# Statutory Notification (S.R.O) GOVERNMENT OF PAKISTAN SECURITIES AND EXCHANGE COMMISSION OF PAKISTAN

Islamabad, the 6<sup>th</sup> October, 2025

#### **NOTIFICATION**

**S.R.O.1917(I)/2025.**- In exercise of the powers conferred by section 167 of the Insurance Ordinance, 2000 (XXXIX of 2000) read with S.R.O. 708(I)/2009 dated 27th July 2009, the Securities and Exchange Commission of Pakistan is pleased to publish the following amendments to the Insurance Rules, 2017 for information of all persons likely to be affected thereby and notice is hereby given that objections or suggestions, if any, received within thirty days from the date of its publication in the Official Gazette shall be taken into consideration by the Commission, namely:-

#### **DRAFT AMENDMENTS**

These amendments will come into force on the date when IFRS 17 becomes effective for life and non-life insurers.

In the aforesaid Rules, -

(1) In the Annexure II of the Insurance Rules, 2017, for clause A, para (2) the following shall be substituted, -

**Published Financial Statement**. – The Published Financial Statements of life insurers shall consist of the following statements which shall be submitted according to the annexed Forms

- Statement of Financial Position
- Statement of Comprehensive Income
- Statement of Changes in Equity
- Statement of Cash Flows
- Disclosure 100, IFRS 17 Insurance Contracts as per format given hereunder separately for each class of business given under the Section 4(1) of the Ordinance
- Disclosure 101, IFRS 17 Insurance Contracts as per format given hereunder separately for each class of business given under the Section 4(1) of the Ordinance
- Notes forming part of the financial statements will be prepared in accordance with the provisions of the IFRSs and applicable standards including segmental information as per format given below

(2) In Annexure II, after the form LJ of life insurers and before Form GA of non-life insurers, the forms of financial published statements of life insurers and notes from 1 to 51 listed underneath will be replaced with the following forms.

## **Financial Statements of Life Insurers**

Statement of Financial Position/ Balance Sheet as at December 31				
Particulars (PKR 000s)	Total as at 20xx	Total as at 20xx-1		
Assets				
Property and equipment				
Intangible assets				
Investment property				
Investments in subsidiaries and associates				
Investments				
Equity securities				
Government securities				
Debt securities				
Term deposits				
Mutual funds				
Others (please specify)				
Insurance Contract Assets				
Reinsurance Contract Assets				
Other loans and receivables				
Deferred tax asset				
Taxation - payments less provision				
Prepayments				
Cash & Bank				
Total Assets				
Equity				
Issued and paid up share capital				
Share premium				
Ledger account C & D				
IFRS-17 Finance Expense OCI Reserve				
Reserves				
Unappropriated profit/(Accumulated loss)				
Total Equity				
Liabilities				
Insurance Contract Liabilities				
Reinsurance Contract Liabilities				
Liabilities under Investment Contracts				
Retirement benefit obligations				
Deferred taxation				
Borrowings				
Other creditors and accruals				
Taxation - provision less payments				

Total Liabilities	
Total Equity and Liabilities	

Statement of Comprehensive Income for the period ending December 31				
Particulars (PKR 000s)	Total as at 20xx	Total as at 20xx-1		
Insurance Revenue				
Insurance Service Expenses				
Expenses from reinsurance contracts held				
Income from reinsurance contracts held				
Net premium revenue				
Fee income				
Investment income				
Net realised fair value gains on financial assets				
Net fair value gains on financial assets at fair value through profit/ loss				
Net rental Income				
Net realised gains / losses on investment property				
Net unrealised gains / losses on investment property				
Other income / loss				
Net income				
Finance expenses from insurance contracts issued				
Finance income from reinsurance contracts held				
Net insurance finance expenses				
Other Income				
Other Finance Costs				
Other Operating Expenses				
Total Other Income & Expenses				
Finance costs				
Results of operating activities				
Share of (loss)/profit of associates				
Profit before tax				
Income tax expense				
Profit for the year				
Other comprehensive income:				
Change in unrealised gains/(losses) on available-for-sale financial assets				

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Currency translation differences (related to net investment in foreign currency)			4
Actuarial gains/(losses) on retirement benefit schemes			
Finance expenses from insurance contracts issued (OCI)			
Finance income from reinsurance contracts held (OCI)			
Other comprehensive income for the year, net of tax			
Total comprehensive income for the year			

Statement of Changes in Equity for the period ending December 31							
Particulars (PKR 000s)	Issued and paid up share capital	Share premium	Ledger account C & D	IFRS-17 Finance Expense OCI Reserve	Reserves	Unappropriated profit/ (Accumulated loss)	Total
Balance as at YY-1							
IFRS-17 and IFRS-9 Transition Impact							
Restated Balance as at YY-1							
Total Profit & Loss for the year							
Total Other Comprehensive Income for the Year							
Issuance of Share Capital							
Transfer Between Accounts							
Dividend							
Balance as at YY							

Cookflow Statement for the Devied anding D		
Cashflow Statement for the Period ending D Particulars (PKR 000s)	Total as at 20xx	Total as at 20xx-1
Underwriting Activiities	TOTAL AS AT ZUXX	TOTAL AS AT ZUXX-1
Insurance premium received		
Reinsurance premium paid		
Claims paid		
Reinsurance and other recoveries received		
Commission paid		
Commission received		
Marketing and administrative expenses paid		
Others if any (please specify)		
Net cash flow from underwriting activities		
-		
Other operating activities		
Income tax paid		
Other operating payments		
Other operating receipts		
Loans advanced		
Loan repayments received		
Net cash flow from other operating activities		
Total cash flow from all operating activities		
Investment activities		
Profit/ return received		
Dividend received		
Rental received		
Payment for investments / investment properties		
Proceeds from investments / investment properties		
Fixed capital expenditure		
Proceeds from sale of property, plant and equipment		
Total cash flow from investing activities		
Financing activities		
Share capital received		
Loans received		
Loans repaid		
Capital payments received by statutory funds		
Capital payments repaid by statutory funds		
Surplus appropriated to shareholders fund		
Dividends paid		
Financial charges paid		
Payments on finance leases		
Total cash flow from financing activities		
Net cash flow from all activities		
Cash and cash equivalents at beginning of year		
Cash and cash equivalents at end of year		
Reconciliation to Profit and Loss Account Operating cash flows	+	
Depreciation expense		
Depreciation expense Financial charges expense		
Depreciation expense Financial charges expense Profit/(loss) on disposal of property, plant and equipment		
Depreciation expense Financial charges expense Profit/(loss) on disposal of property, plant and equipment Profit/(loss) on disposal of investments / investment properties		
Depreciation expense Financial charges expense Profit/(loss) on disposal of property, plant and equipment Profit/(loss) on disposal of investments / investment properties Rental income		
Depreciation expense Financial charges expense Profit/(loss) on disposal of property, plant and equipment Profit/(loss) on disposal of investments / investment properties Rental income Dividend income		
Depreciation expense Financial charges expense Profit/(loss) on disposal of property, plant and equipment Profit/(loss) on disposal of investments / investment properties Rental income Dividend income Other Investment income		
Depreciation expense Financial charges expense Profit/(loss) on disposal of property, plant and equipment Profit/(loss) on disposal of investments / investment properties Rental income Dividend income Other Investment income Share of profit from associates		
Depreciation expense Financial charges expense Profit/(loss) on disposal of property, plant and equipment Profit/(loss) on disposal of investments / investment properties Rental income Dividend income Other Investment income Share of profit from associates Increase/(decrease) in assets other than cash		
Depreciation expense Financial charges expense Profit/(loss) on disposal of property, plant and equipment Profit/(loss) on disposal of investments / investment properties Rental income Dividend income Other Investment income Share of profit from associates Increase/(decrease) in assets other than cash (Increase)/decrease in liabilities other than borrowings		
Depreciation expense Financial charges expense Profit/(loss) on disposal of property, plant and equipment Profit/(loss) on disposal of investments / investment properties Rental income Dividend income Other Investment income Share of profit from associates Increase/(decrease) in assets other than cash (Increase)/decrease in liabilities other than borrowings Revaluation adjustment		
Depreciation expense Financial charges expense Profit/(loss) on disposal of property, plant and equipment Profit/(loss) on disposal of investments / investment properties Rental income Dividend income Other Investment income Share of profit from associates Increase/(decrease) in assets other than cash (Increase)/decrease in liabilities other than borrowings		

## Formats of Disclosure 100 and 101 – For Life and Non-Life Insurers

	GMM Template - Die	sclosure 100 - Gross (Year 20)			
	LFR				
Insurance contracts issued	Excluding loss component	Loss component	BEL-LIC	LIC-Risk Adjustment	Total
Opening insurance contract assets					
Opening insurance contract liabilities					
Net Balance as at 1 - 1 - 20xx					
Insurance service revenue	T				
Expected Claims					
Expected Expenses					
Risk Adjustment for the risk expired					
Contractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows					
Premium Experience Adjustment					
Insurance revenue					
Insurance service expenses					
Incurred claims and other directly attributable expenses					
Changes that relate to past service - adjustments to the LIC					
Losses on onerous contracts and reversal of those losses					
Insurance acquisition cash flows amortisation					
Total insurance service expenses					
Insurance service result					
Finance income/(expenses) from insurance contracts issued					
Total amounts recognised in consolidated statement of profit or loss					
Investment Component					
Insurance acquisition cash flows asset and other pre-recognition cash					-
flows derecognised and other changes					
Cash flows					
Premiums received					
Claims and other directly attributable expenses paid					
Insurance acquisition cash flows paid					
Total cash flows					
Net Balance as at 31-12-20xx					
Closing insurance contract assets					
Closing insurance contract liabilities					
	CAMA Templete Die	electure 100 Green (Vent 20th	- 1\		
		closure 100 - Gross (Year 20xx	k-1)		
Insurance contracts issued	LFR	c	K-1) BEL-LIC	LIC-Risk Adjustment	Total
				LIC-Risk Adjustment	Total
Opening insurance contract assets	LFR	c		LIC-Risk Adjustment	Total
Opening insurance contract assets Opening insurance contract liabilities	LFR	c		LIC-Risk Adjustment	Total
Opening insurance contract assets Opening insurance contract liabilities Net Balance as at 1 - 1 - 20xx-1	LFR	c		LIC-Risk Adjustment	Total
Opening insurance contract labilities  Opening insurance contract liabilities  Net Balance as at 1 - 1 - 20xx-1  Insurance service revenue	LFR	c		LIC-Risk Adjustment	Total
Opening insurance contract assets Opening insurance contract liabilities Net Balance as at 1 - 1 - 20xx-1	LFR	c		LIC-Risk Adjustment	Total
Opening insurance contract assets Opening insurance contract liabilities Net Balance as at 1 - 1 - 20xx-1 Insurance service revenue Expected Claims	LFR	c		LIC-Risk Adjustment	Total
Opening insurance contract assets Opening insurance contract liabilities Net Balance as at 1 - 1 - 20xx-1 Insurance service revenue Expected Claims Expected Expenses	LFR	c		UC-Risk Adjustment	Total
Opening insurance contract liabilities Opening insurance contract liabilities Net Balance as at 1 - 1 - 20xx-1 Insurance service revenue Expected Claims Expected Expenses Risk Adjustment for the risk expired	LFR	c		LIC-Risk Adjustment	Total
Opening insurance contract liabilities Opening insurance contract liabilities Net Balance as at 1 - 1 - 20xc-1 Insurance service revenue Expected Claims Expected Expenses Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows Premium Experience Adjustment	LFR	c		LIC-Risk Adjustment	Total
Opening insurance contract assets Opening insurance contract liabilities Net Balance as at 1 - 1 - 20xx-1 Insurance service revenue Expected Claims Expected Expenses Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows Premium Experience Adjustment Insurance revenue	LFR	c		UC-Risk Adjustment	Total
Opening Insurance contract labilities  Net Balance as at 1 - 1 - 20xx-1  Insurance service revenue  Expected Claims  Expected Expenses  Risk Adjustment for the risk expired  Contractual Service Margin for the service provided  Recovery of Insurance Aquisition Cash Flows  Premium Experience Adjustment Insurance revenue	LFR	c		LIC-Risk Adjustment	Total
Opening insurance contract labilities  Net Balance as at 1 - 1 - 20xx-1  Insurance service revenue  Expected Claims  Expected Expenses Risk Adjustment for the risk expired  Contractual Service Margin for the service provided  Recovery of Insurance Aquisition Cash Flows  Premium Experience Adjustment  Insurance revenue  Insurance service expenses  Incurred claims and other directly attributable expenses	LFR	c		UC-Risk Adjustment	Total
Opening insurance contract assets Opening insurance contract liabilities Net Balance as at 1 - 1 - 20xx-1 Insurance service revenue Expected Claims Expected Expenses Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows Premium Experience Adjustment Insurance revenue Insurance service expenses Incurred claims and other directly attributable expenses Changes that relate to past service - adjustments to the UC	LFR	c		UC-Risk Adjustment	Total
Opening insurance contract labilities  Net Balance as at 1 - 1 - 20xx 1  Insurance service revenue  Expected Claims  Expected Expenses  Risk Adjustment for the risk expired  Contractual Service Margin for the service provided  Recovery of Insurance Acquisition Cash Flows  Premium Experience Adjustment  Insurance revenue  Insurance revenue  Insurance acquisition Cash Flows  Premium Experience Adjustment  Insurance acquisition Cash Flows  Premium Experience Adjustment  Insurance revenue  Insurance acquisition Cash Flows  Changes that relate to past service - adjustments to the LIC  Losses on onerous contracts and reversal of those losses	LFR	c		LIC-Risk Adjustment	Total
Opening insurance contract labilities  Net Balance as at 1 · 1 · 20xx-1  Insurance service revenue  Expected Claims  Expected Expenses Risk Adjustment for the risk expired  Contractual Service Margin for the service provided  Recovery of Insurance Acquisition Cash Flows  Premium Experience Adjustment  Insurance revenue  Insurance revenue  Insurance service expenses  Incurred claims and other directly attributable expenses  Changes that relate to past service - adjustments to the LIC  Losses on onerous contracts and reversal of those losses  Insurance acquisition cash flows amortisation	LFR	c		UC-Risk Adjustment	Total
Opening insurance contract labilities  Net Balance as at 1 - 1 - 20xx 1  Insurance service revenue  Expected Claims  Expected Expenses  Risk Adjustment for the risk expired  Contractual Service Margin for the service provided  Recovery of Insurance Acquisition Cash Flows  Premium Experience Adjustment  Insurance revenue  Insurance revenue  Insurance acquisition Cash Flows  Premium Experience Adjustment  Insurance acquisition Cash Flows  Premium Experience Adjustment  Insurance revenue  Insurance acquisition Cash Flows  Changes that relate to past service - adjustments to the LIC  Losses on onerous contracts and reversal of those losses	LFR	c		UC-Risk Adjustment	Total
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Opening insurance contract labilities  Net Balance as at 1 - 1 - 20x-1  Insurance service revenue  Expected Expenses Risk Adjustment for the risk expired  Contractual Service Margin for the service provided  Recovery of Insurance Acquisition Cash Flows  Premium Experience Adjustment  Insurance revenue  Insurance revenue  Insurance service expenses  Incurred claims and other directly attributable expenses  Changes that relate to past service - adjustments to the LIC  Losses on onerous contracts and reversal of those losses  Insurance acquisition cash flows amortisation  Total insurance service expenses	LFR	c		UC-Risk Adjustment	Total
Opening insurance contract labilities  Net Balance as at 1 - 1 - 20x-1  Insurance service revenue  Expected Claims  Expected Expenses  Risk Adjustment for the risk expired  Contractual Service Margin for the service provided  Recovery of Insurance Aquistition Cash Flows  Premium Experience Adjustment Insurance revenue  Insurance revenue  Insurance acquisition cash flows premium Experience Adjustment of the risk expired  Insurance revenue  Insurance acquisition cash flows on one rous captured to the UC  Losses on onerous contracts and reversal of those losses  Insurance acquisition cash flows amortisation  Total insurance service expenses  Insurance service result	LFR	c		UC-Risk Adjustment	Total
Opening insurance contract labilities  Net Balance as at 1 - 1 - 20x-1  Insurance service revenue  Expected Claims  Expected Expenses Risk Adjustment for the risk expired  Contractual Service Margin for the service provided  Recovery of Insurance Acquisition Cash Flows  Premium Experience Adjustment  Insurance revenue  Insurance revenue  Insurance service expenses  Incurred claims and other directly attributable expenses  Changes that relate to past service - adjustments to the LIC  Losses on onerous contracts and reversal of those losses  Insurance service expenses	LFR	c		LIC-Risk Adjustment	Total
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Opening insurance contract labilities  Net Balance as at 1 - 1 - 20xc 1  Insurance service revenue  Expected Claims  Expected Expenses Risk Adjustment for the risk expired  Contractual Service Margin for the service provided  Recovery of Insurance Acquisition Cash Flows  Premium Experience Adjustment  Insurance revenue  Insurance revenue  Insurance service expenses  Incurred claims and other directly attributable expenses  Changes that relate to past service - adjustments to the UC  Losses on onerous contracts and reversal of those losses  Insurance acquisition cash flows amortisation  Total insurance service expenses  Insurance service expenses  Insurance acquisition cash flows amortisation  Total insurance service expenses  Insurance service result  Finance income/(expenses) from insurance contracts issued  Total amounts recognised in consolidated statement of profit or loss  Investment Component  Insurance acquisition cash flows asset and other pre-recognition cash	LFR	c		LIC-Risk Adjustment	Total
Opening insurance contract labilities  Net Balance as at 1 - 1 - 20xx-1  Insurance service revenue  Expected Claims  Expected Claims  Expected Sepenses  Risk Adjustment for the risk expired  Contractual Service Margin for the service provided  Recovery of Insurance Acquisition Cash Flows  Premium Experience Adjustment Insurance revenue  Insurance revenue  Insurance revenue  Insurance acquisition cash flows  Changes that relate to past service adjustments to the LIC  Losses on onerous contracts and reversal of those losses  Insurance acquisition cash flows amortisation  Total insurance service expenses  Insurance service result  Inaurance service result  Inaurance of profit or loss  Investment Component	LFR	c		UC-Risk Adjustment	Total
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Opening insurance contract labilities  Net Balance as at 1 - 1 - 20xx-1  Insurance service revenue  Expected Claims  Expected Expenses  Risk Adjustment for the risk expired  Contractual Service Margin for the service provided  Recovery of Insurance Acquisition Cash Flows  Premium Experience Adjustment  Insurance revenue  Insurance revice expenses  Incurred claims and other directly attributable expenses  Incurred claims and other directly attributable expenses  Insurance acquisition cash flows amortisation  Total insurance service expenses  Insurance acquisition cash flows amortisation  Total insurance service expenses  Insurance service result  Finance income/(expenses) from insurance contracts issued  Total amounts recognised in consolidated statement of profit or loss  Investment Component  Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes	LFR	c		LIC-Risk Adjustment	Total
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Opening insurance contract labilities  Net Balance as at 1 - 1 - 20xx-1  Insurance service revenue  Expected Claims  Expected Expenses Risk Adjustment for the risk expired  Contractual Service Margin for the service provided  Recovery of Insurance Acquisition Cash Flows  Premium Experience Adjustment Insurance revenue  Insurance revenue  Insurance revenue  Insurance service expenses Incurred claims and other directly attributable expenses  Changes that relate to past service - adjustments to the UC  Losses on onerous contracts and reversal of those losses Insurance acquisition cash flows amortisation  Total insurance service expenses  Insurance service result  Finance income/(expenses) from insurance contracts issued  Total amounts recognised in consolidated statement of profit or loss  Investment Component  Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes  Cash flows  Premiums received  Claims and other directly attributable expenses paid	LFR	c		UC-Risk Adjustment	Total
Opening insurance contract liabilities  Net Balance as at 1 - 1 - 20xc1  Insurance service revenue  Expected Claims  Expected Expenses Risk Adjustment for the risk expired  Contractual Service Margin for the service provided  Recovery of Insurance Acquisition Cash Flows  Premium Experience Adjustment  Insurance revenue  Insurance revenue  Insurance service expenses  Incurred claims and other directly attributable expenses  Changes that relate to past service - adjustments to the LIC  Losses on onerous contracts and reversal of those losses  Insurance acquisition cash flows amortisation  Total insurance service expenses  Insurance service expenses  Insurance acquisition cash flows amortisation  Total insurance service expenses  Insurance service result  Finance income/(expenses) from insurance contracts issued  Total amounts recognised in consolidated statement of profit or loss  Investment Component  Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes  Cash flows  Premiums received  Claims and other directly attributable expenses paid  Insurance acquisition cash flows paid	LFR	c		UC-Risk Adjustment	Total
Opening insurance contract labilities  Net Balance as at 1 - 1 - 20xc1  Insurance service revenue  Expected Claims  Expected Expenses  Risk Adjustment for the risk expired  Contractual Service Margin for the service provided  Recovery of Insurance Acquisition Cash Flows  Premium Experience Adjustment  Insurance revenue  Insurance revenue  Insurance reverue  Insurance reverue  Insurance reverue  Insurance reverue  Insurance service expenses  Incurred claims and other directly attributable expenses  Changes that relate to past service - adjustments to the UC  Losses on onerous contracts and reversal of those losses  Insurance acquisition cash flows amortisation  Total insurance service expenses  Insurance service result  Finance income/(expenses) from insurance contracts issued  Total amounts recognised in consolidated statement of profit or loss  Investment Component  Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes  Cash flows  Premiums received  Claims and other directly attributable expenses paid	LFR	c		UC-Risk Adjustment	Total
Opening insurance contract labilities  Net Balance as at 1 - 1 - 20xc 1  Insurance service revenue  Expected Claims  Expected Expenses Risk Adjustment for the risk expired  Contractual Service Margin for the service provided  Recovery of Insurance Acquisition Cash Flows  Premium Experience Adjustment Insurance revenue  Insurance revice  Insurance revice adjustment Insurance revice capenses Incurred claims and other directly attributable expenses Changes that relate to past service - adjustments to the UC  Losses on onerous contracts and reversal of those losses Insurance service expenses  Insurance service expenses  Insurance service result Finance income/(expenses) from insurance contracts issued  Total amounts recognised in consolidated statement of profit or loss  Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes  Cash flows  Premiums received  Claims and other directly attributable expenses paid  Insurance acquisition cash flows paid  Total cash flows	LFR	c		LIC-Risk Adjustment	Total
Opening insurance contract labilities  Net Balance as at 1 - 1 - 20xc 1  Insurance service revenue  Expected Claims  Expected Expenses  Risk Adjustment for the risk expired  Contractual Service Margin for the service provided  Recovery of Insurance Acquisition Cash Flows  Premium Experience Adjustment  Insurance revenue  Insurance revenue  Insurance service expenses  Incurred claims and other directly attributable expenses  Changes that relate to past service - adjustments to the LIC  Losses on onerous contracts and reversal of those losses  Insurance acquisition cash flows amortisation  Total insurance service expenses  Insurance service expenses  Insurance service expenses  Insurance acquisition cash flows amortisation  Total insurance service expenses  Insurance service result  Finance income/(expenses) from insurance contracts issued  Total amounts recognised in consolidated statement of profit or loss  Investment Component  Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes  Cash flows  Premiums received  Claims and other directly attributable expenses paid Insurance acquisition cash flows paid	LFR	c		UC-Risk Adjustment	Total
Opening insurance contract assets Opening insurance contract liabilities Net Balance as at 1 - 1 - 20xx-1 Insurance service revenue Expected Claims Expected Expenses Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows Premium Experience Adjustment Insurance revenue Insurance service expenses Incurred claims and other directly attributable expenses Changes that relate to past service - adjustments to the UC Losses on onerous contracts and reversal of those losses Insurance acquisition cash flows amortisation Total insurance service expenses  Insurance service result Finance income/(expenses) from insurance contracts issued Total amounts recognised in consolidated statement of profit or loss Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes  Cash flows Premiums received Claims and other directly attributable expenses paid Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes  Cash flows Premiums received Claims and other directly attributable expenses paid Insurance acquisition cash flows paid Total cash flows Net Balance as at 31-12-20xx-1	LFR	c		UC-Risk Adjustment	Total

