Bank of Finland
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Instructions for reporting the ECB add-ons in connection with the Solvency II reporting

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1 Introduction

This document provides instructions for reporting the additional data on insurance corporations for the statistical purposes of the European System of Central Banks (the "ECB add-ons") in connection with the Solvency II reporting in Finland. The data are collected based on the *ECB Regulation on statistical reporting requirements for insurance corporations* (ECB/2014/50) jointly by the Bank of Finland and the Financial Supervisory Authority.

The instructions for each additional data cell are presented in the following chapters as they appear in the correspondingly named and codified reporting templates.

The instructions follow those given in the "instructions for ECB add-ons" ([1]) with the following special rules applied in Finland:

- reporting of field **EC0271** in template **SE.06.02** (Country of residence for collective investment undertakings) is voluntary,
- reporting of field **EC0060** in template **E.01.01.16** (Par amount value of deposits to cedants) is voluntary.

For enquiries regarding these instructions, please contact statistics@bof.fi.

[1] See https://www.ecb.europa.eu/stats/financial_corporations/insurance_corporations/html/data_reporting.en.html → URTs and instructions for ECB add-ons for taxonomy 2.10.0

2 Content of the submission (SE.01.01.)

This template is a variant of Solvency II template S.01.01. with ECB add-ons.

The small and non-complex undertakings (SNCUs) must not report E.01.01 and E.04.01 in the first and third quarter. Option '6 – Exempted under Article 35a of Directive 2009/138/EC' should be used for this purpose.

COLUMN/ROW	ITEM	INSTRUCTIONS
C0010/ER0030	SE.02.01 - Balance sheet	One of the options in the following closed list shall be used: 1 – Reported 6 – Exempted under Article 35a of Directive 2009/138/EC 9 – Not reported in first and third quarter by the SNCUs 0 – Not reported other reason (in this case special justification is needed)
C0010/ER0140	SE.06.02 - List of assets	One of the options in the following closed list shall be used: 1 – Reported 6 – Exempted under Article 35a of Directive 2009/138/EC 7 — Not due annually as reported for Quarter 4 9 – Not reported in first and third quarter by the SNCUs 0 – Not reported (in this case special justification is needed)
C0010/ER1000	E.01.01 - Deposits to cedants – line-by-line reporting	One of the options in the following closed list shall be used: 1 – Reported 2 – Not reported as no reinsurance business 6 – Exempted under Article 35a of Directive 2009/138/EC 7 – Not due as no material changes since quarterly submission (this option is only applicable on annual submissions) 0 – Not reported (in this case special justification is needed)
C0010/ER0291	SE.17.01 – Non-Life Technical Provisions	One of the options in the following closed list shall be used:

		1 – Reported 2 – Not reported as no non-life business (only for undertakings not exempted under Article 35a of Directive 2009/138/EC) 6 – Exempted under Article 35a of Directive 2009/138/EC 9 — Not reported in first and third quarter by the SNCUs 0 – Not reported other reason (in this case special justification is needed)
C0010/ER1030	E.04.01 - Investment revenues and expenses (attribution to policyholders)	One of the options in the following closed list shall be used: 1 – Reported 6 – Exempted under Article 35a of Directive 2009/138/EC 7 — Not due annually as reported for Quarter 4 0 – Not reported other reason (in this case special justification is needed)

3 Balance sheet (SE.02.01.)

This template is a variant of Solvency II template S.02.01. with ECB add-ons.

The "Reclassification adjustments" column (EC0021) shall include any change in value (compared to the previous period) reported in the "Solvency II value" column that arises from changes in the classification of financial instruments due to corrections of reporting errors. In case of no reporting errors, the cells will remain empty.

COLUMN/ROW	ITEM	INSTRUCTIONS
C0010/ER0801	Debts owed to credit institutions resident domestically	Debts owed by the reporting undertaking to credit institutions resident in the same country. This item is a subset of "debts owed to credit institutions" (C0010/R0800) and hence excludes bonds. Debts owed should include repos or securities lending with cash collateral but should exclude net positions arising from securities lending without cash collateral. These should be reported under remaining assets or liabilities depending on the sign of the net position.
C0010/ER0802	Debts owed to credit institutions resident in the euro area other than domestic	Debts owed by the reporting undertaking to credit institutions resident in the euro area but not in the same country. This item is a subset of "debts owed to credit institutions" (C0010/R0800) and hence excludes bonds. Debts owed should include repos or securities lending with cash collateral but should exclude net positions arising from securities lending without cash collateral. These should be reported under remaining assets or liabilities depending on the sign of the net position.
C0010/ER0803	Debts owed to credit institutions resident in rest of the world	Debts owed by the reporting undertaking to credit institutions resident outside of the euro area. This item is a subset of "debts owed to credit institutions" (C0010/R0800) and hence excludes bonds. Debts owed should include repos or securities lending with cash collateral but should exclude net positions arising from securities lending without cash collateral. These should be reported under remaining assets or liabilities depending on the sign of the net position.

