then allocated to each single line of business, regarding direct business and accepted reinsurance business.

	Technical provisions calculated	
	as a sum of a best estimate and	
	a risk margin - Risk margin	
C0400/R0270 (AM25)	Total Non-Life obligations,	The total amount of risk margin, as required by Directive 2009/138/EC (article 77 (3)).
	Total risk margin	C0400/R0270=SUM(C0020/R0270:C0390/R0270)
Technical provisions - Total		
C0020 to C0390/R0280 (A26-AL26)	Technical provisions, Total -	The total amount of gross technical provisions, for each line of business regarding direct and accepted reinsurance business.
	Direct and Intermediated and	
	accepted reinsurance business	C0020 to C0390/R0280 = C0020 to C0390/R0250 + C0020 to C0390/R0270
C0400/R0280 (AM26)	Total Non-Life obligations,	The total amount of gross technical provisions regarding direct and accepted reinsurance business.
	Technical Provision - total	
		C0400/R0280 = C0400/R0250 + C0400/R0270
		C0400/R0280=SUM(C0020/R0280:C0390/R0280)
C0020 to C0390/R0290 (A27-AL27)	Technical provisions, Total -	The total amount of recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to
	Recoverable from reinsurance	counterparty default, for each line of business regarding direct and accepted reinsurance business.
	contract/SPV and Finite	
	reinsurance, after the	C0020 to C0390/R0290 = C0020 to C0390/R0130 + C0020 to C0390/R0230
	adjustment for expected losses	
	due to counterparty default -	
	Direct and accepted	
	reinsurance business	
C0400/R0290 (AM27)	Total Non-Life obligations,	The total amount of recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to
	Recoverable from reinsurance	counterparty default regarding direct and accepted reinsurance business.
	contract/SPV and Finite re,	counterparty actuals reparang an est and accepted remandine basiness.
	after the adjustment for	C0400/R0290 = C0400/R0130 + C0400/R0230
	expected losses due to	
	counterparty default - Direct	C0400/R0290=SUM(C0020/R0290:C0390/R0290)
	and accepted reinsurance	
	business	
C0020 to C0390/R0300 (A28-AL28)	Technical provisions, Total -	The total amount of net technical provisions, for each line of business regarding direct and accepted reinsurance business, including
C0020 to C0390/R0300 (A28-AL28)	Technical provisions minus	technical provisions calculated as a whole.
	recoverables from	technical provisions calculated as a whole.
	reinsurance/SPV and Finite	C0020 to C0390/R0300 = C0020 to C0390/R0280 - C0020 to C0390/R0290 + C0020 to C0390/R0010
	reinsurance - Direct and	C0220 10 C0350/ N0300 - C0020 10 C0350/ N0260 - C0020 10 C0350/ N0250 + C0020 10 C0350/ N0500
	accepted reinsurance business	
C0400/R0300 (AM28)	Total Non-Life obligations,	The total amount of net technical provisions regarding direct and accepted reinsurance business, including technical provisions calculated
	Technical provisions minus	as a whole.
	recoverables from reinsurance	as a whole.
	and SPV - Direct and accepted	C0400/R0300 = C0400/R280 - C0400/R0290 + C0400/R0010
	reinsurance business	
	Temparanee business	C0400/R0300=SUM(C0020/R0300:C0390/R0300)