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		GMM Template - Disclosure 100 - Reinsura		T	
Insurance contracts issued	Excluding Loss Recovery component	Loss Recovery component	BEL-LIC	LIC-Risk Adjustment	Total
Opening reinsurance contract assets					
Opening reinsurance contract liabilities					
Net balance as at 1-1-20xx Net income/(expenses) from reinsurance contracts held					
Incurred claims recovery	T T	T.		I	
Reinsurance Expenses					
Other incurred directly attributable expenses					
Changes that relate to past service - changes in the FCF relating to					
incurred claims recovery					
Income on initial recognition of onerous underlying contracts					
Reversals of a loss recovery component other than changes in the					
FCF of reinsurance contracts held					
Reinsurance contracts held under the GMM: Changes in the FCF of					
reinsurance contracts held from onerous underlying contracts					
Effect of Changes in the risk of reinsurers' non-performance  Net income/(expenses) from reinsurance contracts held					
Net income/(expenses) from remsurance contracts field					
Finance income/(expenses) from reinsurance contracts issued					
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					
Total amounts recognised in consolidated statement of profit or loss					
Investment Component					
at		l			
Other pre-recognition cash flows derecognised and other changes					
Cash flows					
Premiums paid net of ceding commissions and other directly					
attributable expenses paid					
Recoveries from reinsurance					
Total cash flows					
Net balance as at 31-12-20xx					
Closing reinsurance contract assets					
Closing reinsurance contract liabilities					
	G	MM Template - Disclosure 100 - Reinsurar	nce (Year 20xx-1)	l	
	LF	MM Template - Disclosure 100 - Reinsurar RC		UC Diels Adjustances	Tatal
Insurance contracts issued			nce (Year 20xx-1)  BEL-LIC	LIC-Risk Adjustment	Total
Opening reinsurance contract assets	LF	RC		UC-Risk Adjustment	Total
Opening reinsurance contract assets Opening reinsurance contract liabilities	LF	RC		LIC-Risk Adjustment	Total
Opening reinsurance contract assets Opening reinsurance contract liabilities Net balance as at 1-1-20xx-1	LF	RC		LIC-Risk Adjustment	Total
Opening reinsurance contract assets Opening reinsurance contract liabilities Net balance as at 1-1-20xs-1 Net income/(expenses) from reinsurance contracts held	LF	RC		UC-Risk Adjustment	Total
Opening reinsurance contract assets Opening reinsurance contract liabilities Net balance as at 1-1-20xx-1 Net income/(expenses) from reinsurance contracts held Incurred claims recovery	LF	RC		UC-Risk Adjustment	Total
Opening reinsurance contract assets Opening reinsurance contract liabilities Net balance as at 1-1-20xs-1 Net income/(expenses) from reinsurance contracts held	LF	RC		UC-Risk Adjustment	Total
Opening reinsurance contract tassets Opening reinsurance contract liabilities Net balance as 11-120xc1 Net income/[expenses] from reinsurance contracts held Incurred claims recovery Reinsurance Expenses	LF	RC		UC-Risk Adjustment	Total
Opening reinsurance contract assets Opening reinsurance contract liabilities Net balance as 11-20xc1 Net income/(expenses) from reinsurance contracts held Incurred claims recovery Reinsurance Expenses Other incurred directly attributable expenses Changes that relate to past service – changes in the FCF relating to incurred claims recovery	LF	RC		LIC-Risk Adjustment	Total
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Net balance as at 31-12-20xx-1 Closing insurance contract assets	Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1  CSM recognised in profit or loss for the services provided Change in the risk adjustment for nonfinancial risk for the risk expired Experience adjustments - relating to insurance service expenses Changes the relate to current service Changes in estimates that adjust the CSM Changes in estimates that result in onerous contract losses or reversal of losses Experience adjustments - arising from premiums received in the period that relate to future service Contracts initially recognised in the period Changes that relate to truture services Changes that relate to future service Changes that relate to past service - changes in the FCF relating to the LIC Experience adjustments - arising from premiums received in the period that relate to past service Changes that relate to past service Insurance service result Insurance service result Tinance income/(expenses) from insurance contracts issued Total amounts recognised in consolidated statement of profit or loss  Cash flows Premiums received Claims and other directly attributable expenses paid	Present value of future cash	Risk adjustment for non-	CSM	Total
Closing insurance contract assets	Insurance contract assets Opening insurance contract labilities Net balance as at 1-1-20x-1  CSM recognised in profit or loss for the services provided Change in the risk adjustment for nonfinancial risk for the risk expired Experience adjustments – relating to insurance service expenses Changes that relate to current service Changes in estimates that adjust the CSM Changes in estimates that arguist the CSM Changes in estimates that result in onerous contract losses or reversal of losses Experience adjustments – arising from premiums received in the period that relate to future service Contracts initially recognised in the period Changes that relate to future service—changes in the FCF relating to the LIC Experience adjustments – arising from premiums received in the period that relate to past service—changes that relate to past service—changes in the FCF relating to the LIC Experience adjustments – arising from premiums received in the period that relate to past service Changes that relate to past service Insurance service result Finance income/(expenses) from insurance contracts issued Total amounts recognised in consolidated statement of profit or loss Cash flows Premiums received Claims and other directly attributable expenses paid Insurance acquisition cash flows paid	Present value of future cash	Risk adjustment for non-	CSM	Total
	Insurance contract assets Opening insurance contract labilities Net balance as at 1-1-20x-1  CSM recognised in profit or loss for the services provided Change in the risk adjustment for nonfinancial risk for the risk expired Experience adjustments - relating to insurance service expenses Changes that relate to current service Changes in estimates that adjust the CSM Changes in estimates that result in onerous contract losses or reversal of losses Experience adjustments - arising from premiums received in the period that relate to future service Contracts initially recognised in the period Changes that relate to future services Changes that relate to past service - changes in the FCF relating to the LIC Experience adjustments - arising from premiums received in the period that relate to past service Changes that relate to past service Insurance service result Finance income/(expenses) from insurance contracts issued Total amounts recognised in consolidated statement of profit or loss  Cash flows  Cash flows	Present value of future cash	Risk adjustment for non-	CSM	Total
	Insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1  CSM recognised in profit or loss for the services provided Change in the risk adjustment for nonfinancial risk for the risk expired Experience adjustments - relating to insurance service expenses Changes in the risk adjustment service Changes in estimates that adjust the CSM Changes in estimates that result in onerous contract losses or reversal of losses Experience adjustments - arising from premiums received in the period that relate to future service Contracts initially recognised in the period Changes that relate to past service - changes in the FCF relating to the LIC Experience adjustments - arising from premiums received in the period that relate to past service Changes that relate to past service - changes in the FCF relating to the LIC Experience adjustments - arising from premiums received in the period that relate to past service Changes that relate to past service Insurance service result Finance income/(expenses) from insurance contracts issued Total amounts recognised in consolidated statement of profit or loss Cash flows Premiums received Calims and other directly attributable expenses paid Insurance acquisition cash flows paid Total cash flows Net balance as at 31-12-20x-1	Present value of future cash	Risk adjustment for non-	CSM	Total
Closing insurance contract liabilities	Insurance contract assets Opening insurance contract labilities Net balance as at 1-1-20x-1  CSM recognised in profit or loss for the services provided Change in the risk adjustment for nonfinancial risk for the risk expired Experience adjustments – relating to insurance service expenses Changes that relate to current service Changes in estimates that adjust the CSM Changes in estimates that result in onerous contract losses or reversal of losses Experience adjustments – arising from premiums received in the period that relate to future service Contracts initially recognised in the period Changes that relate to future services Changes that relate to past service – changes in the FCF relating to the LIC Experience adjustments – arising from premiums received in the period that relate to past service Changes that relate to past service – changes in the FCF relating to the LIC Experience adjustments – arising from premiums received in the period that relate to past service Changes that relate to past service Insurance service result Finance income/(expenses) from insurance contracts issued Total amounts recognised in consolidated statement of profit or loss  Cash flows Premiums received Claims and other directly attributable expenses paid Insurance acquisition cash flows paid Total cash flows Net balance as at 31-12-20xx-1 Closing insurance contract assets	Present value of future cash	Risk adjustment for non-	CSM	Total