C0010/ER0811	Debts owed to non-credit institutions	Debts owed by the reporting undertaking to counterparts other than credit institutions, excluding bonds. Debts owed should include repos or securities lending with cash collateral but should exclude net positions arising from securities lending without cash collateral. These should be reported under remaining assets or liabilities depending on the sign of the net position.
C0010/ER0812	Debts owed to non-credit institutions resident domestically	Debts owed by the reporting undertaking to counterparts other than credit institutions, resident in the same country. This item is a subset of "debts owed to non-credit institutions" (C0010/ER0811) and hence excludes bonds. Debts owed should include repos or securities lending with cash collateral but should exclude net positions arising from securities lending without cash collateral. These should be reported under remaining assets or liabilities depending on the sign of the net position.
C0010/ER0813	Debts owed to non-credit institutions resident in the euro area other than domestic	Debts owed by the reporting undertaking to counterparts other than credit institutions, resident in the euro area but not in the same country. This item is a subset of "debts owed to non-credit institutions" (C0010/ER0811) and hence excludes bonds. Debts owed should include repos or securities lending with cash collateral but should exclude net positions arising from securities lending without cash collateral. These should be reported under remaining assets or liabilities depending on the sign of the net position.
C0010/ER0814	Debts owed to non-credit institutions resident in rest of the world	Debts owed by the reporting undertaking to counterparts other than credit institutions, resident outside of the euro area. This item is a subset of "debts owed to non-credit institutions" (C0010/ER0811) and hence excludes bonds. Debts owed should include repos or securities lending with cash collateral but should exclude net positions arising from securities lending without cash collateral. These should be

		reported under remaining assets or liabilities depending on the sign of the net position.
C0010/ER0815	Other financial liabilities (debt securities issued)	Debt securities issued by the reporting undertaking
C0010/ER0851	non-negotiable instruments held by credit institutions resident domestically	Non-negotiable subordinated debt instruments (incl. loans) which are held by domestic credit institutions.
C0010/ER0852	non-negotiable instruments held by credit institutions resident in the euro area other than domestic	Non-negotiable subordinated debt instruments (incl. loans) which are held by euro area other than domestic credit institutions.
C0010/ER0853	non-negotiable instruments held by credit institutions resident in rest of the world	Non-negotiable subordinated debt instruments (incl. loans) which are held by credit institutions resident in the rest of the world.
C0010/ER0854	non-negotiable instruments held by non-credit institutions resident domestically	Non-negotiable subordinated debt instruments (incl. loans) which are held by domestic non-credit institutions.
C0010/ER0855	non-negotiable instruments held by non-credit institutions resident in the euro area other than domestic	Non-negotiable subordinated debt instruments (incl. loans) which are held by euro area other than domestic non-credit institutions.
C0010/ER0856	non-negotiable instruments held by non-credit institutions resident in rest of the world	Non-negotiable subordinated debt instruments (incl. loans) which are held by non-credit institutions resident in the rest of the world.

4 List of assets (SE.06.02.)

This template is a variant of Solvency II template S.06.02. with ECB add-ons.

Information on assets

COLUMN	ITEM	INSTRUCTIONS
EC0231	Issuer sector according to ESA 2010	Identify the economic sector of the issuer according to the classification set out in the European system of accounts set up by Regulation (EU) No 549/2013 (the 'ESA 2010'). One of the options in the following closed list shall be used: 1 – central bank (ESA 2010 sector S.121) 2 – deposit-taking corporations except the central bank (ESA sector S.122) 3 – money market funds (ESA sector S.123) 4 – investment funds except money market funds (ESA sector S.124) 5 – other financial intermediaries, except insurance corporations and pension funds (excluding financial vehicle corporations engaged in securitisation transactions) + financial auxiliaries + captive financial institutions and money lenders (ESA sector S.125 excluding FVCs + ESA sector S.126 + ESA sector S.127) 6 – financial vehicle corporations engaged in securitisation transactions (a subdivision of ESA sector S.125) 7 – insurance corporations (ESA sector S.128) 8 – pension funds (ESA sector S.129) 9 – non-financial corporations (ESA sector S.11) 10 – general government (ESA sector S.13)

