NST.04 - Non-life Technical Provisions - detailed split by class and country

General comments:
NST.04 is a subset of S.17.01.

NST.04 is reported on a half-yearly basis.

Complete separately for each country in respect of which the insured risk is located.

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.04: "Motor Vehicle Liability insurance" line of business, which refers to liability to third parties only, is split into Private Motor Bodily Injury, Private Motor Property Damage, Commercial Motor Bodily Injury and 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 Employers 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.

Undertakings shall take into account all the obligations in different currencies and convert them into the **reporting** currency.

The information by country shall be reported according to the following:

   a)   Information on the home country shall be always reported regardless of the amount of Technical Provisions as a whole and Gross Best Estimate (referred to direct business);

   b)   Information reported by country shall at least represent 90% of the total Technical Provisions as a whole and Gross Best Estimate (referred to direct business) of any line of business;

   c)   If a specific country have to be reported for a particular line of business to comply with sub-paragraph b) then that country shall be reported for all lines of business;

   d)   The other countries shall be reported aggregated in "other-EEA" or "other-non EEA";

   e)   For the direct insurance business for the lines of business "Medical expense", "Income protection", "Workers' compensation", "Fire and other damage to property" and "Credit and suretyship" information shall be reported by country where the risk is situated as defined in Article 13 (13) of Directive 2009/138/EC;

   f)   For direct insurance business for all other lines of business not referred in sub-paragraph e) information shall be reported by country where the contract was entered into;

For the purposes of this template "country where the contract was entered into" means:

   a.   The country where the insurance undertaking is established (home country) when the contract was not sold through a branch or freedom to provide services;
   b.   The country where the branch is located (host country) when the contract was sold through a branch;
   c.   The country where the freedom to provide services was notified (host country) when the contract was sold through freedom to provide services.

d.   If an intermediary is used or in any other situation, it is a), b) or c) depending on who sold the contract.

	ITEM	INSTRUCTIONS
Cell B4	Country	ISO 3166-1 alpha-2 code of the EEA member
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	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 business. This amount shall be net of any recoverable from reinsurance contract/SPV and Finite Re related to this business.
C0400/R0030 (AM3)	Total Non-Life obligations, Technical provisions calculated as a whole, total accepted proportional reinsurance 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. C0400/R0030 = C0020 to C0350/R0030

C0360 to C0390/R0040 (AI4-AL4)	Technical provisions calculated as a whole (REPL.) - accepted non-proportional reinsurance business	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 calculated as a sum of a best estimate and a risk margin - Best estimate		
C0020 to C0390/R0050 (A5A-AL5A)	Best Estimate of Premium provisions, Gross, total	The amount of best estimate for premium 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/R0050 = C0020 to C0350/R0060 + C0020 to C0350/R0070 C0360 to C0390/R0050 = C0360 to C0390/R0080
C0400/R0050 (AM5A)	Total Non-Life obligations, Best Estimate of Premium provisions, Gross, total	The total amount of best estimate for premium provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance. C0400/R0050=SUM(C0020 to C0390/R0050)
C0020 to C0350/R0060 (A5-AH5)	Best Estimate of Premium provisions, Gross - direct and intermediated business	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.
C0400/R0060 (AM5)	Total Non-Life obligations, Best Estimate of Premium provisions, Gross, total direct and intermediated business	The total 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. C0400/R0060=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 Finite Reinsurance) before adjustment for expected losses	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)
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)
	Best Estimate of Premium provisions, Total recoverable from reinsurance/SPV	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.