GMM Template - Disclosure 101 - Reinsurance (Year 200x)						
Insurance contracts issued	Present value of future cash flows	Risk adjustment for non-financial risk	CSM	Total		
Opening reinsurance contract assets						
Opening reinsurance contract liabilities						
Net balance as at 1-1-20xx						
CSM recognised in profit or loss for the services provided						
Change in the risk adjustment for nonfinancial risk for the risk expired						
Experience adjustments – relating to insurance service expenses						
Changes that relate to current service						
Changes in estimates that adjust the CSM						
Contracts initially recognised in the period						
CSM adjustment for income on initial recognition of onerous underlying contracts						
Reversals of a loss-recovery component other than changes in the FCF of reinsurance contracts held						
Changes in the FCF of reinsurance contracts held from onerous underlying contracts						
Experience adjustments – arising from ceded premiums paid in the period that relate to future service						
Changes that relate to future services						
Changes that relate to past service – changes in the FCF relating to the LIC						
Experience adjustments – arising from premiums received in the period that relate to past service  Changes that relate to past service						
changes that relate to bast service						
Effect of changes in the risk of reinsurers non-performance						
Net income (expenses) from reinsurance contracts held						
Finance income/(expenses) from reinsurance contracts issued						
Total amounts recognised in consolidated statement of profit or loss						
Cash flows						
Premiums paid net of ceding commissions and other directly attributable expenses paid						
Recoveries from reinsurance						
Total cash flows						
Net balance as at 31-12-20xx						
Closing reinsurance contract assets						
Closing reinsurance contract liabilities						
	GMM Template - Disclosure 101 - Re	hingurance (Voor 20vv 1)				
Insurance contracts issued						
		Pick adjustment for non-financial rick	CSM	Total		
Opening reinsurance contract assets	Present value of future cash flows	Risk adjustment for non-financial risk	CSM	Total		
Opening reinsurance contract assets Opening reinsurance contract liabilities	Present value of Juture cash flows	Risk adjustment for non-financial risk	CSM	Total		
Opening reinsurance contract assets Opening reinsurance contract liabilities Net balance as at 1-1-20xc-1	Present value of Juture cash flows	Risk adjustment for non-financial risk	CSM	Total		
Opening reinsurance contract liabilities  Net balance as at 1-1-20xx-1	Present value of Jutare Cash flows	Risk adjustment for non-financial risk	CSM	Total		
Opening reinsurance contract liabilities  Net balance as at 1-1-20xx-1  CSM recognised in profit or loss for the services provided	rresent value of Juture cash jiows	Risk adjustment for non-financial risk	CSM	Total		
Opening reinsurance contract liabilities  Net balance as at 1-1-20xx-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired	Present value of Juture cosh flows	Risk adjustment for non-financial risk	CSM	Total		
Opening reinsurance contract liabilities  Ret balance as 11-20xx-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Experience adjustments – refating for insurance service expenses	Present value of Jurure cosh Juws	Risk adjustment for non-financial risk	CSM	Total		
Opening reinsurance contract liabilities  Net balance as at 1-1-20xx-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired	Present value of Jurine cost plays	Risk adjustment for non-financial risk	CSM	Total		
Opening reinsurance contract liabilities  Net balance as at 1-1-20x-1  ESM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancia risk for the risk expired  Experience adjustments - relating to insurance service expenses  Changes that relate to current service  Changes in estimates that adjust the CSM  Contracts initially recognised in the period	rresent value of Jurile cosh Jaws	Risk adjustment for non-financial risk	CSM	Total		
Opening reinsurance contract liabilities  Met balance as 11-200x-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Superineze adjustments - relating to insurance service expenses  Changes that relate to current service  Changes in estimates that adjust the CSM  Contracts initially recognised in the period  CSM adjustment for income on initial recognition of onerous underlying contracts	resent vane oj puwe com jawo	Risk adjustment for non-financial risk	CSM	Total		
Opening reinsurance contract liabilities  Net balance as at 1-1-20x-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Experience adjustments - relating to insurance service expenses  Changes that relate to current service  Changes that relate to current service  Changes in estimates that adjust the CSM  Contracts initially recognised in the period  CSM adjustment for income on initial recognition of onerous underlying contracts  Reversal of a loss-recovery component of their than changes in the FCF of reinsurance contracts held	resent vaue of puire tash hows	Risk adjustment for non-financial risk	CSM	Total		
Opening reinsurance contract liabilities  Net balance as 11-200x-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Experience adjustments - relating to insurance service expenses  Changes that relate to current service  Changes in estimates that adjust the CSM  Contracts initially recognised in the period  CSM adjustment for income on initial recognition of onerous underlying contracts	resent vane oj pune usin jawo	Risk adjustment for non-financial risk	CSM	Total		
Opening reinsurance contract liabilities  Net balance as at 1-1-20x-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Experience adjustments - relating to insurance service expenses  Changes that relate to current service  Changes that relate to current service  Changes in estimates that adjust the CSM  Contracts initially recognised in the proprietion of onerous underlying contracts  CSM adjustment for income on initial recognition of onerous underlying contracts  Reversals of a loss-recovery component of their than changes in the FCF of reinsurance contracts held Changes in the FCF of reinsurance contracts held from onerous underlying contracts	resent vaue of puure tassi juwa	Risk adjustment for non-financial risk	CSM	Total		
Opening reinsurance contract liabilities  Net balance as at 1-1-20xx-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Experience adjustments — rehiting to insurance service expenses  Changes that relate to current service  Changes that relate to current service  Changes in estimates that adjust the CSM  COntracts initially recognised in the proprietion of onerous underlying contracts  CSM adjustment for income on initial recognition of onerous underlying contracts  Reversals of a loss-recovery component other than changes in the FCF of reinsurance contracts held  Changes in the FCF of reinsurance contracts held from onerous underlying contracts  Experience adjustments— arising from ceded premiums paid in the period that relate to future service  Changes that relate to future services	resent value of plane lash plans	Risk adjustment for non-financial risk	CSM	Total		
Opening reinsurance contract liabilities  Net balance as 11-200x-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Experience adjustments - relating to insurance service expenses  Changes that relate to current service  Changes in staintse that adjust the CSM  Contracts initially recognised in the period  CSM adjustment for income on initial recognition of onerous underlying contracts  Reversals of a loss-recovery component other than changes in the FCF of reinsurance contracts held from onerous underlying contracts  Experience adjustments - arising from ceded premiums said in the period that relate to future service  Changes that relate to future services  Changes that relate to past service - changes in the FCF relating to the UC	resent vaue of puwe cash pows	Risk adjustment for non-financial risk	CSM	Total		
Opening reinsurance contract liabilities  Met balance as at 1-1-20xx 1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Superience adjustments - relating to insurance service expenses  Changes that relate to current service  Changes in estimates that adjust the CSM  Contracts initially recognised in the period  CSM adjustment for income on initial recognition of onerous underlying contracts  Reversals of a loss-recovery component other than changes in the rCF of reinsurance contracts held  Changes in the rCF of reinsurance contracts held from onerous underlying contracts  Experience adjustments - arising from ceded premiums paid in the period that relate to future service  Changes that relate to future services  Changes that relate to future services  Changes that relate to past service - changes in the rCF relating to the UC  Experience adjustments - arising from premiums received in the period that relate to past service	resent vaue oj puwe usin jawo	Risk adjustment for non-financial risk	CSM	Total		
Opening reinsurance contract liabilities  Net balance as 11-200x-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Experience adjustments - relating to insurance service expenses  Changes that relate to current service  Changes in staintse that adjust the CSM  Contracts initially recognised in the period  CSM adjustment for income on initial recognition of onerous underlying contracts  Reversals of a loss-recovery component other than changes in the FCF of reinsurance contracts held from onerous underlying contracts  Experience adjustments - arising from ceded premiums said in the period that relate to future service  Changes that relate to future services  Changes that relate to past service - changes in the FCF relating to the UC	resent vane oj puwe com jawo	Risk adjustment for non-financial risk	CSM	Total		
Opening reinsurance contract liabilities  Net balance as at 1-1-20xx-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Superience adjustments - relating to insurance service expenses  Changes that relate to current service  Changes in estimates that adjust the CSM  Contracts initially recognised in the period  CSM adjustment for income on initial recognition of onerous underlying contracts  Reversals of a loss-recovery component other than changes in the rCF of reinsurance contracts held  Changes in the rCF of reinsurance contracts held from onerous underlying contracts  Experience adjustments - arising from ceded premiums paid in the period that relate to future service  Changes that relate to future services  Changes that relate to future services  Changes that relate to past service - changes in the rCF relating to the LIC  Experience adjustments - arising from premiums received in the period that relate to past service  Changes that relate to past service in premiums received in the period that relate to past service  Changes that relate to past service	resent vaue of puure com juwo	Risk adjustment for non-financial risk	CSM	Total		
Opening reinsurance contract liabilities  Net balance as 11-20xo-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Experience adjustments - relating to insurance service expenses  Changes that relate to current service  Changes that relate to current service  Contracts initially recognised in the period  CSM adjustment for income on initial recognition of onerous underlying contracts  Reversals of a loss-recovery component other than changes in the FCF of reinsurance contracts held from moreous underlying contracts  Experience adjustments - arising from ceded premiums paid in the period that relate to future service  Changes that relate to future services  Changes that relate to past service — changes in the FCF relating to the LIC  Experience adjustments - arising from premiums received in the period that relate to past service  Changes that relate to past service — changes in the FCF relating to the LIC  Experience adjustments - arising from premiums received in the period that relate to past service  Changes that relate to past service — changes in the FCF relating to the LIC  Experience adjustments - arising from premiums received in the period that relate to past service  Changes that relate to past service.	resent vane oj pune com javos	Risk adjustment for non-financial risk	CSM	Total		
Opening reinsurance contract liabilities  Net balance as at 1-1-20xx-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Superience adjustments - relating to insurance service expenses  Changes that relate to current service  Changes in estimates that adjust the CSM  Contracts initially recognised in the period  CSM adjustment for income on initial recognition of onerous underlying contracts  Reversals of a loss-recovery component other than changes in the rCF of reinsurance contracts held  Changes in the rCF of reinsurance contracts held from onerous underlying contracts  Experience adjustments - arising from ceded premiums paid in the period that relate to future service  Changes that relate to future services  Changes that relate to future services  Changes that relate to past service - changes in the rCF relating to the LIC  Experience adjustments - arising from premiums received in the period that relate to past service  Changes that relate to past service in premiums received in the period that relate to past service  Changes that relate to past service	resent vaue of puure cost pows	Risk adjustment for non-financial risk	CSM	Total		
Opening reinsurance contract liabilities  Met balance as at 1-1-20xx-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Superience adjustments - relating to insurance service expenses  Changes that relate to current service  Changes in estimates that adjust the CSM  Contracts insular, recognised in the period  CSM adjustment for income on initial recognition of onerous underlying contracts  Reversals of a loss-recovery component other than changes in the FCF of reinsurance contracts held  Changes in the FCF of reinsurance contracts held from onerous underlying contracts  Experience adjustments - arising from ceded premiums paid in the period that relate to future service  Changes that relate to future services  Changes that relate to future services  Changes that relate to past service - changes in the FCF relating to the LIC  Experience adjustments - arising from premiums received in the period that relate to past service  Changes that relate to past service in the FCF relating to the LIC  Experience adjustments - arising from premiums received in the period that relate to past service  Changes that relate to past service in the FCF relating to the LIC  Experience adjustments - arising from premiums received in the period that relate to past service  Effect of changes in the risk of reinsurers non-performance  Met income (expense) from reinsurance contracts held	resent value of plane lash plans	Risk adjustment for non-financial risk	CSM	Total		
Opening reinsurance contract liabilities  Net balance as 11-20x0-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Experience adjustments - relating to insurance service expenses  Changes that relate to current service  Changes that relate to current service  Contracts initially recognised in the period  CSM adjustment for income on initial recognition of onerous underlying contracts  Reversals of a loss-recovery component other than changes in the FCF of reinsurance contracts held from onerous underlying contracts  Experience adjustments - arising from ceded premiums said in the period that relate to future service  Changes that relate to future services  Changes that relate to past service - changes in the FCF relating to the LIC  Experience adjustments - arising from premiums received in the period that relate to past service  Changes that relate to past service - changes in the FCF relating to the LIC  Experience adjustments - arising from premiums received in the period that relate to past service  Changes that relate to past service changes in the recognised in the period that relate to past service  Effect of changes in the risk of reinsurers non-performance  Net income (expenses) from reinsurance contracts issued  Total amounts recognised in consolidated statement of profit or loss	resent vane oj pune usan jawo	Risk adjustment for non-financial risk	CSM	Total		
Opening reinsurance contract liabilities  Ret balance as it 1-20xx-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Superinera adjustments - relating to insurance service expenses  Changes that relate to current service  Changes that relate to current service  Changes in settinates that adjust the CSM  Contracts initially recognised in the period  CSM adjustment for income on initial recognition of onerous underlying contracts  Reversals of a box-recovery component other than changes in the FCF of reinsurance contracts held  Changes in the FCF of reinsurance contracts held from onerous underlying contracts  Experience adjustments - arising from ceded premiums paid in the period that relate to future service  Changes that relate to future services  Changes that relate to future services  Changes that relate to future services  Changes that relate to future service  Changes that relate to past service - changes in the FCF relating to the UC  Experience adjustments - arrising from premiums received in the period that relate to past service  Changes that relate to past service  Effect of changes in the risk of reinsurers non-performance  Effect of changes in the risk of reinsurers non-performance  Fifect of changes in the risk of reinsurers non-performance  Total amounts recognised in consolidated statement of profit or loss  Cash flows	resent vane oj puwe usin jawo	Risk adjustment for non-financial risk	CSM	Total		
Opening reinsurance contract liabilities  Net balance as 11-20x0-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Experience adjustments - relating to insurance service expenses  Changes that relate to current service  Changes that relate to current service  Changes in the risk of rich rocome on initial recognition of onerous underlying contracts  Reversals of a loss-recovery component other than changes in the FCF of reinsurance contracts held from onerous underlying contracts  Experience adjustments - arising from ceded premiums paid in the period that relate to future service  Changes that relate to future services  Changes that relate to past service - changes in the FCF relating to the LU  Experience adjustments - arising from premiums received in the period that relate to past service  Changes that relate to past service - changes in the FCF relating to the LU  Experience adjustments - arising from premiums received in the period that relate to past service  Changes that relate to past service changes in the received in the period that relate to past service  Effect of changes in the risk of reinsurers non-performance  Net income (expenses) from reinsurance contracts issued  Total amounts recognised in consolidated statement of profit or loss  Cash flows  Premiums paid in et of ceding commissions and other directly attributable expenses paid	resent vane oj pune com juno	Risk adjustment for non-financial risk	CSM	Total		
Opening reinsurance contract liabilities  Net balance as at 1-20xx-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Experience adjustments - relating to insurance service expenses  Changes that relate to current service  Changes that relate to current service  Changes that relate to current service  Contracts initially recognised in the period  CSM adjustment for income on initial recognition of onerous underlying contracts  Reversals of a loss-recovery component other than changes in the FCF of reinsurance contracts beld from enorous underlying contracts  Experience adjustments - arising from ceded premiums paid in the period that relate to future service  Changes that relate to future services  Changes that relate to past service - changes in the FCF relating to the LUC  Experience adjustments - arising from premiums received in the period that relate to past service  Changes that relate to past service  Experience adjustments - arising from premiums received in the period that relate to past service  Changes that relate to past service  Experience adjustments - arising from premiums received in the period that relate to past service  Changes that relate to past service  Experience adjustments - arising from premiums received in the period that relate to past service  Changes that relate to past service  Changes that relate to past service  Contracts issued  Total amounts recognised in consolidated statement of profit or loss  Cash flows  Premiums paid not of ceding commissions and other directly attributable expenses paid fisecoveries from reinsurance	resent vince of prime costs flows	Risk adjustment for non-financial risk	CSM	Total		
Opening reinsurance contract liabilities  Net balance as 11-20xo-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Experience adjustments - relating to insurance service expenses  Changes that relate to current service  Changes that relate to current service  Changes that relate to current service  Contracts initially recognised in the period  CSM adjustment for income on initial recognition of onerous underlying contracts  Reversals of a loss-recovery component other than changes in the FCF of reinsurance contracts beld for moreous underlying contracts  Experience adjustments - arising from coded premiums paid in the period that relate to future service  Changes that relate to future services  Changes that relate to past service - changes in the FCF relating to the UC  Experience adjustments - arising from premiums received in the period that relate to past service  Changes that relate to past service - changes in the relation of the UC  Experience adjustments - arising from premiums received in the period that relate to past service  Changes that relate to past service mon-performance  Net income (expenses) from reinsurance contracts beld  Total amounts recognised in consolidated statement of profit or loss  Cash flows  Premiums paid net of ceding commissions and other directly attributable expenses paid flecoveries from reinsurance	resent vane oj pune usin jawo	Risk adjustment for non-financial risk	CSM	Total		
Opening reinsurance contract liabilities  Net balance as at 1-20xx-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Experience adjustments - relating to insurance service expenses  Changes that relate to current service  Changes that relate to current service  Changes that relate to current service  Contracts initially recognised in the period  CSM adjustment for income on initial recognition of onerous underlying contracts  Reversals of a loss-recovery component other than changes in the FCF of reinsurance contracts beld from enorous underlying contracts  Experience adjustments - arising from ceded premiums paid in the period that relate to future service  Changes that relate to future services  Changes that relate to past service - changes in the FCF relating to the LUC  Experience adjustments - arising from premiums received in the period that relate to past service  Changes that relate to past service  Experience adjustments - arising from premiums received in the period that relate to past service  Changes that relate to past service  Experience adjustments - arising from premiums received in the period that relate to past service  Changes that relate to past service  Experience adjustments - arising from premiums received in the period that relate to past service  Changes that relate to past service  Changes that relate to past service  Contracts issued  Total amounts recognised in consolidated statement of profit or loss  Cash flows  Premiums paid not of ceding commissions and other directly attributable expenses paid fisecoveries from reinsurance	resent vaue of puire cost flows	Risk adjustment for non-financial risk	CSM	Total		

PAA Tem	plate - Disclosure 100 - Gross (Yea	ar 20vv)			
	LFR				
Insurance contracts issued	Excluding loss component	Loss component	BEL-LIC	LIC-Risk Adjustment	Total
Opening insurance contract assets	Excidently 1055 component	2033 component			
Opening insurance contract liabilities	+				
Net balance as at 1-1-20xx					
Insurance service revenue					
Insurance service expenses	•				
Incurred claims and other directly attributable expenses					
Other pre recognition cash flows assets derecognised at the date of initial recognition					
Changes that relate to past service – changes in the FCF relating to the LIC					
Losses on onerous contracts and reversals of those losses					
Insurance acquisition cash flows amortisation					
Total insurance service expenses					
Insurance service result					
Finance income/(expenses) from insurance contracts issued					
Total amounts recognised in consolidated statement of profit or loss	1				
Total amounts recognises in consolidated statement of profit of 1035					
Investment Component	+				
Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes	+				
misurance acquisition cash nows asset and other pre-recognition cash nows detecognised and other changes					
Cash flows					
Premiums received	+				
Claims and other directly attributable expenses paid					
Insurance acquisition cash flows paid					
Total cash flows					
Total cash nows					
N. D. D. J.					
Net Balance as at 31-12-20xx					
Closing insurance contract assets	+				
Closing insurance contract liabilities	1				
PAA Temp	late - Disclosure 100 - Gross (Yea			1	
Insurance contracts issued	LFR		BEL-LIC	LIC-Risk Adjustment	Total
	Excluding loss component	Loss component		-	
Opening insurance contract assets					
Opening insurance contract liabilities					
Net balance as at 1-1-20xx-1					
Insurance service revenue					
Insurance service expenses					
Incurred claims and other directly attributable expenses					
Incurred claims and other directly attributable expenses  Other pre recognition cash flows assets derecognised at the date of initial recognition					
Incurred claims and other directly attributable expenses Other pre recognition cash flows assets derecognised at the date of initial recognition Changes that relate to past service —changes in the FCF relating to the LIC					
Incurred claims and other directly attributable expenses Other pre recognition cash flows assets derecognised at the date of initial recognition Changes that relate to past service – changes in the FCF relating to the UC Losses on onerous contracts and reversals of those losses					
Incurred claims and other directly attributable expenses Other pre recognition cash flows assets derecognised at the date of initial recognition Changes that relate to past service – changes in the FEF relating to the UC Losses on onerous contracts and reversals of those losses Insurance acquisition cash flows amortisation					
Incurred claims and other directly attributable expenses Other pre recognition cash flows assets derecognised at the date of initial recognition Changes that relate to past service – changes in the FCF relating to the UC Losses on onerous contracts and reversals of those losses					
Incurred claims and other directly attributable expenses Other pre recognition cash flows assets derecognised at the date of initial recognition Changes that relate to past service – changes in the FCF relating to the LIC Losses on onerous contracts and reversals of those losses Insurance acquisition cash flows amortisation Total insurance acquisition cash flows amortisation					
Incurred claims and other directly attributable expenses Other pre recognition cash flows assets derecognised at the date of initial recognition Changes that relate to past service – changes in the FCF relating to the LIC Losses on onerous contracts and reversals of those losses Insurance acquisition cash flows amortisation Total insurance acquisition cash flows amortisation Insurance service expenses					
Incurred claims and other directly attributable expenses Other pre-recognition cash flows assets dereognised at the date of initial recognition Changes that relate to past service – changes in the FCF relating to the LIC Losses on onerous contracts and reversals of those losses Insurance acquisition cash flows amortisation Total insurance expuisition cash flows amortisation Insurance service result Finance income/(expenses) from insurance contracts issued					
Incurred claims and other directly attributable expenses Other pre recognition cash flows assets derecognised at the date of initial recognition Changes that relate to past service – changes in the FCF relating to the LIC Losses on onerous contracts and reversals of those losses Insurance acquisition cash flows amortisation Total insurance acquisition cash flows amortisation Insurance service expenses					
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Incurred claims and other directly attributable expenses Other pre-recognition cash flows assets dereognised at the date of initial recognition Changes that relate to past service – changes in the FCF relating to the LIC Losses on onerous contracts and reversals of those losses Insurance acquisition cash flows amortisation Total insurance expuisition cash flows amortisation Insurance service result Finance income/(expenses) from insurance contracts issued					
Incurred claims and other directly attributable expenses Other pre-recognition cash flows assets derecognitised at the date of initial recognition Changes that relate to past service —changes in the FCF relating to the LIC Losses on onerous contracts and reversals of those losses Insurance acquisition cash flows amortisation Total insurance service expenses Insurance commercial contracts in the contract of the contracts issued Total amounts recognised in consolidated statement of profit or loss					
Incurred claims and other directly attributable expenses Other pre recognition cash flows assets derecognised at the date of initial recognition Changes that relate to past service – changes in the FCF relating to the UC Losses on onerous contracts and reversals of those losses Insurance acquisition cash flows amortisation Total insurance service expenses Insurance service result Total amounts recognised in consolidated statement of profit or loss Investment Component					
Incurred claims and other directly attributable expenses Other pre recognition cash flows assets derecognised at the date of initial recognition Changes that relate to past service – changes in the FCF relating to the UC Losses on onerous contracts and reversals of those losses Insurance acquisition cash flows amortisation Total insurance service expenses Insurance service result Total amounts recognised in consolidated statement of profit or loss Investment Component					
Incurred claims and other directly attributable expenses Other pre recognition cash flows assets derecognised at the date of initial recognition Changes that relate to past service — changes in the FCF relating to the LIC Losses on onerous contracts and reversals of those losses Insurance acquisition cash flows amortisation Total insurance service result Insurance service result Total amounts recognised in consolidated statement of profit or loss Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes					
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Incurred claims and other directly attributable expenses Other pre recognition cash flows assets derecognised at the date of initial recognition Changes that relate to past service – changes in the FCF relating to the LIC Losses on onerous contracts and reversals of those losses Insurance acquisition cash flows amortisation Total insurance service expenses Insurance service result Finance income/[expenses] from insurance contracts issued Total amounts recognised in consolidated statement of profit or loss Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes Cash flows Premiums received					
Incurred claims and other directly attributable expenses Other pre-recognition cash flows assets derecognitised at the date of initial recognition Changes that relate to past service —changes in the FCF relating to the UC Usesse on onerous contracts and reversals of those losses Insurance acquisition cash flows amortisation Total Insurance service result Finance income/(expenses) from insurance contracts issued Total amounts recognited in consolidated statement of profit or loss  Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes  Cash flows Premiums received Claims and other directly attributable expenses paid					
Incurred claims and other directly attributable expenses Other pre recognition cash flows assets derecognised at the date of initial recognition Changes that relate to past service – changes in the FCF relating to the LIC Losses on onerous contracts and reversals of floose losses Insurance acquisition cash flows amortisation Total insurance service result Insurance service result Insurance service result Total amounts recognised in consolidated statement of profit or loss Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes Cash flows Cash flows Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes Cash flows Investment Component Insurance acquisition cash flows paid					
Incurred claims and other directly attributable expenses Other pre recognition cash flows assets derecognised at the date of initial recognition Changes that relate to past service – changes in the FCF relating to the LIC Losses on onerous contracts and reversals of those losses Insurance acquisition cash flows amortisation Total insurance service result Finance income/(expenses) from insurance contracts issued Total amounts recognised in consolidated statement of profit or loss Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes Cash flows Premiums received Claims and other directly attributable expenses paid Insurance acquisition cash flows paid Total cash flows Insurance acquisition cash flows paid Total cash flows					
Incurred claims and other directly attributable expenses Other pre recognition cash flows assets derecognised at the date of initial recognition Changes that relate to past service – changes in the FCF relating to the LIC Losses on onerous contracts and reversals of floose losses Insurance acquisition cash flows amortisation Total insurance service result Insurance service result Insurance service result Total amounts recognised in consolidated statement of profit or loss Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes Cash flows Cash flows Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes Cash flows Investment Component Insurance acquisition cash flows paid					