		11 – households and non-profit institutions serving households (ESA sector S.14 + ESA sector S.15) This item shall be reported for CIC category 8, except for 87 and 88 and for the following CIC categories if the instrument does not have an ISIN code (i.e. if Asset ID Code column C0040 does not start with "ISIN/" or "CAU/ISIN/"): CIC category 1, CIC category 2, CIC category 3, CIC category 5 and CIC category 6.
EC0271	Country of residence for collective investment undertakings	**Note: The reporting of this item is not mandatory in Finland**. The country of residence of the collective investment undertaking, i.e. country where the collective investment undertaking is legally authorised/licensed. This item is only applicable to CIC category 4 and only in cases where the instrument does not have an ISIN code (i.e. if the Asset ID Code column C0040 does not start with "ISIN/" or "CAU/ISIN/").
EC0291	Instrument classification according to ESA 2010	Identification of instruments that are classified as debt securities or equity for supervisory reporting purposes but which may be classified differently for statistical reporting purposes. These consist of: (i) borrower's notes; (ii) non-negotiable debt securities; (iii) non-negotiable money market securities; (iv) registered bonds (in the sense of "Namensschuldverschreibung", "N-bonds", or equivalent instruments); (v) registered participation certificates (in the sense of "Namensgenussscheine" or equivalent instruments) and (vi) subscription rights. Items (i), (ii) and (iii) are classified as loans/deposits for statistical reporting purposes in line with Regulation ECB/2014/50 on statistical reporting requirements for insurance corporations.

		Negotiable bearer debt securities are treated as securities, even if they are registered. In these cases “Option 9 – any other instrument” from the closed list below shall be used. The classification for statistical purposes of item (iv) depends on the specific features of the instrument. Items (v) and (vi) are classified as equity for the purpose of Regulation ECB/2014/50. Their identification, as reported in this column, may be used for the purpose of Regulation ECB/2012/24, as amended, concerning statistics on holdings of securities. One of the options in the following closed list shall be used: 1 – instrument is (i), (ii) or (iii) 2 – instrument is (iv) 3 – instrument is (v) or (vi) 9 – any other instrument This field applies to CIC categories 1, 2, 3, 5 and 6
EC0381	Issue date	The date on which the instrument was issued. This item shall be reported for CIC category 8 and for the following CIC categories if the instruments do not have an ISIN code (i.e. if Asset ID Code column C0040 does not start with “ISIN/” or “CAU/ISIN/”): CIC category 1, CIC category 2, CIC category 5 and CIC category 6. For loans and mortgages to individuals, included within CIC category 8, the weighted issue date (based on the loan amount) is to be reported.

5 Deposits to cedants – line-by-line reporting (E.01.01.)

This template is only for ESCB purposes and requested on a quarterly basis.

The template contains information required for statistical purposes on deposits to cedants (CIC 75) which are reported as a single line in template SE.06.02.

COLUMN	ITEM	INSTRUCTIONS
EC0010	Line identification code	Identification code for referencing purposes.
EC0020	Issuer country	ISO 3166-1 alpha-2 code of the country of localisation of the cedant. The localisation of the cedant is determined by the address of the entity issuing the asset. This corresponds to the residency of the cedant.
EC0030	Currency	The ISO 4217 alphabetic code of the currency of the deposit.
EC0040	Total Solvency II amount	Value calculated as defined in Article 75 of Directive 2009/138/EC, similarly to column C0170 - Total Solvency II amount - of template SE.06.02. This shall indicate the Solvency II value of the deposit.
EC0050	Accrued interest	The amount of accrued interest after the last interest payment date. Note that this value is also part of item Total Solvency II amount.
EC0060	Par amount	**Note: The reporting of this item is not mandatory in Finland**. Principal amount outstanding measured at nominal amount, in accordance with column C0140 – Par amount – of template SE.06.02.

6 Non-Life Technical Provisions (SE.17.01)

This template is a variant of Solvency II template S.17.01. with ECB add-ons.