C0020 to C0390/R0130 (A12-AL12)	and Finite reinsurance after the adjustment for expected losses due to counterparty default - Direct 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
C0400/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. 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 (AI16-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 provisions, Total recoverable from reinsurance/SPV and Finite before the adjustment for expected losses due to counterparty default	Total recoverable from reinsurance/SPV and Finite Re, before the adjustment for expected losses due to counterparty default, referred to the Best Estimate for Claims Provisions, for each line of business regarding direct and accepted reinsurance business C0020 to C0390/R0190 = C0020 to C0390/R0200 + C0020 to C0390/R0210 + C0020 to C0390/R0220
C0400/R0190 (AM17)	Total Non-Life obligations, Best estimate of Claims 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 before the adjustment for expected losses due to counterparty default, referred to the Best Estimate for Claims Provisions. C0400/R0190=SUM(C0020 to C0390/R0190)
C0020 to C0390/R0200 (A18-AL18)	Best Estimate of Claims 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 Claims Provisions, for each line of business regarding direct and accepted reinsurance business.
C0400/R0200 (AM18)	Total Non-Life obligations, Best estimate of Claims provisions, Total Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses - Direct and accepted reinsurance business	The total amount of Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses, referred to the Best Estimate for Claims Provisions. C0400/R0200=SUM(C0020 to C0390/R0200)
C0020 to C0390/R0210 (A19-AL19)	Best Estimate of Claims 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 Claims Provisions, for each line of business regarding direct and accepted reinsurance business.
C0400/R0210 (AM19)	Total Non-Life obligations, Best Estimate of Claims 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 Claims Provisions. C0400/R0210=SUM(C0020 to C0390/R0210)
	Best Estimate of Claims provisions, Recoverables from Finite Reinsurance	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 business and accepted reinsurance business.

C0020 to C0390/R0220 (A20-AL20)	before adjustment for expected losses - Direct and accepted reinsurance business.	
C0400/R0220 (AM20)	Total Non-Life obligations, Best Estimate of Claims 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 Claims Provisions. C0400/R0220=SUM(C0020 to C0390/R0220)
C0020 to C0390/R0230 (A21-AL21)	Best Estimate of Claims provisions, Total recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default - Direct and accepted reinsurance business	The amount of best estimate for claims provisions, Total recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default, for each line of business regarding direct and accepted reinsurance business
C0400/R0230 (AM21)	Total Non-Life obligations, Best Estimate of Claims Provisions, Recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default.	The total amount of Recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default, referred to the Best Estimate for Claims Provisions. C0400/R0230=SUM(C0020 to C0390/R0230)
C0020 to C0390/R0240 (A22-AL22)	Net best estimate of Claims provisions - Direct and accepted reinsurance business	The amount of net best estimate for claims provisions, for each line of business regarding 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 best estimate of Claims Provisions	The total amount of net Best Estimate for Claims Provisions C0400/R0240=SUM(C0020 to C0390/R0240)
C0020 to C0390/R0250 (A23-AL23)	Total best estimate, Gross - Direct and accepted reinsurance business	The amount of Total gross best estimate, for each line of business regarding direct and accepted reinsurance business C0020 to C0390/R0250 = C0020 to C0390/R0050 + C0020 to C0390/R0150
C0400/R0250 (AM23)	Total Non-Life obligations, Total Best Estimate, Gross	The total amount of Gross Best Estimate (sum of the Premium Provision and Claims Provisions) C0400/R0250=SUM(C0020 to C0390/R0250) C0400/R0250=C0400/R0050+C0400/R0150
C0020 to C0390/R0260 (A24-AL24)	Total best estimate, Net - Direct and accepted reinsurance business	The amount of Total net best estimate, for each line of business regarding direct and accepted reinsurance business C0020 to C0390/R0260 = C0020 to C0390/R0140 + C0020 to C0390/R0240
C0400/R0260 (AM24)	Total Non-Life obligations, Total Best Estimate, Net	The total amount of Net Best Estimate (sum of the Premium Provision and Claims Provisions) C0400/R0260 = C0400/R0140 + C0400/R0240 C0400/R0260=SUM(C0020/R0260:C0390/R0260)
C0020 to C0390/R0270 (A25-AL25)	Technical provisions calculated as a sum of a best estimate and a risk margin - Risk margin	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.

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 + C0040/R0010 C0400/R0300=SUM(C0020/R0300:C0390/R0300)