	PAA Template - Disclosure 100 -	Reinsurance (Year 20xx)			
Insurance contracts issued	LFRC		BEL-LIC	LIC-Risk Adjustment	Total
	Excluding Loss Recovery Component	Loss Recovery component	BEE-EIC	LIC-NISK Aujustinent	Total
Opening reinsurance contract assets					
Opening reinsurance contract liabilities  Net Balance as at 1-1-20xx					
INEL DAIGITUE AS AL 1-1-20XX					
Net income (expenses) from reinsurance contracts held	!				
Reinsurance expenses					
Other incurred directly attributable expenses					
Incurred claims recovery					
Changes that relate to past service – changes in the FCF relating to incurred claims					
recovery Income on initial recognition of onerous underlying contracts					
Effect of changes in the risk of reinsurers' non-performance					
Net income (expenses) from reinsurance contracts held					
Finance income from reinsurance contracts held					
T. 1. 1					
Total amounts recognised in comprehensive income					
Investment Component	1				
Other pre-recognition cash flows derecognised and other changes					
Cash flows					
Premiums paid net of ceding commissions and other directly attributable expenses paid					
Recoveries from reinsurance					
Total cash flows					
Net Balance as at 31-12-20xx					
Closing reinsurance contract assets					
Closing reinsurance contract liabilities					
	PAA Template - Disclosure 100 - R  LFRC	einsurance (Year 20xx-1)			
Insurance contracts issued	Excluding Loss Recovery Component	Loss Recovery component	BEL-LIC	LIC-Risk Adjustment	Total
Opening reinsurance contract assets	Excidenty 2000 recovery component	2035 NCCOVERY COMPONENT			
Opening reinsurance contract liabilities					
Net Balance as at 1-1-20xx-1					
Net income (expenses) from reinsurance contracts held					
Net income (expenses) from reinsurance contracts held Reinsurance expenses					
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses					
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Incurred claims recovery					
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses					
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Incurred dalains recovery Changes that relate to past service – changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts					
Net income (expenses) from reinsurance contracts held Reinsurance expenses  Other incurred directly attributable expenses  Changes that relate to past service – changes in the FCF relating to incurred claims recovery  Income on initial recognition of onerous underlying contracts  Effect of changes in the risk of reinsurers' non-performance					
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Incurred dains recovery Changes that relate to past service – changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts					
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Incurred dains recovery Changes that relate to past service – changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts Effect of changes in the risk of reinsurers' non-performance Net income (expenses) from reinsurance contracts held					
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Incurred dains recovery Changes that relate to past service – changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts Effect of changes in the risk of reinsurers' non-performance					
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Incurred claims recovery Changes that relate to past service – changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts Effect of changes in the risk of reinsurers' non-performance Net income (expenses) from reinsurance contracts held Finance income from reinsurance contracts held					
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Incurred dalains recovery Changes that relate to past service – changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts Effect of changes in the risk of reinsurers' non-performance Net income (expenses) from reinsurance contracts held					
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Charles that relate to past service — changes in the FCF relating to incurred claims recovery Changes that relate to past service — changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts Effect of changes in the risk of reinsurers' non-performance Net income (expenses) from reinsurance contracts held Finance income from reinsurance contracts held Total amounts recognised in comprehensive income investment Component					
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Incurred claims recovery Changes that relate to past service – changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts Effect of changes in the risk of reinsurers' non-performance Net income (expenses) from reinsurance contracts held Finance income from reinsurance contracts held Total amounts recognised in comprehensive income					
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Other incurred directly attributable expenses Incurred dains recovery Changes that relate to past service – changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts Effect of changes in the risk of reinsurers' non-performance Net income (expenses) from reinsurance contracts held Finance income from reinsurance contracts held Total amounts recognised in comprehensive income Investment Component Other pre-recognition cash flows derecognised and other changes					
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Charles that relate to past service — changes in the FCF relating to incurred claims recovery Changes that relate to past service — changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts Effect of changes in the risk of reinsurers' non-performance Net income (expenses) from reinsurance contracts held Finance income from reinsurance contracts held Total amounts recognised in comprehensive income investment Component					
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Incurred claims recovery Changes that relate to past service – changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts Effect of changes in the risk of reinsurers' non-performance Net income (expenses) from reinsurance contracts held Finance income from reinsurance contracts held Total amounts recognised in comprehensive income Investment Component Other pre-recognition cash flows derecognised and other changes Cash flows					
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Incurred claims recovery Changes that relate to past service — changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts Effect of changes in the risk of reinsurers' non-performance Net income (expenses) from reinsurance contracts held Finance income from reinsurance contracts held Total amounts recognised in comprehensive income Investment Component Other pre-recognition cash flows derecognised and other changes Cash flows Premiums paid net of ceding commissions and other directly attributable expenses paid					
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Incurred claims recovery Changes that relate to past service – changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts Effect of changes in the risk of reinsurers' non-performance Net Income (expenses) from reinsurance contracts held Finance income from reinsurance contracts held Total amounts recognised in comprehensive income Investment Component Other pre-recognition cash flows derecognised and other changes Cash flows Premiums paid net of ceding commissions and other directly attributable expenses paid					
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Incurred claims recovery Changes that relate to past service — changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts Effect of changes in the risk of reinsurers' non-performance Net income (expenses) from reinsurance contracts held Finance income from reinsurance contracts held Total amounts recognised in comprehensive income Investment Component Other pre-recognition cash flows derecognised and other changes Cash flows Premiums paid net of ceding commissions and other directly attributable expenses paid					
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Incurred claims recovery Changes that relate to past service – changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts Effect of changes in the risk of reinsurers' non-performance Net Income (expenses) from reinsurance contracts held Finance income from reinsurance contracts held Total amounts recognised in comprehensive income Investment Component Other pre-recognition cash flows derecognised and other changes Cash flows Premiums paid net of ceding commissions and other directly attributable expenses paid					
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Incurred claims recovery Changes that relate to past service – changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts Effect of changes in the risk of reinsurers' non-performance Net income (expenses) from reinsurance contracts held Finance income from reinsurance contracts held Total amounts recognised in comprehensive income Investment Component Other pre-recognition cash flows derecognised and other changes Cash flows  Premiums paid net of ceding commissions and other directly attributable expenses paid Recoveries from reinsurance Total cash flows					