ROW	ITEM	INSTRUCTIONS
ER0161	Gross discounted Best Estimate Claims Provisions for claim events occurred during the current financial year	Accumulated gross discounted best estimate claims provisions, gross of reinsurance relating to claims events occurred since the beginning of the financial year (year-to-date), independent of whether the claims arising from these events have been reported or not. It should refer to end of quarter gross discounted best estimate claims provisions, gross of reinsurance. The data should be reported in absolute amounts and discounted, net of salvage and subrogation.
ER0421	Gross claims paid in the current financial year relating to claims incurred before the current financial year	Total gross claims paid year-to-date, net of salvage and subrogation. This shows the gross claims payments made in the current financial year corresponding to claims incurred in previous financial years (N-1 or prior) (which is the delay between the accident/underwriting date and the payment date). E.g., Q1 and Q2 of financial year N would be reported as follows Q1: Claims paid in Q1 of the current financial year (N) relating to claims incurred before the current financial year (N-1 or prior) Q2: Claims paid in Q1 and Q2 of the current financial year (N) relating to claims incurred before the current financial year (N-1 or prior)

7 Investment revenues and expenses (attribution to policyholders) (E.04.01)

This template is only for ESCB purposes and requested on a quarterly basis.

This template contains information required for statistical purposes on the geographical breakdown of life technical provisions related to investment revenues and investment expenses attributed to policyholders and to all (life and non-life) investment revenues and investment expenses not attributed to policyholders. The template should be reported year-to-date.

Investment revenues only relate to income (such as dividends, rents, interest income) as defined in S.09.01 C0070, C0080 and C0090 respectively, however excluding the revenue from own shares and including property held for own use.

Investment expenses shall comprise of interest charges on subordinated and financial liabilities, including: — Investment management expenses – related to 'Investments' and to 'own shares'; — Interest charges on financial and subordinated liabilities related to 'Financial liabilities other than debts owed to credit institutions' as well as 'Debts owed to credit institutions' and 'Subordinated liabilities'. Those expenses and charges correspond to the ones recorded and recognized on an accrual basis at the end of the period.

The information on investment revenues and expenses attributed to policyholders are part of life TPs.

If cross-border business exists, all countries reported in the last S.12.02 submission shall be reported. As in S.12.02, the home country must always be reported, while countries outside the materiality threshold should be reported aggregated in 'other–EEA' or 'other–non EEA'. Countries that are inside the materiality threshold in S.12.02 are also to be reported country-by-country in template E.04.01.

The template must always be reported, even if cross-border business does not exist.

Investment revenues attributed to policyholders should include any income earned from the investment of premiums that policyholders receive and that effect the TP in the reporting period. This applies to unit-/index-linked and non-unit-/index-linked contracts.

Investment expenses attributed to policyholders to be reported in EC0040 and EC0050 relate to costs for the policyholder in the reporting period that effects TP in the reporting period.

COLUMN/ ROW	ITEM	INSTRUCTIONS
EC0020/ER0010	Non-index-linked and non-unit-linked insurance - Investment revenues attributed to policyholder - Home country	Investment revenues attributed to policyholders which are part of non-index-linked and non-unit-linked insurance where the country in which the contract was entered into or country of localisation of the ceding undertaking is the home country.
EC0020/ER0020	Non-index-linked and non-unit-linked insurance - Investment revenues attributed to policyholder – EEA countries outside the materiality threshold	Investment revenues attributed to policyholders which are part of non-index-linked and non-unit-linked insurance where the country in which the contract was entered into or country of localisation of the ceding undertaking is an EEA country outside the materiality threshold (i.e. those not reported separately by country), except the home country.
EC0020/ER0030	Non-index-linked and non-unit-linked insurance - Investment revenues attributed to policyholder – non-EEA countries outside the materiality threshold	Investment revenues attributed to policyholders which are part of non-index-linked and non-unit-linked insurance where the country in which the contract was entered into or country of localisation of the ceding undertaking is a non-EEA country outside the materiality threshold (i.e. those not reported separately by country).
EC0030/ER0010	Index-linked and unit-linked insurance - Investment revenues attributed to policyholder – Home country	Investment revenues attributed to policyholders which are part of index-linked and unit-linked insurance where the country in which the contract was entered into or country of localisation of the ceding undertaking is the home country.