	VFA Template - Disclosu	re 100 - Gross (Year 20xx)			
Insurance contracts issued	LFF Excluding loss component	Loss component	BEL-LIC	LIC-Risk Adjustment	Total
Opening insurance contract assets					
Opening insurance contract liabilities					
Net balance as at 1-1-20xx					
Insurance service revenue					
Expected Claims					
Expected Expenses					
Risk Adjustment for the risk expired					
Contractual Service Margin for the service provided					
Recovery of Insurance Acquisition Cash Flows					
Premium Experience Adjustment					
Insurance revenue					
Insurance service expenses					
Incurred claims and other directly attributable expenses					
Changes that relate to past service - adjustments to the LIC					
Losses on onerous contracts and reversal of those losses					
Insurance acquisition cash flows amortisation					
Total insurance service expenses					
nsurance service result					
inance expenses from insurance contracts issued recognised in PL					
Finance expenses from insurance contracts issued recognised in OCI					
Total amounts recognised in consolidated statement of profit or loss					
Investment Component					
Insurance acquisition cash flows asset and other pre-recognition cash flows					
derecognised and other changes					
Cash flows					
Premiums received					
Claims and other directly attributable expenses paid					
Insurance acquisition cash flows paid					
Fotal cash flows					
Net balance as at 31-12-20xx					
Closing insurance contract assets					
Closing insurance contract liabilities					
		e 100 - Gross (Year 20xx-1)			
Closing insurance contract liabilities	LFF	RC	RELLIC	IIC-Risk Adjustment	Total
			BEL-LIC	LIC-Risk Adjustment	Total
Closing insurance contract liabilities  Insurance contracts issued  Opening insurance contract assets	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Closing insurance contract liabilities  Insurance contracts issued  Opening insurance contract assets Opening insurance contract liabilities	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Closing insurance contract liabilities  Insurance contracts issued  Opening insurance contract assets  Opening insurance contract liabilities  Wet balance as at 1-1-20xx-1	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contracts issued  Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contracts issued  Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20xx-1 Insurance service revenue Expected Claims Expected Claims	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contracts issued  Opening insurance contract assets Opening insurance contract liabilities  Wet balance as 1-1-20x-1 Insurance service revenue  Expected Claims  Expected Claims  Expected Spenses	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contracts issued  Opening insurance contract assets Opening insurance contract liabilities  Net balance as at 1-1-20xx-1 Insurance service revenue Expected Claims  Expected Expenses  Expected Expenses  Expected Expenses  Expected Fisch Adjustment for the risk expired	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contracts issued  Opening insurance contract assets  Opening insurance contract liabilities  Vet balance as at 1-1-20xx-1  Insurance service revenue  Expected Claims  Expected Expenses  Bisk Adjustment for the risk expired  Contractual Service Margin for the service provided	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contracts issued  Opening insurance contract assets Opening insurance contract liabilities  Vet balance as 1 1-1-20x-1 Insurance service revenue Expected Claims Expected Claims Expected Glaims Expected Expenses Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contracts issued  Opening insurance contract assets  Dening insurance contract liabilities  Net balance as at 1-1-20xx-1  Insurance service revenue  Expected Claims  Expected Expenses  Issk Adjustment for the risk expired  Contractual Service Margin for the service provided  Recovery of Insurance Acquisition Cash Flows	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contracts issued  Depening insurance contract assets  Depening insurance contract liabilities  Vet balance as at 1-1-20x-1  Insurance service revenue  Expected Claims  Expected Expenses  Sisk Adjustment for the risk expired  Contractual Service Margin for the service provided  Recovery of Insurance Acquisition Cash Flows  Premium Experience Adjustment  Insurance revenue	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contracts issued  Dening insurance contract assets Dening insurance contract liabilities  Vet balance as 1-1-20x-1  Insurance service revenue  Expected Claims  Expected Claims  Expected Claims  Expected Expenses  Risk Adjustment for the risk expired  Contractual Service Margin for the service provided  Recovery of Insurance Acquisition Cash Flows  Premium Experience Adjustment  Insurance revenue  Insurance revenue  Insurance revenue  Insurance revenue  Insurance service expenses	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contracts issued  Opening insurance contract assets Opening insurance contract liabilities  Vet balance as at 1-1-20x-1 Insurance service revenue Expected Claims Expected Expenses  Risk Adjustment for the risk expired Contractual Service Wargin for the service provided Recovery of Insurance Acquisition Cash Flows Premium Experience Adjustment Insurance revenue Insurance service expenses Insurance service expenses Insurance service expenses Insurance service expenses Insurance and other directly attributable expenses	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contracts issued  Denning insurance contract assets Denning insurance contract liabilities  Vet balance as 11-120xx-1  Insurance service revenue  Expected Claims  Expected Claims  Expected Claims  Expected Claims  Expected Grayenses  Risk Adjustment for the risk expired  Contractual Service Margin for the service provided  Recovery of Insurance Acquisition Cash Flows  Permium Experience Adjustment  Insurance service expenses  Insurance service expenses  Incurred claims and other directly attributable expenses  Changes that relate to past service - adjustments to the UC	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contracts issued  Opening insurance contract assets  Opening insurance contract liabilities  Net balance as at 1-1-20xx-1  Insurance service revenue  Expected Claims  Expected Expenses  Stisk Adjustment for the risk expired  Contractual Service Margin for the service provided  Recovery of Insurance Acquisition Cash Flows  Fremium Experience Adjustment  Insurance revenue  Insurance revenue  Insurance revenue  Insurance revenue  Insurance service expenses  Incurred claims and other directly attributable expenses  Changes that relate to past service - adjustments to the UC  Obsess on onerous contracts and reversal of those losses	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contracts issued  Opening insurance contract assets  Opening insurance contract liabilities  Net balance as at 1-1-20xx-1  Insurance service revenue  Expected Claims  Expected Expenses  Stisk Adjustment for the risk expired  Contractual Service Margin for the service provided  Recovery of Insurance Acquisition Cash Flows  Fremium Experience Adjustment  Insurance revenue  Insurance revenue  Insurance revenue  Insurance revenue  Insurance service expenses  Incurred claims and other directly attributable expenses  Changes that relate to past service - adjustments to the UC  Obsess on onerous contracts and reversal of those losses	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contracts issued  Opening insurance contract assets Opening insurance contract liabilities  let balance as at 1-1-20x-1 Insurance service revenue Expected Claimes Expected Expenses Issk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows Premium Experience Adjustment Insurance revenue Insurance revenue Insurance service expenses Incurred claims and other directly attributable expenses Changes that relate to past service - adjustments to the UC Insurance contracts and reversal of those losses Insurance contracts and reversal of those losses	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contracts issued  Depening insurance contract assets Depening insurance contract alsabilities  Vet balance as at 1-1-20x-1 Insurance service revenue Expected Claims Expected Expenses Exp	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contracts issued  Opening insurance contract assets Opening insurance contract liabilities Vet balance as at 1-1-20xo-1 Insurance service revenue Expected Claims Expected Claims Expected Expenses Stake Adjustment for the risk expired Contractual Service Margin for the service provided Necovery of Insurance Acquisition Cash Flows Premium Experience Adjustment Insurance revenue Insurance revenue Insurance revenue Insurance service expenses Incurred claims and other directly attributable expenses Inauges that relate to past service - adjustments to the LIC Dosses on onerous contracts and reversal of those losses Insurance acquisition cash flows amortisation Intelligence of the Contract of the Service of Ser	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contracts issued  Opening insurance contract assets Opening insurance contract liabilities  tet balance as at 1-1-20x-1 source service revenue Expected Caimes Expected Expenses  Bisk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows Premium Experience Adjustment Premium Experience Adjustment Prosurance revenue Insurance revenue Insurance service expenses Incurred claims and other directly attributable expenses Changes that relate to past service - adjustments to the LIC Sosses on onerous contracts and reversal of those losses Insurance service expenses	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contracts issued  Opening insurance contract assets Opening insurance contract liabilities  let balance as at 1-1-20x-1  surance service revenue  Expected Claims  Expected Expenses  Isisk Adjustment for the risk expired  Contractual Service Margin for the service provided  tecovery of Insurance Acquisition Cash Flows  Premium Experience Adjustment  Insurance revenue  Insurance revenue  Insurance revenue  Insurance service expenses  Incurred claims and other directly attributable expenses  Inanges that relate to past service - adjustments to the UC  Sosses on onerous contracts and reversal of those losses  Insurance acquisition cash flows amortisation  Total insurance service expenses  Insurance service expenses  Insurance service expenses  Insurance service expenses  Insurance service result  Innance expenses from insurance contracts issued recognised in PL  Innance expenses from insurance contracts issued recognised in OCI	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contracts issued  Opening insurance contract assets Opening insurance contract assets Opening insurance contract liabilities  let balance as at 1-1-20x-1  surance service revenue  xpected Claims  xpected Expenses  lisk Adjustment for the risk expired Ontractual Service Margin for the service provided lecovery of Insurance Acquisition Cash Flows  remulm Experience Adjustment Insurance revenue  surance revenue  surance revenue  surance revenue  sourced claims and other directly attributable expenses Changes that relate to past service - adjustments to the UC osses on onerous contracts and reversal of those losses Insurance acquisition cash flows amortisation otal insurance service expenses Insurance acquisition cash flows amortisation otal insurance service expenses Insurance expenses from insurance contracts issued recognised in PL Inance expenses from insurance contracts issued recognised in OCI	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contract sissued  Opening insurance contract assess Opening insurance contract assess Opening insurance contract liabilities Insurance service revenue Xpected Claims Xpected Expenses Xpected Expenses Xpected Expenses Xpected Expenses Xpected Expenses Xpected Spenses Xpected S	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contract sissued  Opening insurance contract assets Opening insurance contract liabilities  Popening insurance contract liabilities  Net balance as at 1-1-20xx-1 Insurance service revenue Insurance service revenue Insurance service revenue Insurance service service service service provided Insurance Margin for the service provided Insurance Acquisition Cash Flows Insurance revenue Insurance revenue Insurance revenue Insurance revenue Insurance service expenses Incurred claims and other directly attributable expenses Incurred claims and other directly attributable expenses Insurance service expenses Insurance acquisition cash flows amortisation Insurance acquisition cash flows amortisation Insurance service result Insurance expenses from insurance contracts issued recognised in PL Insurance expenses from insurance contracts issued recognised in OCI Insurance expenses from insurance contracts issued recognised in OCI Insurance insurance contracts issued recognised in OCI Insurance expenses from insurance contracts issued recognised in OCI Insurance insurance contracts issued recognised in OCI Insurance expenses from insurance contracts issued recognised in OCI Insurance expenses from insurance contracts issued recognised in OCI Insurance expenses from insurance contracts issued recognised in OCI	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contracts issued  Opening insurance contract assets Opening insurance contract assets Opening insurance contract liabilities  let balance as at 1-1-20x-1 Insurance service revenue Expected Expenses Issk Adjustment for the risk expired Ontractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows Premium Experience Adjustment Insurance revenue Insurance revenue Insurance service expenses Insurance service expenses Insurance and interest attributable expenses Insurance and interest and reversal of those losses Insurance acquisition cash flows amortisation Insurance service expenses Insurance service expenses Insurance service expenses Insurance service expenses Insurance service result Innance expenses from insurance contracts issued recognised in PL Innance expenses from insurance contracts issued recognised in OCI Intal amounts recognised in consolidated statement of profit or loss Investment Component	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contract assets  Opening insurance contract assets  Opening insurance contract assets  Opening insurance contract liabilities  let balance as at 1.1-20xo-1  Insurance service revenue  xpected Claims  xpected Claims  xpected Expenses  Isk Adjustment for the risk expired  contractual Service Margin for the service provided  tecovery of Insurance Acquisition Cash Flows  remium Experience Adjustment  Insurance revenue  Insurance revenue  Insurance revenue  Insurance service expenses  Incurred claims and other directly attributable expenses  changes that relate to past service - adjustments to the ILC  cosses on onerous contracts and reversal of those losses  Insurance acquisition cash flows amortisation  ortal insurance service expenses  Insurance expenses from insurance contracts issued recognised in PL  inance expenses from insurance contracts issued recognised in OCI  ortal amounts recognised in consolidated statement of profit or loss  Investment Component  Insurance acquisition cash flows asset and other pre-recognition cash flows	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contract assets  Dening insurance contract assets Dening insurance contract assets Dening insurance contract liabilities  Vet balance as at 1-1-20x-1  Insurance service revenue  Expected Claims  Expected Expenses  Expected Expenses  Expected Expenses  Expected Expenses  Expected Expenses  Expected Expenses  Expected Finsurance Acquisition Cash Flows  Insurance Freenue  Insurance Adjustment  Insurance revenue  Insurance revenue  Insurance revenue  Insurance Expenses  Incurred Claims and other directly attributable expenses  Inanges that relate to past service - adjustments to the IuC  Incurrence acquisition cash flows amortisation  Total insurance service expenses  Insurance expenses from insurance contracts issued recognised in PL  Innance expenses from insurance contracts issued recognised in Oci  Total amounts recognised in consolidated statement of profit or loss  Investment Component  Insurance acquisition cash flows asset and other pre-recognition cash flows	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contracts issued  Opening insurance contract assets Opening insurance contract assets Opening insurance contract liabilities  Vet balance as at 1.1-20xc-1  Insurance service revenue  Expected Claims  Expected Expenses  Sisk Adjustment for the risk expired Contractual Service Margin for the service provided  Recovery of Insurance Acquisition Cash Flows  Temium Experience Adjustment Insurance revenue  Insurance revenue  Insurance revenue  Insurance revenue  Insurance acquisition cash flows Industriated to past service - adjustments to the UC  Cosses on onerous contracts and reversal of those losses  Insurance acquisition cash flows amortisation  Total insurance service expenses  Insurance service result  Iniance expenses from insurance contracts issued recognised in PL  Iniance expenses from insurance contracts issued recognised in OCI  Total amounts recognised in consolidated statement of profit or loss  Investment Component  Insurance acquisition cash flows asset and other pre-recognition cash flows  Insurance acquisition cash flows asset and other pre-recognition cash flows  Insurance acquisition cash flows asset and other pre-recognition cash flows  Insurance decognised and other changes	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contract sissued  Opening insurance contract assets Opening insurance contract liabilities Dening insurance contract liabilities Net balance as at 1-1-20xx-1 Insurance service revenue Expected Claims Expected Expenses Islik Adjustment for the risk expired Contractual Service Margin for the service provided Netcovery of Insurance Acquisition Cash Flows Tremium Experience Adjustment Insurance revenue Insurance revenue Insurance revenue Insurance service expenses Incurred claims and other directly attributable expenses Incurred claims and other directly attributable expenses Insurance service expenses Insurance acquisition cash flows amortisation Intotal insurance service expenses Insurance service result Insurance service result Insurance expenses from insurance contracts issued recognised in PL Insurance expenses from insurance contracts issued recognised in OCI Intotal mounts recognised in consolidated statement of profit or loss Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows Insurance acquisition cash flows asset and other pre-recognition cash flows Insurance acquisition cash flows asset and other pre-recognition cash flows Insurance acquisition cash flows asset and other pre-recognition cash flows Insurance acquisition cash flows asset and other pre-recognition cash flows Insurance acquisition cash flows asset and other pre-recognition cash flows Insurance acquisition cash flows	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contracts issued  Opening insurance contract assets Opening insurance contract assets Opening insurance contract liabilities  let balance as at 1-1-20x-1  surance service revenue  xpected Claims  xpected Expenses  lisk Adjustment for the risk expired Ontractual Service Margin for the service provided lecovery of Insurance Acquisition Cash Flows  remainm Experience Adjustment Insurance revenue  surance revenue  surance revenue  surance revenue  surance service expenses Insurance service expenses Insurance service expenses Insurance service expenses Insurance acquisition cash flows amortisation Insurance service expenses Insurance acquisition cash flows amortisation Insurance service expenses Insurance expenses from insurance contracts issued recognised in PL Insurance expenses from insurance contracts issued recognised in OCI Insurance expenses from insurance contracts issued recognised in OCI Insurance expenses from insurance contracts issued recognised in OCI Insurance expenses from insurance contracts issued recognised in OCI Insurance expenses from insurance contracts issued recognised in OCI Insurance expenses from insurance contracts issued recognised in OCI Insurance expenses from insurance contracts issued recognised in OCI Insurance expenses from insurance contracts issued recognised in OCI Insurance expenses from insurance contracts issued recognised in OCI Insurance expenses from insurance contracts issued recognised in OCI Insurance expenses from insurance contracts issued recognised in OCI Insurance expenses from insurance contracts issued recognised in OCI Insurance expenses from insurance contracts issued recognised in OCI Insurance expenses from insurance contracts issued recognised in OCI Insurance expenses from insurance contracts issued recognised in OCI Insurance expenses from insurance contracts issued recognised in OCI Insurance expenses from insurance contracts issued recognised in OCI Insurance expenses from insurance contracts issued recognised i	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contract assets  Dening insurance contract assets Dening insurance contract assets Dening insurance contract liabilities  Vet balance as at 1-1-20w-1  Insurance service revenue  Expected Claims  Expected Expenses  Sikk Adjustment for the risk expired  Contractual Service Margin for the service provided  Recovery of Insurance Acquisition Cash Flows  Premium Experience Adjustment  Insurance revenue  Insurance revenue  Insurance revenue  Insurance service expenses  Incurred claims and other directly attributable expenses  Changes that relate to past service - adjustments to the IuC  Cosses on onerous contracts and reversal of those losses  Insurance acquisition cash flows amortisation  Total insurance service expenses  Insurance expenses from insurance contracts issued recognised in PL  Inance expenses from insurance contracts issued recognised in OCI  Total amounts recognised in consolidated statement of profit or loss  Investment Component  Insurance acquisition cash flows asset and other pre-recognition cash flows  Investment Component  Insurance acquisition cash flows asset and other pre-recognition cash flows  Investment Component  Insurance acquisition cash flows asset and other pre-recognition cash flows  Investment Component  Insurance acquisition cash flows asset and other pre-recognition cash flows  Investment Component  Insurance acquisition cash flows asset and other pre-recognition of the directly attributable expenses paid	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contracts issued  Opening insurance contract assets Opening insurance contract liabilities  Vet balance as at 1-1-20xc-1 Insurance service revenue Expected Claims Expected Expenses  Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows Premium Experience Adjustment Insurance revenue Insurance revenue Insurance service expenses Insurance revenue Insurance service expenses Insurance adjustment of those losses Insurance acquisition cash flows amortisation Iotal insurance service expenses Insurance expenses from insurance contracts issued recognised in PL Insurance expenses from insurance contracts issued recognised in OCI Iotal amounts recognised in consolidated statement of profit or loss Investment Component Insurance expenses from insurance contracts issued recognised in OCI Iotal amounts recognised in consolidated statement of profit or loss Investment Component Insurance expenses from insurance contracts issued recognised in OCI Iotal amounts recognised in consolidated statement of profit or loss Investment Component Insurance expenses from insurance contracts issued recognised in OCI Iotal amounts recognised in consolidated statement of profit or loss Investment Component Insurance expenses from insurance contracts issued recognised in OCI Iotal amounts recognised in consolidated statement of profit or loss Investment Component Insurance expenses from insurance contracts issued recognised in OCI Iotal amounts received Ialma and other directly attributable expenses paid Insurance expenses flows paid	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contracts issued  Denning insurance contract assets Denning insurance contract liabilities  Vet balance as 11-120xx-1  Insurance service revenue  Expected Claims  Expected Claims  Expected Claims  Expected Claims  Expected Grayenses  Risk Adjustment for the risk expired  Contractual Service Margin for the service provided  Recovery of Insurance Acquisition Cash Flows  Permium Experience Adjustment  Insurance service expenses  Insurance service expenses  Incurred claims and other directly attributable expenses  Changes that relate to past service - adjustments to the UC	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contract sissued  Opening insurance contract assets Opening insurance contract liabilities Dening insurance contract liabilities Net balance as at 1-1-20xx-1 Insurance service revenue Expected Claims Expected Expenses Insurance service revenue Expected Spenses Insurance Aguistion Cash Flows Insurance Aguistion Cash Flows Insurance service Margin for the service provided Insurance revenue Insurance revenue Insurance revenue Insurance revenue Insurance service expenses Incurred claims and other directly attributable expenses Incurred claims and other directly attributable expenses Insurance service expenses Insurance acquisition cash flows amortisation Insurance acquisition cash flows amortisation Insurance service result Insurance service result Insurance expenses from insurance contracts issued recognised in PL Insurance expenses from insurance contracts issued recognised in OCI Insurance contracts insurance contracts insurance acquisition cash flows Insurance acquisition cash flows asset and other pre-recognition cash flows Insurance acquisition cash flows asset and other pre-recognition cash flows Insurance acquisition cash flows asset and other pre-recognition cash flows Insurance acquisition cash flows asset and other pre-recognition cash flows Insurance acquisition cash flows asset and other pre-recognition cash flows Insurance acquisition cash flows asset and other pre-recognition cash flows Insurance acquisition cash flows asset and other pre-recognition cash flows Insurance acquisition cash flows paid Insurance acq	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract liabilities  Insurance contracts issued  Depening insurance contract assets Depening insurance contract assets Depening insurance contract assets Depening insurance contract liabilities  Net balance as at 1-1-20x-1 Insurance service revenue Expected Claims Expected Expenses Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows Premium Experience Adjustment Insurance revenue Insurance service expenses Incurred claims and other directly attributable expenses Incurred claims and other directly attributable expenses Insurance service expenses Insurance acquisition cash flows amortisation Iotal insurance service expenses Insurance service result Insurance service result Insurance service result Insurance expenses from insurance contracts issued recognised in PL Innance expenses from insurance contracts issued recognised in OCI Total amounts recognised in consolidated statement of profit or loss Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows Insurance acquisition cash flows asset and other pre-recognition cash flows Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows Insurance acquisition cash flows asset and other pre-recognition cash flows Insurance acquisition cash flows asset and other pre-recognition cash flows Insurance acquisition cash flows asset and other pre-recognition cash flows Insurance acquisition cash flows asset and other pre-recognition cash flows Insurance acquisition cash flows asset and other pre-recognition cash flows	LFF	RC	BEL-LIC	LIC-Risk Adjustment	Total

VFA Template	- Disclosure 101 - Gross (Year 20xx)			
Insurance contracts issued	Present value of future cash flows	Risk adjustment for non- financial risk	сѕм	Total
Opening insurance contract assets				
Opening insurance contract liabilities				
Net balance as at 1-1-20xx				
CSM recognised in profit or loss for the services provided				
Change in the risk adjustment for nonfinancial risk for the risk expired				
Experience adjustments – relating to insurance service expenses				
Changes that relate to current service				
Changes in estimates that adjust the CSM				
Changes in estimates that result in onerous contract losses or reversal of losses				
experience adjustments – arising from premiums received in the period that relate to future service				
Contracts initially recognised in the period				
Changes that relate to future services				
Changes that relate to past service – changes in the FCF relating to the LIC				
experience adjustments – arising from premiums received in the period that relate to past service				
Changes that relate to past service				
Insurance service result				
Finance expenses from insurance contracts issued in PL				
Finance expenses from insurance contracts issued recognised in OCI				
Total amounts recognised in consolidated statement of profit or loss				
Cash flows				
Premiums received				
Claims and other directly attributable expenses paid				
nsurance acquisition cash flows paid				
Total cash flows				
Net balance as at 31-12-20xx				
Closing insurance contract assets				
Closing insurance contract liabilities				

VFA Template - D	Disclosure 101 - Gross (Year 20xx-	1)		
Insurance contracts issued	Present value of future cash flows	Risk adjustment for non- financial risk	CSM	Total
Opening insurance contract assets				
Opening insurance contract liabilities				
Net balance as at 1-1-20xx-1				
CSM recognised in profit or loss for the services provided				
Change in the risk adjustment for nonfinancial risk for the risk expired				
Experience adjustments – relating to insurance service expenses				
Changes that relate to current service				
Changes in estimates that adjust the CSM				
Changes in estimates that result in onerous contract losses or reversal of losses				
Experience adjustments – arising from premiums received in the period that relate to future service				
Contracts initially recognised in the period				
Changes that relate to future services				
Changes that relate to past service – changes in the FCF relating to the LIC				
Experience adjustments – arising from premiums received in the period that relate to past service				
Changes that relate to past service				
Insurance service result				
Finance expenses from insurance contracts issued in PL				
Finance expenses from insurance contracts issued recognised in OCI				
Total amounts recognised in consolidated statement of profit or loss				
Cash flows				
Premiums received				
Claims and other directly attributable expenses paid				
Insurance acquisition cash flows paid				
Total cash flows				
Net balance as at 31-12-20xx-1				
Closing insurance contract assets				
Closing insurance contract liabilities				

Segmental Information for the period ending December 31, 20xx					
Particulars (PKR 000s)	Statutory Fund 1	Statutory Fund 2	Statutory Fund 3	Statutory Fund "n"	Total as at 20xx
Insurance Revenue					
Insurance Service Expenses					
Expenses from reinsurance contracts held					
Income from reinsurance contracts held					
Net premium revenue					
Fee income					
Investment income					
Net realised fair value gains on financial assets					
Net fair value gains on financial assets at fair value through profit/ loss					
Net rental Income					
Net realised gains / losses on investment property					
Net unrealised gains / losses on investment property					
Other income / loss					
Net income					
Finance expenses from insurance contracts issued					
Finance income from reinsurance contracts held					
Net insurance finance expenses					
Other Income					
Other Finance Costs					
Other Operating Expenses					
Total Other Income & Expenses					
Finance costs					
Results of operating activities					
Share of (loss)/profit of associates					
Profit before tax					
Income tax expense					
Profit for the year					
,					
Other comprehensive income:					
Change in unrealised gains/(losses) on available-for-sale	<del> </del>				
financial assets					
Currency translation differences (related to net investment in foreign currency)					
Actuarial gains/(losses) on retirement benefit schemes					
Finance expenses from insurance contracts issued (OCI)					
Finance income from reinsurance contracts held (OCI)					
Other comprehensive income for the year, net of tax					
Total comprehensive income for the year					

Segmental Information for the	period end	ling Decen	nber 31, 20	)xx-1	T
Particulars (PKR 000s)	Statutory Fund 1	Statutory Fund 2	Statutory Fund 3	Statutory Fund "n"	Total as at 20xx-1
Insurance Revenue					
Insurance Service Expenses					
Expenses from reinsurance contracts held					
Income from reinsurance contracts held					
Net premium revenue					
Fee income					
Investment income					
Net realised fair value gains on financial assets					
Net fair value gains on financial assets at fair value through profit/ loss					
Net rental Income					
Net realised gains / losses on investment property					
Net unrealised gains / losses on investment property					
Other income / loss					
Net income					
Finance expenses from insurance contracts issued					
Finance income from reinsurance contracts held					
Net insurance finance expenses					
Other Income					
Other Finance Costs					
Other Operating Expenses					
Total Other Income & Expenses					
Finance costs					
Results of operating activities					
Share of (loss)/profit of associates					
Profit before tax					
Income tax expense					
Profit for the year					
Other comprehensive income:					
Change in unrealised gains/(losses) on available-for-sale					
financial assets					
Currency translation differences (related to net investment in foreign currency)					
Actuarial gains/(losses) on retirement benefit schemes					
Finance expenses from insurance contracts issued (OCI)					
Finance income from reinsurance contracts held (OCI)					
Other comprehensive income for the year, net of tax					
Total comprehensive income for the year					

(3) In Annexure II of the Insurance Rules, 2017, for clause B, para (2) the following shall be substituted, -

**Published Financial Statements**. – The Published Financial Statements of non-life insurers shall consist of the following statements which shall be submitted according to the annexed Forms

- Statement of Financial Position
- Statement of Comprehensive Income
- Statement of Changes in Equity
- Statement of Cash Flows
- Disclosure 100, IFRS 17 Insurance Contracts as per format given hereunder separately for each major class of business as given under Regulation 22 of Insurance Accounting Regulations, 2017
- Disclosure 101, IFRS 17 Insurance Contracts as per format given hereunder separately for each major class of business as given under Regulation 22 of Insurance Accounting Regulations, 2017
- Notes forming part of the financial statements will be prepared in accordance with the provisions of the IFRSs and applicable standards including segmental information as per format given below
- (4) In Annexure II, after the form GK of non-life insurers, and before the Annexure III, the forms of published financial statements of non-life insurers and notes from 1 to 44 listed underneath will be replaced with the following forms.

#### PUBLISHED FINANCIAL STATEMENTS FOR NON-LIFE INSURERS

Statement of Financial Position/ Balance Sheet	as at December 31	
Particulars (PKR 000s)	Total as at 20xx	Total as at 20xx-1
<u>Assets</u>		
Property and equipment		
Intangible assets		
Investment property		
Investments in subsidiaries and associates		
Investments		
Equity securities		
Government securities		
Debt securities		
Term deposits		
Mutual funds		
Others (please specifiy)		
Insurance Contract Assets		
Reinsurance Contract Assets		
Loans and other receivables		
Deferred taxation		
Taxation - payments less provision		
Prepayments		
Cash & Bank		
Total Assets		
<u>Equity</u>		
Issued and paid up share capital		
Share premium		
Reserves		
IFRS-17 Finance Expense OCI Reserve		
Unappropriated profit/(Accumulated loss)		
Total Equity		
<u>Liabilities</u>		
Insurance Contract Liabilities		
Reinsurance Contract Liabilities		
Retirement benefit obligations		
Deferred taxation		
Borrowings		
Other creditors and accruals		
Taxation - provision less payments		
Total Liabilities		
Total Equity and Liabilities		

Statement of Comprehensive Income for the period e	ending December 31_	
Particulars (PKR 000s)	Total as at 20xx	Total as at 20xx-1
Insurance Revenue		
Insurance Service Expenses		
Expenses from reinsurance contracts held		
Income from reinsurance contracts held		
Net Insurance Service Result		
Investment Income		
Finance expenses from insurance contracts issued		
Finance income from reinsurance contracts held		
Net insurance finance expenses		
·		
Other Income		
Other Finance Costs		
Other Operating Expenses		
Total Other Income & Expenses		
·		
Results of operating activities		
Finance costs		
Share of (loss)/profit of associates		
Profit before tax		
Income tax expense		
,		
Profit for the year		
·		
Other comprehensive income:		
Change in unrealised gains/(losses) on available-for-sale financial		
assets		
Currency translation differences (related to net investment in foreign		
currency)		
Actuarial gains/(losses) on retirement benefit schemes		
Finance expenses from insurance contracts issued (OCI)		
Finance income from reinsurance contracts held (OCI)		
Other comprehensive income for the year, net of tax		
Total comprehensive income for the year		

Statement of Changes in Equity for the period ending December 31						
Particulars (PKR 000s)	Issued and paid up share capital	Share premium	Reserves	IFRS-17 Finance Expense OCI Reserve	Unappropriated profit/ (Accumulated loss)	Total
Balance as at YY-1						
IFRS-17 and IFRS-9 Transition Impact						
Restated Balance as at YY-1						
Total Profit & Loss for the year						
Total Other Comprehensive Income for the Year						
Issuance of Share Capital						
Transfer Between Accounts						
Dividend						
Others (please specify)						
Balance as at YY						

Cashflow Statement for the period	l ending Dec 31	
Particulars (PKR 000s)	Total as at 20xx	Total as at 20xx-1
Underwriting Activities	Total as at Zoxx	Total as at 20xx 1
Insurance premium received		
Reinsurance premium paid		
Claims paid		
Reinsurance and other recoveries received		
Commission paid		
Commission received		
Marketing and administrative expenses paid		
Others if any (please specify)		
7 11 11		
Net cash flow from underwriting activities		
Other operating activities		
Income tax paid		
General management expenses paid		
Other operating payments		
Other operating receipts		
Loans advanced		
Loan repayments received		
Other payments on operating assets		
Net cash flow from other operating activities		
Total cash flow from all operating activities		
Total Cash flow from all operating activities		
Investment activities		
Profit/ return received		
Dividend received		
Rental received		
Payment for investments / investment properties		
Proceeds from investments / investment properties		
Fixed capital expenditure		
Proceeds from sale of property, plant and equipment		
Total cash flow from investing activities		
Financing activities		
Proceeds from issuance of shares		
Interest paid		
Loan received		
Loan paid		
Proceeds from issuance of convertible bond		
Payments for redemption of convertible bond		
Dividends paid		
Total cash flow from financing activities		
Net cash flow from all activities		
Cash and cash equivalents at beginning of year		
Cash and cash equivalents at end of year		
Reconciliation to Profit and Loss Account Operating cash flows		
Depreciation expense		
Financial charges expense		
Profit/(loss) on disposal of property, plant and equipment		
Profit/(loss) on disposal of investments / investment properties		
Rental income		
Dividend income		
Other Investment income		
Share of profit from associates		
Increase/(decrease) in assets other than cash		
(Increase)/decrease in liabilities other than borrowings		
Revaluation adjustment		
Other adjustments (please specify)		
Profit or loss after taxation		
רוטווג טו וטשט מונכו נמאמנוטוו		1

## Formats of Disclosure 100 and 101 – For Life and Non-Life Insurers

Insurance contracts issued  Dening insurance contract assets Dening insurance contract liabilities  Net Balance as at 1 - 1 - 20xx Insurance service revenue Expected Claims Expected Expenses  Nisk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows Peremium Experience Adjustment Insurance revenue Insurance service expenses	Excluding loss component	sclosure 100 - Gross (Year 20 RC	JXX)		
Opening insurance contract labilities  Upening insurance contract liabilities  Vet Balance as at 1 - 1 - 20xx  surance service revenue  Expected Claims  Expected Claims  Expected Claims  Expected Upenses  Risk Adjustment for the risk expired  Contractual Service Margin for the service provided  Recovery of Insurance Acquisition Cash Flows  Premium Experience Adjustment  surance revenue  surance revenue  surance revenue					
Opening insurance contract liabilities  Vet Balance as at 1 - 1 - 20xx surance service revenue  Expected Claims Expected Claims Expected Expenses Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows Premium Experience Adjustment surance revenue surance revenue surance revenue		Loss component	BEL-LIC	LIC-Risk Adjustment	Total
Net Balance as at 1 - 1 - 20xx  nsurance service revenue  Expected Claims  Expected Expenses  Lisk Adjustment for the risk expired  Contractual Service Margin for the service provided  Recovery of Insurance Acquisition Cash Flows  Fremium Experience Adjustment  nsurance revenue  Insurance service expenses					
insurance service revenue Expected Claims Expected Expenses  Bisk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows Premium Experience Adjustment Insurance revenue Insurance service expenses					
Expected Claims Expected Expenses Expected Expenses Expected Expenses Experted Experiment Experimen					
Expected Expenses  Itisk Adjustment for the risk expired  Contractual Service Margin for the service provided  Recovery of Insurance Acquisition Cash Flows  Fremium Experience Adjustment  nsurance revenue  Insurance service expenses					
Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows Premium Experience Adjustment Insurance revenue Insurance service expenses					
Contractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows Permium Experience Adjustment Insurance revenue Insurance service expenses					
Recovery of Insurance Acquisition Cash Flows Premium Experience Adjustment nsurance revenue nsurance service expenses					
Premium Experience Adjustment nsurance revenue nsurance service expenses					
nsurance revenue nsurance service expenses					
nsurance service expenses					
ncurred claims and other directly attributable expenses					
Changes that relate to past service - adjustments to the LIC					
osses on onerous contracts and reversal of those losses					
nsurance acquisition cash flows amortisation					
Total insurance service expenses					
			-		
nsurance service result					
inance income/(expenses) from insurance contracts issued					
Total amounts recognised in consolidated statement of profit or loss					
nvestment Component					
nsurance acquisition cash flows asset and other pre-recognition cash	ì				
lows derecognised and other changes					
Cash flows					
Premiums received					
Claims and other directly attributable expenses paid					
nsurance acquisition cash flows paid					
Total cash flows					
Net Balance as at 31-12-20xx					
Closing insurance contract assets					
Closing insurance contract liabilities		ļ	ļ.,		
		closure 100 - Gross (Year 20)	xx-1)		
Insurance contracts issued	LFR	1C	BEL-LIC	LIC-Risk Adjustment	Total
	Excluding loss component	Loss component	522 250	are mon majustiment	70147
Opening insurance contract assets					
Opening insurance contract liabilities					
Net Balance as at 1 - 1 - 20xx-1					
nsurance service revenue					
xpected Claims					
xpected Expenses					
Risk Adjustment for the risk expired					
Contractual Service Margin for the service provided					
Recovery of Insurance Acquisition Cash Flows					
Premium Experience Adjustment					
nsurance revenue					
nsurance service expenses					
nsurance service expenses ncurred claims and other directly attributable expenses Changes that relate to past service - adjustments to the LIC					
nsurance service expenses ncurred claims and other directly attributable expenses Changes that relate to past service - adjustments to the UC asses on onerous contracts and reversal of those losses					
nsurance service expenses ncurred claims and other directly attributable expenses Changes that relate to past service - adjustments to the LIC					
nsurance service expenses ncurred claims and other directly attributable expenses Changes that relate to past service - adjustments to the UC asses on onerous contracts and reversal of those losses					
nsurance service expenses ncurred claims and other directly attributable expenses Changes that relate to past service - adjustments to the LIC cosses on onerous contracts and reversal of those losses nsurance acquisition cash flows amortisation					
nsurance service expenses ncurred claims and other directly attributable expenses Changes that relate to past service - adjustments to the LIC cosses on onerous contracts and reversal of those losses nsurance acquisition cash flows amortisation					
nsurance service expenses ncurred claims and other directly attributable expenses changes that relate to past service - adjustments to the LIC cosses on onerous contracts and reversal of those losses nsurance acquisition cash flows amortisation Total insurance service expenses					
nsurance service expenses ncurred claims and other directly attributable expenses changes that relate to past service - adjustments to the LIC cosses on onerous contracts and reversal of those losses nsurance acquisition cash flows amortisation fotal insurance service expenses nsurance service expenses					
nsurance service expenses ncurred claims and other directly attributable expenses changes that relate to past service - adjustments to the UC osses on onerous contracts and reversal of those losses nsurance acquisition cash flows amortisation rotal insurance service expenses nsurance service result inance income/(expenses) from insurance contracts issued					
nsurance service expenses ncurred claims and other directly attributable expenses changes that relate to past service - adjustments to the UC osses on onerous contracts and reversal of those losses nsurance acquisition cash flows amortisation rotal insurance service expenses nsurance service result inance income/(expenses) from insurance contracts issued					
nsurance service expenses ncurred claims and other directly attributable expenses changes that relate to past service - adjustments to the LIC osses on onerous contracts and reversal of those losses nsurance acquisition cash flows amortisation fotal insurance service expenses nsurance service result inance income/(expenses) from insurance contracts issued fotal amounts recognised in consolidated statement of profit or loss					
nsurance service expenses ncurred claims and other directly attributable expenses changes that relate to past service - adjustments to the UC asses on onerous contracts and reversal of those losses nsurance acquisition cash flows amortisation rotal insurance service expenses nsurance service result inance income/(expenses) from insurance contracts issued rotal amounts recognised in consolidated statement of profit or loss nvestment Component					
nsurance service expenses ncurred claims and other directly attributable expenses changes that relate to past service - adjustments to the LIC cosses on onerous contracts and reversal of those losses nsurance acquisition cash flows amortisation Total insurance service expenses nsurance service result tinance income/(expenses) from insurance contracts issued Total amounts recognised in consolidated statement of profit or loss nvestment Component nsurance acquisition cash flows asset and other pre-recognition cash					
nsurance service expenses ncurred claims and other directly attributable expenses changes that relate to past service - adjustments to the LIC cosses on onerous contracts and reversal of those losses nsurance acquisition cash flows amortisation Total insurance service expenses nsurance service result tinance income/(expenses) from insurance contracts issued Total amounts recognised in consolidated statement of profit or loss nvestment Component nsurance acquisition cash flows asset and other pre-recognition cash					
nsurance service expenses ncurred claims and other directly attributable expenses changes that relate to past service - adjustments to the LIC cosses on onerous contracts and reversal of those losses nsurance acquisition cash flows amortisation Total insurance service expenses nsurance service result tinance income/(expenses) from insurance contracts issued Total amounts recognised in consolidated statement of profit or loss nvestment Component nsurance acquisition cash flows asset and other pre-recognition cash lows derecognised and other changes Cash flows					
Insurance service expenses Incurred claims and other directly attributable expenses Changes that relate to past service - adjustments to the LIC Industrial consumers of those losses Insurance acquisition cash flows amortisation Insurance acquisition cash flows amortisation Insurance service expenses Insurance service expenses Insurance service result Insurance income/(expenses) from insurance contracts issued Insurance income/(expenses) from insurance contracts issued Insurance acquisition cash flows asset and other pre-recognition cash Insurance acquisition cash flows asset and other pre-recognition cash Insurance acquisition cash flows asset and other pre-recognition cash Insurance acquisition cash flows asset and other pre-recognition cash Insurance acquisition cash flows asset and other pre-recognition cash Insurance acquisition cash flows asset and other pre-recognition cash Insurance acquisition cash flows asset and other pre-recognition cash Insurance acquisition cash flows asset and other pre-recognition cash Insurance acquisition cash flows asset and other pre-recognition cash Insurance acquisition cash flows asset and other pre-recognition cash Insurance acquisition cash flows asset and other pre-recognition cash Insurance acquisition cash flows asset and other pre-recognition cash Insurance acquisition cash flows asset and other pre-recognition cash Insurance acquisition cash flows asset and other pre-recognition cash Insurance acquisition cash flows asset and other pre-recognition cash Insurance acquisition cash flows asset and other pre-recognition cash Insurance acquisition cash flows asset and other pre-recognition cash flows asset as a construct as a constru					
nsurance service expenses ncurred claims and other directly attributable expenses changes that relate to past service - adjustments to the UC asses on onerous contracts and reversal of those losses nsurance acquisition cash flows amortisation fotal insurance service expenses nsurance service result innance income/(expenses) from insurance contracts issued fotal amounts recognised in consolidated statement of profit or loss nvestment Component nsurance acquisition cash flows asset and other pre-recognition cash lows derecognised and other changes  Cash flows Premiums received Claims and other directly attributable expenses paid					
Insurance service expenses Incurred claims and other directly attributable expenses Changes that relate to past service - adjustments to the LIC Incurse of the Conservation of the Conser					
nsurance service expenses ncurred claims and other directly attributable expenses changes that relate to past service - adjustments to the UC asses on onerous contracts and reversal of those losses nsurance acquisition cash flows amortisation fotal insurance service expenses nsurance service result innance income/(expenses) from insurance contracts issued fotal amounts recognised in consolidated statement of profit or loss nvestment Component nsurance acquisition cash flows asset and other pre-recognition cash lows derecognised and other changes  Cash flows Premiums received Claims and other directly attributable expenses paid					
nsurance service expenses ncurred claims and other directly attributable expenses changes that relate to past service - adjustments to the UC cosses on onerous contracts and reversal of those losses nsurance acquisition cash flows amortisation fotal insurance service expenses nsurance service result innance income/(expenses) from insurance contracts issued fotal amounts recognised in consolidated statement of profit or loss nivestment Component nsurance acquisition cash flows asset and other pre-recognition cash lows derecognised and other changes  cash flows Premiums received Claims and other directly attributable expenses paid nsurance acquisition cash flows paid fotal cash flows					
Insurance service expenses Incurred claims and other directly attributable expenses Changes that relate to past service - adjustments to the LIC Incurse of the Conservation of the Conser					