EC0030/ER0020	Index-linked and unit-linked insurance - Investment revenues attributed to policyholder – EEA countries outside the materiality threshold	Investment revenues attributed to policyholders which are part of index-linked and unit-linked insurance where the country in which the contract was entered into or country of localisation of the ceding undertaking is a EEA country outside the materiality threshold (i.e. those not reported separately by country), except the home country.
EC0030/ER0030	Index-linked and unit-linked insurance - Investment revenues attributed to policyholder – non-EEA countries outside the materiality threshold	Investment revenues attributed to policyholders which are part of index-linked and unit-linked insurance where the country in which the contract was entered into or country of localisation of the ceding undertaking is a non-EEA country outside the materiality threshold (i.e. those not reported separately by country).
EC0040/ER0010	Non-index-linked and non-unit-linked insurance - Investment expenses attributed to policyholder - Home country	Investment expenses incl. interest charges on subordinated and financial liabilities attributed to policyholders which are part of non-index-linked and non-unit-linked insurance where the country in which the contract was entered into or country of localisation of the ceding undertaking is the home country.
EC0040/ER0020	Non-index-linked and non-unit-linked insurance - Investment expenses attributed to policyholder - EEA countries outside the materiality threshold	Investment expenses incl. interest charges on subordinated and financial liabilities attributed to policyholders which are part of non-index-linked and non-unit-linked insurance where the country in which the contract was entered into or country of localisation of the ceding undertaking is a EEA country outside the materiality threshold (i.e. those not reported separately by country), except the home country.

EC0040/ER0030	Non-index-linked and unit-linked insurance - Investment expenses attributed to policyholder – non-EEA countries outside the materiality threshold	Investment expenses incl. interest charges on subordinated and financial liabilities attributed to policyholders which are part of non-index-linked and non-unit-linked insurance where the country in which the contract was entered into or country of localisation of the ceding undertaking is a non-EEA country outside the materiality threshold (i.e. those not reported separately by country).
EC0050/ER0010	Index-linked and unit-linked insurance - Investment expenses attributed to policyholder - Home country	Investment expenses incl. interest charges on subordinated and financial liabilities attributed to policyholders which are part of index-linked and unit-linked insurance where the country in which the contract was entered into or country of localisation of the ceding undertaking is the home country.
EC0050/ER0020	Index-linked and unit-linked insurance - Investment expenses attributed to policyholder - EEA countries outside the materiality threshold	Investment expenses incl. interest charges on subordinated and financial liabilities attributed to policyholders which are part of index-linked and unit-linked insurance where the country in which the contract was entered into or country of localisation of the ceding undertaking is a EEA country outside the materiality threshold (i.e. those not reported separately by country), except the home country.
EC0050/ER0030	Index-linked and unit-linked insurance - Investment expenses attributed to policyholder – non-EEA	Investment expenses incl. interest charges on subordinated and financial liabilities attributed to policyholders which are part of index-linked and unit-linked insurance where the country in which the contract was entered into or country of localisation of the ceding undertaking is a non-

	countries outside the materiality threshold	EEA country outside the materiality threshold (i.e. those not reported separately by country).
EC0060/ER0050	Investment revenues not attributed to policyholder	Investment revenues NOT attributed to policyholders which are part of reconciliation reserve/basic own funds.
EC0070/ER0050	Investment expenses not attributed to policyholder	Investment expenses incl. interest charges on subordinated and financial liabilities NOT attributed to policyholders which are part of reconciliation reserve/basic own funds.
EC0010	Country	Report the country ISO 3166–1 alpha–2 code for identifying the countries within the materiality threshold.
EC0020/ER0040	Non-index-linked and non-unit-linked insurance - Investment revenues attributed to policyholder for countries in the materiality threshold	Investment revenues attributed to policyholders which are part of non-index-linked and non-unit-linked insurance where the country in which the contract was entered into or country of localisation of the ceding undertaking is a country within the materiality threshold.
EC0030/ER0040	Index-linked and unit-linked insurance - Investment revenues attributed to policyholder for countries in the materiality threshold	Investment revenues attributed to policyholders which are part of index-linked and unit-linked insurance where the country in which the contract was entered into or country of localisation of the ceding undertaking is a country within the materiality threshold.
EC0040/ER0040	Non-index-linked and non-unit-linked insurance - Investment expenses attributed to	Investment expenses incl. interest charges on subordinated and financial liabilities attributed to policyholders which are part of non-index-linked and non-unit-linked insurance where the

	policyholder for countries in the materiality threshold	country in which the contract was entered into or country of localisation of the ceding undertaking is a country within the materiality threshold.
EC0050/ER0040	Index-linked and unit-linked insurance - Investment expenses attributed to policyholder for countries in the materiality threshold	Investment expenses incl. interest charges on subordinated and financial liabilities attributed to policyholders which are part of index-linked and unit-linked insurance where the country in which the contract was entered into or country of localisation of the ceding undertaking is a country within the materiality threshold.