		6MM Template - Disclosure 100 - Reinsura	ince (Year 20xx)		
	LF			110 00 1 4 15 11 11	
Insurance contracts issued	Excluding Loss Recovery component	Loss Recovery component	BEL-LIC	LIC-Risk Adjustment	Total
Opening reinsurance contract assets		• •			
Opening reinsurance contract liabilities					
Net balance as at 1-1-20xx					
Net income/(expenses) from reinsurance contracts held					
Incurred claims recovery					
Reinsurance Expenses					
Other incurred directly attributable expenses					
Changes that relate to past service – changes in the FCF relating to					
incurred claims recovery					
Income on initial recognition of onerous underlying contracts					
Reversals of a loss recovery component other than changes in the					
FCF of reinsurance contracts held					
Reinsurance contracts held under the GMM: Changes in the FCF of					
reinsurance contracts held from onerous underlying contracts					
Effect of Changes in the risk of reinsurers' non-performance					
Net income/(expenses) from reinsurance contracts held					
Finance income/(expenses) from reinsurance contracts issued					
L					
Total amounts recognised in consolidated statement of profit or					
loss					
Investment Component					
Other pre-recognition cash flows derecognised and other changes					
Cash flows					
Premiums paid net of ceding commissions and other directly					
					I
attributable expenses paid Recoveries from reinsurance					
Total cash flows					
Total Cash Hows					
Net balance as at 31-12-20xx					
Closing reinsurance contract assets					
Closing reinsurance contract liabilities					
closing remsurance contract habilities					
	6	MM Template - Disclosure 100 - Reinsura	nce (Vear 20vv.1)		
	GI	MM Template - Disclosure 100 - Reinsura RC			
Insurance contracts issued	LFI	RC	nce (Year 20xx-1)  BEL-LIC	LIC-Risk Adjustment	Total
				LIC-Risk Adjustment	Total
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Opening reinsurance contract assets Opening reinsurance contract liabilities	LFI	RC		LIC-Risk Adjustment	Total
Opening reinsurance contract assets Opening reinsurance contract liabilities Net balance as at 1-1-20xx-1	LFI	RC		LIC-Risk Adjustment	Total
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Opening reinsurance contract assets Opening reinsurance contract liabilities Net balance as 11-20x-1 Net lancome/(expenses) from reinsurance contracts held Incurred claims recovery Reinsurance Expenses Other incurred dist	LFI	RC		LIC-Risk Adjustment	Total
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Premiums received Claims and other directly attributable expenses paid Insurance acquisition cash flows Total cash flows Net balance as at 31-12-20x-1 Closing insurance contract assets	Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1  CSM recognised in profit or loss for the services provided Change in the risk adjustment for nonfinancial risk for the risk expired Experience adjustments - relating to insurance service expenses Changes that relate to current service Changes in estimates that adjust the CSM Changes in estimates that result in onerous contract losses or reversal of losses Experience adjustments - arising from premiums received in the period that relate to future service Contracts initially recognised in the period Changes that relate to past service - changes in the FCF relating to the LIC Experience adjustments - arising from premiums received in the period that relate to past service Changes that relate to past service - changes in the FCF relating to the LIC Experience adjustments - arising from premiums received in the period that relate to past service Changes that relate to past service  Changes that relate to past service  Insurance service result  Insurance service result	Present value of future cash	Risk adjustment for non-	CSM	Total
Claims and other directly attributable expenses paid Insurance acquisition cash flows paid  Total cash flows  Net balance as at 31-12-20x-1  Closing insurance contract assets	Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1  CSM recognised in profit or loss for the services provided Change in the risk adjustment for nonfinancial risk for the risk expired Experience adjustments - relating to insurance service expenses Changes that relate to current service Changes in estimates that adjust the CSM Changes in estimates that result in onerous contract losses or reversal of losses Experience adjustments - arising from premiums received in the period that relate to future service Contracts initially recognised in the period Changes that relate to past service - changes in the FCF relating to the LIC Experience adjustments - arising from premiums received in the period that relate to past service Changes that relate to past service - changes in the FCF relating to the LIC Experience adjustments - arising from premiums received in the period that relate to past service Changes that relate to past service - changes in the FCF relating to the LIC Experience adjustments - arising from premiums received in the period that relate to past service Changes that relate to past service Insurance service result Finance income/(expenses) from insurance contracts issued Total amounts recognised in consolidated statement of profit or loss	Present value of future cash	Risk adjustment for non-	CSM	Total
Insurance acquisition cash flows paid Total cash flows Ret balance as at 31-12-20x-1 Closing insurance contract assets	Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1  CSM recognised in profit or loss for the services provided Change in the risk adjustment for nonfinancial risk for the risk expired Experience adjustments - relating to insurance service expenses Changes that relate to current service Changes in estimates that adjust the CSM Changes in estimates that result in onerous contract losses or reversal of losses Experience adjustments - arising from premiums received in the period that relate to future service Contracts initially recognised in the period Changes that relate to past service - changes in the FCF relating to the LIC Experience adjustments - arising from premiums received in the period that relate to past service Changes that relate to past service - changes in the FCF relating to the LIC Experience adjustments - arising from premiums received in the period that relate to past service Changes that relate to past service Insurance service result Finance income/(expenses) from insurance contracts issued Total amounts recognised in consolidated statement of profit or loss Cash flows	Present value of future cash	Risk adjustment for non-	CSM	Total
Total cash flows Net balance as at 31-12-20xx-1 Closing insurance contract assets	Insurance contracts issued  Opening insurance contract labilities  Net balance as at 1-1-20x-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Experience adjustments – relating to insurance service expenses  Changes that relate to current service  Changes in estimates that adjust the CSM  Changes in estimates that result in onerous contract losses or reversal of losses  Experience adjustments – arising from premiums received in the period that relate to future service  Contracts initially recognised in the period  Changes that relate to future services  Changes that relate to future services  Changes that relate to past service – changes in the FCF relating to the LIC  Experience adjustments – arising from premiums received in the period that relate to past service  Changes that relate to past service  Insurance service result  Finance income/(expenses) from insurance contracts issued  Total amounts recognised in consolidated statement of profit or loss  Cash flows  Premiums received	Present value of future cash	Risk adjustment for non-	CSM	Total
Net balance as at 31-12-20xx-1 Closing insurance contract assets	Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1  CSM recognised in profit or loss for the services provided Change in the risk adjustment for nonfinancial risk for the risk expired Experience adjustments - relating to insurance service expenses Changes the relate to current service Changes in estimates that adjust the CSM Changes in estimates that result in onerous contract losses or reversal of losses Experience adjustments - arising from premiums received in the period that relate to future service Contracts initially recognised in the period Changes that relate to truture services Changes that relate to future service Changes that relate to past service - changes in the FCF relating to the LIC Experience adjustments - arising from premiums received in the period that relate to past service Changes that relate to past service Insurance service result Insurance service result Tinance income/(expenses) from insurance contracts issued Total amounts recognised in consolidated statement of profit or loss  Cash flows Premiums received Claims and other directly attributable expenses paid	Present value of future cash	Risk adjustment for non-	CSM	Total
Closing insurance contract assets	Insurance contract assets Opening insurance contract labilities Net balance as at 1-1-20x-1  CSM recognised in profit or loss for the services provided Change in the risk adjustment for nonfinancial risk for the risk expired Experience adjustments – relating to insurance service expenses Changes that relate to current service Changes in estimates that adjust the CSM Changes in estimates that arguist the CSM Changes in estimates that result in onerous contract losses or reversal of losses Experience adjustments – arising from premiums received in the period that relate to future service Contracts initially recognised in the period Changes that relate to future service—changes in the FCF relating to the LIC Experience adjustments – arising from premiums received in the period that relate to past service—changes that relate to past service—changes in the FCF relating to the LIC Experience adjustments – arising from premiums received in the period that relate to past service Changes that relate to past service Insurance service result Finance income/(expenses) from insurance contracts issued Total amounts recognised in consolidated statement of profit or loss Cash flows Premiums received Claims and other directly attributable expenses paid Insurance acquisition cash flows paid	Present value of future cash	Risk adjustment for non-	CSM	Total
	Insurance contract assets Opening insurance contract labilities Net balance as at 1-1-20x-1  CSM recognised in profit or loss for the services provided Change in the risk adjustment for nonfinancial risk for the risk expired Experience adjustments - relating to insurance service expenses Changes that relate to current service Changes in estimates that adjust the CSM Changes in estimates that result in onerous contract losses or reversal of losses Experience adjustments - arising from premiums received in the period that relate to future service Contracts initially recognised in the period Changes that relate to future services Changes that relate to past service - changes in the FCF relating to the LIC Experience adjustments - arising from premiums received in the period that relate to past service Changes that relate to past service Insurance service result Finance income/(expenses) from insurance contracts issued Total amounts recognised in consolidated statement of profit or loss  Cash flows  Cash flows	Present value of future cash	Risk adjustment for non-	CSM	Total
	Insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1  CSM recognised in profit or loss for the services provided Change in the risk adjustment for nonfinancial risk for the risk expired Experience adjustments - relating to insurance service expenses Changes in the risk adjustment service Changes in estimates that adjust the CSM Changes in estimates that result in onerous contract losses or reversal of losses Experience adjustments - arising from premiums received in the period that relate to future service Contracts initially recognised in the period Changes that relate to past service - changes in the FCF relating to the LIC Experience adjustments - arising from premiums received in the period that relate to past service Changes that relate to past service - changes in the FCF relating to the LIC Experience adjustments - arising from premiums received in the period that relate to past service Changes that relate to past service Insurance service result Finance income/(expenses) from insurance contracts issued Total amounts recognised in consolidated statement of profit or loss Cash flows Premiums received Calims and other directly attributable expenses paid Insurance acquisition cash flows paid Total cash flows Net balance as at 31-12-20x-1	Present value of future cash	Risk adjustment for non-	CSM	Total
Closing insurance contract liabilities	Insurance contract assets Opening insurance contract labilities Net balance as at 1-1-20x-1  CSM recognised in profit or loss for the services provided Change in the risk adjustment for nonfinancial risk for the risk expired Experience adjustments – relating to insurance service expenses Changes that relate to current service Changes in estimates that adjust the CSM Changes in estimates that result in onerous contract losses or reversal of losses Experience adjustments – arising from premiums received in the period that relate to future service Contracts initially recognised in the period Changes that relate to future services Changes that relate to past service – changes in the FCF relating to the LIC Experience adjustments – arising from premiums received in the period that relate to past service Changes that relate to past service – changes in the FCF relating to the LIC Experience adjustments – arising from premiums received in the period that relate to past service Changes that relate to past service Insurance service result Finance income/(expenses) from insurance contracts issued Total amounts recognised in consolidated statement of profit or loss  Cash flows Premiums received Claims and other directly attributable expenses paid Insurance acquisition cash flows paid Total cash flows Net balance as at 31-12-20xx-1 Closing insurance contract assets	Present value of future cash	Risk adjustment for non-	CSM	Total

GMM Template - Disclosure 101 - Reinsurance (Year 20xx)							
Insurance contracts issued	Present value of future cash flows	Risk adjustment for non-financial risk	CSM	Total			
Opening reinsurance contract assets							
Opening reinsurance contract liabilities							
Net balance as at 1-1-20xx							
CSM recognised in profit or loss for the services provided							
Change in the risk adjustment for nonfinancial risk for the risk expired							
Experience adjustments – relating to insurance service expenses							
Changes that relate to current service							
Changes in estimates that adjust the CSM							
Contracts initially recognised in the period							
CSM adjustment for income on initial recognition of onerous underlying contracts							
Reversals of a loss-recovery component other than changes in the FCF of reinsurance contracts held							
Changes in the FCF of reinsurance contracts held from onerous underlying contracts							
Experience adjustments – arising from ceded premiums paid in the period that relate to future service							
Changes that relate to future services							
Changes that relate to past service – changes in the FCF relating to the LIC							
Experience adjustments – arising from premiums received in the period that relate to past service  Changes that relate to past service							
Changes that relate to past service							
Effect of changes in the risk of reinsurers non-performance							
Net income (expenses) from reinsurance contracts held							
Finance income/(expenses) from reinsurance contracts issued							
Total amounts recognised in consolidated statement of profit or loss							
Cash flows							
Premiums paid net of ceding commissions and other directly attributable expenses paid							
Recoveries from reinsurance							
Total cash flows							
Net balance as at 31-12-20xx							
Closing reinsurance contract assets							
Closing reinsurance contract liabilities							
	GMM Template - Disclosure 101 - Re	einsurance (Year 20xx-1)					
Closing reinsurance contract liabilities	GMM Template - Disclosure 101 - Re		CSM	Total			
Closing reinsurance contract liabilities  Insurance contracts issued  Opening reinsurance contract assets	GMM Template - Disclosure 101 - Re Present value of future cash flows	einsurance (Year 20xx-1)  Risk adjustment for non-financial risk	CSM	Total			
Closing reinsurance contract liabilities  Insurance contracts issued  Opening reinsurance contract assets  Opening reinsurance contract liabilities			CSM	Total			
Closing reinsurance contract liabilities  Insurance contracts issued  Opening reinsurance contract assets			CSM	Total			
Closing reinsurance contract liabilities  Insurance contracts issued  Opening reinsurance contract assets  Opening reinsurance contract liabilities  Net balance as at 1-1-20x-1			CSM	Total			
Closing reinsurance contract liabilities  Insurance contract is billies  Opening reinsurance contract assets Opening reinsurance contract liabilities  Net balance as at 1-1-20xx-1  CSM recognised in profit or loss for the services provided			CSM	Total			
Closing reinsurance contract liabilities  Insurance contracts issued  Opening reinsurance contract assets  Opening reinsurance contract liabilities  Net balance as at 1-1-20x-1			CSM	Total			
Closing reinsurance contract liabilities  Insurance contracts issued  Opening reinsurance contract assets  Opening reinsurance contract liabilities  Net balance as at 1-1-20x-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Experience adjustments – relating to insurance service expenses  Changes that relate to current services			CSM	Total			
Closing reinsurance contract liabilities  Insurance contracts issued  Opening reinsurance contract liabilities  Opening reinsurance contract liabilities  Net balance as at 1-1-20ax-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired Experience adjustments - relating to insurance service expenses  Changes that relate to current service  Changes that relate to current service			CSM	Total			
Insurance contract liabilities  Insurance contracts issued Opening reinsurance contract assets Opening reinsurance contract assets Opening reinsurance contract liabilities Net balance as at 3-1-20x-1  CSM recognised in profit or loss for the services provided Change in the risk adjustment or nonfinancial risk for the risk expired Experience adjustments - relating to insurance service expenses Changes that relate to current service Changes in estimates that adjust the CSM Contracts initially recognised in the period			CSM	Total			
Closing reinsurance contract liabilities  Insurance contracts issued  Opening reinsurance contract liabilities  Opening reinsurance contract liabilities  Net balance as at 1-1-20xx-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Experience adjustments - relating to insurance service expenses  Changes that relate to current service  Changes in statistes that adjust the CSM  Contracts initially recognised in the period  CSM adjustment for income on initial recognition of onerous underlying contracts			CSM	Total			
Insurance contract liabilities  Insurance contracts issued Opening reinsurance contract assets Opening reinsurance contract assets Opening reinsurance contract liabilities Net balance as at 11-20xx1  CSM recognised in profit or loss for the services provided Change in the risk adjustment for nonfinancial risk for the risk expired Experience adjustments - relating to insurance service expenses Changes that relate to current service Changes in estimates that adjust the CSM Contracts initially recognised in the period CSM adjustment for income on initial recognition of onerous underlying contracts SSM adjustment for income on initial recognition of onerous underlying contracts SSM adjustment for income on initial recognition of onerous underlying contracts			CSM	Total			
Closing reinsurance contract liabilities  Insurance contracts issued  Opening reinsurance contract liabilities  Opening reinsurance contract liabilities  Net balance as at 1-1-20xx-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Experience adjustments - relating to insurance service expenses  Changes that relate to current service  Changes in statistes that adjust the CSM  Contracts initially recognised in the period  CSM adjustment for income on initial recognition of onerous underlying contracts			CSM	Total			
Closing reinsurance contract liabilities  Insurance contracts issued  Opening reinsurance contract liabilities  Whet balance as at 1-1-20xx 1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Experience adjustments - relating to insurance service expenses  Changes that relate to current service  Changes in statistics that adjust the CSM  Contracts initially recognised in the period  CSM adjustment for income on initial recognition of onerous underlying contracts  Reversals of a loss-recovery component other than changes in the FCF of reinsurance contracts held from moreous underlying contracts  Experience adjustments - arising from ceded premiums paid in the period that relate to future service			CSM	Total			
Insurance contract liabilities  Insurance contracts issued Opening reinsurance contract assets Opening reinsurance contract assets Opening reinsurance contract liabilities Net balance as at 11-20xx1  CSM recognised in profit or loss for the services provided Change in the risk adjustment for nonfinancial risk for the risk expired Experience adjustments - relating to insurance service expenses Changes that relate to current service Changes in estimates that adjust the CSM Contracts initially recognised in the period CSM adjustment for income on initial recognition of onerous underlying contracts Reversal of a lose-recovery component other than changes in the FCF of reinsurance contracts held Changes in the FCF of reinsurance contracts held from onerous underlying contracts Experience adjustments - arising from coded premiums paid in the period that relate to future service Changes that relate to future services			CSM	Total			
Closing reinsurance contract liabilities  Insurance contracts issued  Opening reinsurance contract liabilities  Net balance as at 1-1-20xx-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Experience adjustments - redaingto insurance service expenses  Changes that relate to current service  Changes in statines that adjust the CSM  Contracts initially recognised in the period  CSM adjustment for income on initial recognition of onerous underlying contracts  Reversals of a loss-recovery component other than changes in the FCF of reinsurance contracts held from onerous underlying contracts  Experience adjustments - arising from ceded premiums said in the period that relate to future service  Changes that relate to future services  Changes that relate to future services  Changes that relate to future services			CSM	Total			
Insurance contract liabilities  Insurance contracts issued Opening reinsurance contract liabilities Opening reinsurance contract assets Opening reinsurance contract liabilities Net balance as at 13-20xx1  Self recognised in profit or loss for the services provided Changes in the risk adjustment for nonfinancial risk for the risk expired Experience adjustments - reislang to insurance service expenses Changes that relate to current service Changes in estimates that adjust the CSM Contracts initially recognised in the precipition of onerous underlying contracts Reversals of a loss-recovery component of the than changes in the FCF of reinsurance contracts held Changes in the FCF of reinsurance contracts held from onerous underlying contracts Experience adjustments - arising from ceded premiums paid in the period that relate to future service Changes that relate to future services Changes that relate to future services Changes that relate to future services Changes that relate to past service - changes in the FCF relating to the UC Experience adjustments - arising from premiums received in the period that relate to past service Changes that relate to past service - changes in the FCF relating to the UC Experience adjustments - arising from premiums received in the period that relate to past service			CSM	Total			
Closing reinsurance contract liabilities  Insurance contracts issued  Opening reinsurance contract liabilities  Net balance as at 1-1-20xx-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Experience adjustments - redaingto insurance service expenses  Changes that relate to current service  Changes in statines that adjust the CSM  Contracts initially recognised in the period  CSM adjustment for income on initial recognition of onerous underlying contracts  Reversals of a loss-recovery component other than changes in the FCF of reinsurance contracts held from onerous underlying contracts  Experience adjustments - arising from ceded premiums said in the period that relate to future service  Changes that relate to future services  Changes that relate to future services  Changes that relate to future services			CSM	Total			
Insurance contract liabilities  Insurance contracts issued Opening reinsurance contract liabilities Opening reinsurance contract assets Opening reinsurance contract liabilities Net balance as at 13-20xx1  CSM recognised in profit or loss for the services provided Changes in the risk adjustment for nonfinancial risk for the risk expired Experience adjustments - reinlang to insurance service expenses Changes that relate to current service Changes in estimates that adjust the CSM Contracts initially recognised in the preprintion of onerous underlying contracts CSM adjustment for income on initial recognition of onerous underlying contracts Reversals of a loss-recovery component other than changes in the FCF of reinsurance contracts held Changes in the FCF of reinsurance contracts held from onerous underlying contracts Experience adjustments - arising from ceded premiums paid in the period that relate to future service Changes that relate to future services Changes that relate to past service - changes in the FCF relating to the UC Experience adjustments - arising from premiums received in the period that relate to past service Changes that relate to past service			CSM	Total			
Insurance contract liabilities  Insurance contracts issued Opening reinsurance contract liabilities Opening reinsurance contract assets Opening reinsurance contract assets Opening reinsurance contract liabilities Net balance as at 13-20xx1  CSM recognised in profit or loss for the services provided Change in the risk adjustment for nonfinancial risk for the risk expired Experience adjustments - reinlang to insurance service expenses Changes that relate to current service Changes in estimates that adjust the CSM Contracts initially recognised in the period Contracts initially recognised in the period CSM adjustment for income on initial recognition of onerous underlying contracts Reversal of a loss-recovery component other than changes in the FCF of reinsurance contracts held Changes in the FCF of reinsurance contracts held from onerous underlying contracts Experience adjustments - arising from ceded premiums paid in the period that relate to future service Changes that relate to future services Changes that relate to past service - changes in the FCF relating to the UC Experience adjustments - arising from premiums received in the period that relate to past service Changes that relate to past service - changes in the risk of reinsurance contracts held  Effect of changes in the risk of reinsurers non-performance  Effect of changes in the risk of reinsurance contracts held			CSM	Total			
Closing reinsurance contract liabilities  Insurance contracts issued  Opening reinsurance contract liabilities  Are supported to the contract liabilities  Net balance as at 1-1-20xx-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Experience adjustments - reiding for lines/are service expenses  Changes that relate to current service  Changes in statinase that adjust the CSM  Contracts initially recognised in the period  CSM adjustment for income on initial recognition of onerous underlying contracts  Reversals of a loss-recovery component other than changes in the FCF of reinsurance contracts held from onerous underlying contracts  Experience adjustments - arising from ceded premiums paid in the period that relate to future service  Changes that relate to future services  Changes that relate to future services  Changes that relate to past service - changes in the FCF relating to the LIC  Experience adjustments - arising from premiums received in the period that relate to past service  Changes that relate to past service - changes in the FCF relating to the LIC  Experience adjustments - arising from premiums received in the period that relate to past service  Changes that relate to past service - changes in the FCF relating to the LIC  Experience adjustments - arising from premiums received in the period that relate to past service  Changes that relate to past service or changes in the FCF relating to the LIC  Experience adjustments - arising from premiums received in the period that relate to past service  Changes that relate to past service changes in the received in the period that relate to past service  Teffect of changes in the risk of reinsurers non-performance  Net income (expenses) from reinsurance contracts badd  Finance income/genesse) from reinsurance contracts bedd			CSM	Total			
Insurance contract liabilities  Insurance contracts issued Opening reinsurance contract liabilities Opening reinsurance contract assets Opening reinsurance contract assets Opening reinsurance contract liabilities Net balance as at 13-20xx1  CSM recognised in profit or loss for the services provided Change in the risk adjustment for nonfinancial risk for the risk expired Experience adjustments - reinlang to insurance service expenses Changes that relate to current service Changes in estimates that adjust the CSM Contracts initially recognised in the period Contracts initially recognised in the period CSM adjustment for income on initial recognition of onerous underlying contracts Reversal of a loss-recovery component other than changes in the FCF of reinsurance contracts held Changes in the FCF of reinsurance contracts held from onerous underlying contracts Experience adjustments - arising from ceded premiums paid in the period that relate to future service Changes that relate to future services Changes that relate to past service - changes in the FCF relating to the UC Experience adjustments - arising from premiums received in the period that relate to past service Changes that relate to past service - changes in the risk of reinsurance contracts held  Effect of changes in the risk of reinsurers non-performance  Effect of changes in the risk of reinsurance contracts held			CSM	Total			
Insurance contract liabilities  Insurance contracts issued  Opening reinsurance contract liabilities  Depening reinsurance contract liabilities  Net balance as at 1-1-20x-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Experience adjustments - reinlang to insurance service expenses  Changes that relate to current service  Changes in the risk adjustment for nonfinancial risk for the risk expired  Experience adjustments - real angle in the period  CSM adjustment for income on initial recognition of onerous underlying contracts  Reversals of a loss-recovery component other than changes in the FCF of reinsurance contracts held from onerous underlying contracts  Experience adjustments - arising from ceded premiums paid in the period that relate to future service  Changes that relate to past service - changes in the FCF relating to the LIC  Experience adjustments - arising from premiums received in the period that relate to past service  Changes that relate to past service - changes in the FCF relating to the LIC  Experience adjustments - arising from premiums received in the period that relate to past service  Changes that relate to past service on the results of reinsurance contracts held  Fifect of changes in the risk of reinsurers non-performance  Net income (expenses) from reinsurance contracts is used  Total amounts recognised in consolidated statement of profit or loss			CSM	Total			
Insurance contract liabilities  Insurance contracts issued  Opening reinsurance contract liabilities  Opening reinsurance contract assets  Opening reinsurance contract assets  Opening reinsurance contract liabilities  Net balance as at 13-260x-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Experience adjustments - reiding to insurance service expenses  Changes that relate to current service  Changes that relate to current service  Changes in estimates that adjust the CSM  COntracts initially recognised in the previous recovery component of the risk expired  CSM adjustment for income on initial recognition of onerous underlying contracts  Reversals of a loss recovery component other than changes in the FCF of reinsurance contracts held  Changes that relate to future service  Changes that relate to future services  Changes that relate to past service - changes in the FCF relating to the LIC  Experience adjustments - arising from ceded premiums paid in the period that relate to future service  Changes that relate to past service  Changes that relate to future services  Changes that relate to past service  Changes that relate to past service  Changes that relate to past service  Fifect of changes in the risk of reinsurers non-performance  We known (expenses) from reinsurance contracts bedd  Finance income/(expenses) from reinsurance contracts tissued  Total amounts recognised in consolidated statement of profit or loss  Cash flows			CSM	Total			
Insurance contract liabilities  Insurance contracts issued  Opening reinsurance contract liabilities  Opening reinsurance contract liabilities  Net balance as at 1-1-20x-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Experience adjustments - relating to insurance service expenses  Changes that relate to current service  Changes in the risk adjustment for host for the services provided  Changes in the risk adjustments relating to insurance service expenses  Changes that relate to current service  Changes that relate to form service in the period  CSM adjustment for income on initial recognition of onerous underlying contracts  Reversals of a loss-recovery component other than changes in the FCF of reinsurance contracts held from onerous underlying contracts  Experience adjustments - arising from ceded premiums paid in the period that relate to future service  Changes that relate to past service - changes in the FCF relating to the LIC  Experience adjustments - arising from premiums received in the period that relate to past service  Changes that relate to past service - changes in the FCF relating to the LIC  Experience adjustments - arising from premiums received in the period that relate to past service  Changes that relate to past service  Effect of changes in the risk of reinsurers non-performance  Net income (expenses) from reinsurance contracts beld  Finance income (expenses) from reinsurance contracts issued  Total amounts recognised in consolidated statement of profit or loss  Cash flows  Premiums paid and of ceding commissions and other directly attributable expenses paid			CSM	Total			
Insurance contract liabilities  Insurance contracts issued  Opening reinsurance contract liabilities  Opening reinsurance contract assets  Opening reinsurance contract assets  Opening reinsurance contract liabilities  Net balance as at 13-260x-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Experience adjustments - reiding to insurance service expenses  Changes that relate to current service  Changes that relate to current service  Changes in estimates that adjust the CSM  COntracts initially recognised in the previous recovery component of the risk expired  CSM adjustment for income on initial recognition of onerous underlying contracts  Reversals of a loss recovery component other than changes in the FCF of reinsurance contracts held  Changes that relate to future service  Changes that relate to future services  Changes that relate to past service - changes in the FCF relating to the LIC  Experience adjustments - arising from ceded premiums paid in the period that relate to future service  Changes that relate to past service  Changes that relate to future services  Changes that relate to past service  Changes that relate to past service  Changes that relate to past service  Fifect of changes in the risk of reinsurers non-performance  We known (expenses) from reinsurance contracts bedd  Finance income/(expenses) from reinsurance contracts tissued  Total amounts recognised in consolidated statement of profit or loss  Cash flows			CSM	Total			
Insurance contract liabilities  Insurance contract sissued  Opening reinsurance contract liabilities  Net balance as at 1-2 bax-1  CSM recognised in profit or loss for the services provided  Change in the risk adjustment for nonfinancial risk for the risk expired  Experience adjustments - relating to insurance service expenses  Changes that relate to current service  Changes that relate to current service  Changes in the risk adjustments are than the CSM  Contracts initially recognised in the period  CSM adjustment for income on initial recognition of onerous underlying contracts  Reversals of a loss-recovery component other than changes in the FCF of reinsurance contracts beld from onessous underlying contracts  Experience adjustments – arising from ceded premiums paid in the period that relate to future service  Changes that relate to future services  Changes that relate to past service — changes in the FCF relating to the LIC  Experience adjustments — arising from premiums received in the period that relate to past service  Changes that relate to past service — changes in the FCF relating to the LIC  Experience adjustments — arising from premiums received in the period that relate to past service  Changes that relate to past service — changes in the FCF relating to the LIC  Experience adjustments — arising from premiums received in the period that relate to past service  Changes that relate to past service  Effect of changes in the risk of reinsurance contracts issued  Finance income/(expenses) from reinsurance contracts issued  Finance income/(expenses) from reinsurance contracts issued  Total amounts recognised in consolidated statement of profit or ioss  Cash flows  Premiums paid net of ceding commissions and other directly attributable expenses paid fleecoveries from reinsurance.			CSM	Total			
Insurance contract liabilities  Insurance contracts issued  Opening reinsurance contract assets Opening reinsurance contract assets Opening reinsurance contract assets Opening reinsurance contract liabilities  Net balance as at 1-7-20xx1  CSM recognised in profit or loss for the services provided Change in the risk adjustment for nonfinancial risk for the risk expired Experience adjustments - reiding to insurance service expenses Changes that relate to current service Changes in the risk adjustment for host profit or loss for the service expenses Changes in the risk of the risk expired Experience adjustments - reading the recognition of onerous underlying contracts Reversals of a loss-recovery component other than changes in the FCF of reinsurance contracts held from onerous underlying contracts Experience adjustments - arising from ceded premiums paid in the period that relate to future service Changes that relate to past service - changes in the FCF relating to the LUC Experience adjustments - arising from premiums received in the period that relate to past service Changes that relate to past service - changes in the FCF relating to the LUC Experience adjustments - arising from premiums received in the period that relate to past service Changes that relate to past service changes in the recognised in the reins of reinsurance contracts held Finance income geopenses) from reinsurance contracts issued Total amounts recognised in consolidated statement of profit or loss  Cash flows  Premiums paid net of ceding commissions and other directly attributable expenses paid factor reinsurance			CSM	Total			

PAA Teme	olate - Disclosure 100 - Gross (Yea	ar 20vv)			
	LERC				
Insurance contracts issued	Excluding loss component	Loss component	BEL-LIC	LIC-Risk Adjustment	Total
Opening insurance contract assets	Excidently 1055 component	Loss component			
Opening insurance contract liabilities					
Net balance as at 1-1-20xx					
Insurance service revenue					
Insurance service expenses					
Incurred claims and other directly attributable expenses					
Other pre recognition cash flows assets derecognised at the date of initial recognition					
Changes that relate to past service – changes in the FCF relating to the LIC					
Losses on onerous contracts and reversals of those losses					
Insurance acquisition cash flows amortisation					
Total insurance service expenses					
Insurance service result					
Finance income/(expenses) from insurance contracts issued					
Total amounts recognised in consolidated statement of profit or loss					
Investment Component					
Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes					
Cash flows					
Premiums received					
Claims and other directly attributable expenses paid					
Insurance acquisition cash flows paid					
Total cash flows					
Net Balance as at 31-12-20xx					
Closing insurance contract assets					
Closing insurance contract liabilities					
PAA Tempi	ate - Disclosure 100 - Gross (Yea	r 20xx-1)			
	late - Disclosure 100 - Gross (Yea				
PAA Tempi Insurance contracts issued	LFR	c	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contracts issued			BEL-LIC	LIC-Risk Adjustment	Total
Insurance contracts issued  Opening insurance contract assets	LFR	c	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contracts issued  Opening insurance contract assets  Opening insurance contract liabilities	LFR	c	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contracts issued  Opening insurance contract assets	LFR	c	BEL-LIC	UC-Risk Adjustment	Total
Insurance contracts issued  Opening insurance contract assets  Opening insurance contract liabilities  Net balance as at 1-1-20x-1	LFR	c	BEL-LIC	UC-Risk Adjustment	Total
Insurance contracts issued  Opening insurance contract assets  Opening insurance contract liabilities	LFR	c	BEL-LIC	UC-Risk Adjustment	Total
Insurance contract assets Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20xx-1 Insurance service revenue	LFR	c	BEL-LIC	UC-Risk Adjustment	Total
Insurance contracts issued  Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Insurance service expenses	LFR	c	BEL-LIC	UC-Risk Adjustment	Total
Insurance contract assets Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20xx-1 Insurance service revenue Insurance service expenses Incurred claims and other directly attributable expenses	LFR	c	BEL-LIC	UC-Risk Adjustment	Total
Insurance contracts issued  Opening insurance contract assets  Opening insurance contract liabilities  Net balance as at 1-1-20x-1  Insurance service revenue  Insurance service expenses  Incurred claims and other directly attributable expenses  Other pre-recognition cash flows assets derecognised at the date of initial recognition	LFR	c	BEL-UC	LIC-Risk Adjustment	Total
Insurance contract assets Opening insurance contract liabilities Whet balance as 1-1-20x-1 Insurance service revenue Insurance service expenses Incurred claims and other directly attributable expenses Other pre-recognition cash flows assets derecognised at the date of initial recognition Changes that relate to past service—changes in the FCF relating to the LIC	LFR	c	BEL-IIC	UC-Risk Adjustment	Total
Insurance contract issued  Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Insurance service revenue Insurance service expenses Incurred claims and other directly attributable expenses Incurred claims and other directly attributable expenses Changes that relate to past service - changes in the FCF relating to the LIC Losses on onerous contracts and reversals of those losses	LFR	c	BEL-LIC	LIC-Risk Adjustment	Total
Insurance contract assets Opening insurance contract assets Opening insurance contract liabilities Net balance as 1-1-20x-1 Insurance service revenue Insurance service revenue Insurance service expenses Incurred claims and other directly attributable expenses Incurred claims and other directly attributable expenses Incurred claims and other directly attributable expenses Other pre recognition cash flows assets devecognised at the date of initial recognition Changes that relate to past service - changes in the FC relating to the UC Losses on onerous contracts and reversals of those losses Insurance acquisition cash flows amortisation	LFR	c	BEL-IIC	UC-Risk Adjustment	Total
Insurance contract issued  Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Insurance service revenue Insurance service expenses Incurred claims and other directly attributable expenses Incurred claims and other directly attributable expenses Changes that relate to past service - changes in the FCF relating to the LIC Losses on onerous contracts and reversals of those losses	LFR	c	BEL-IIC	UC-Risk Adjustment	Total
Insurance contract assets Opening insurance contract labilities Opening insurance contract labilities Opening insurance contract labilities Net balance as 1 1-1.20x-1 Insurance service revenue Insurance service expenses Incurred claims and other directly attributable expenses Other pre recognition cash flows assets derecognised at the date of initial recognition Changes that relate to past service – changes in the FCF relating to the LIC Losses on onerous contracts and reversals of those losses Insurance acquisition cash flows amortisation Total insurance acquisition cash flows amortisation Total insurance acquisition cash flows amortisation	LFR	c	BEL-UC	UC-Risk Adjustment	Total
Insurance contracts issued  Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Insurance service expenses Incurred claims and other directly attributable expenses Insurance service openses Insurance acquisition cash flows amortisation Insurance acquisition cash flows amortisation Insurance acquisition cash flows amortisation Insurance service expenses	LFR	c	BEL-IIC	UC-Risk Adjustment	Total
Insurance contract assets Opening insurance contract liabilities Opening insurance contract liabilities Net balance as 1-12-20x-1 Insurance service revenue Insurance service expenses Incurred claims and other directly attributable expenses Other pre-recognition cash flows assets derecognised at the date of initial recognition Other pre-recognition cash flows assets derecognised at the date of initial recognition Changes that relate to past service – changes in the ECF relating to the LIC Losses on onerous contracts and reversals of those losses Insurance acquisition cash flows amortisation Total insurance service result Insurance service result Insurance service result Finance income/(expenses) from insurance contracts issued	LFR	c	BEL-UC	UC-Risk Adjustment	Total
Insurance contracts issued  Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Insurance service expenses Incurred claims and other directly attributable expenses Insurance service openses Insurance acquisition cash flows amortisation Insurance acquisition cash flows amortisation Insurance acquisition cash flows amortisation Insurance service expenses	LFR	c	BEL-IIC	UC-Risk Adjustment	Total
Insurance contract assets Opening insurance contract labilities Opening insurance contract labilities Net balance as 1-1-20x-1 Insurance service revenue Insurance service evenue Insurance service evenue Insurance service expenses Incurred claims and other directly attributable expenses Other pre recognition cash flows assets derecognised at the date of initial recognition Other pre recognition cash flows assets derecognised at the date of initial recognition Changes that relate to past service - changes in the FCF relating to the LIC Losses on onerous contracts and reversals of those losses Insurance acquisition cash flows amortisation Total insurance service expenses Insurance service result Finance income/(expenses) from insurance contracts issued Total amounts recognised in consolidated statement of profit or loss	LFR	c	BEL-UC	UC-Risk Adjustment	Total
Insurance contract assets Opening insurance contract liabilities Net balance as 1-1-20x-1 Insurance service revenue Insurance service expenses Incurred claims and other directly attributable expenses Incurred claims and other directly attributable expenses Other pre recognition cash flows assets derecognised at the date of initial recognition Changes that relate to past service - changes in the TeV relating to the UC Losses on onerous contracts and reversals of those losses Insurance acquisition cash flows amortisation Total insurance service expenses Insurance service result Finance income/[expenses] from insurance contracts issued Total amounts recognised in consolidated statement of profit or loss Investment Component	LFR	c	BEL-LIC	UC-Risk Adjustment	Total
Insurance contract assets Opening insurance contract labilities Opening insurance contract labilities Net balance as 1-1-20x-1 Insurance service revenue Insurance service evenue Insurance service evenue Insurance service expenses Incurred claims and other directly attributable expenses Other pre recognition cash flows assets derecognised at the date of initial recognition Other pre recognition cash flows assets derecognised at the date of initial recognition Changes that relate to past service - changes in the FCF relating to the LIC Losses on onerous contracts and reversals of those losses Insurance acquisition cash flows amortisation Total insurance service expenses Insurance service result Finance income/(expenses) from insurance contracts issued Total amounts recognised in consolidated statement of profit or loss	LFR	c	BEL-UC	UC-Risk Adjustment	Total
Insurance contract assets Opening insurance contract liabilities Net balance as 1-1-20x-1 Insurance service revenue Insurance service expenses Incurred claims and other directly attributable expenses Incurred claims and other directly attributable expenses Other pre recognition cash flows assets derecognised at the date of initial recognition Changes that relate to past service - changes in the TeV relating to the UC Losses on onerous contracts and reversals of those losses Insurance acquisition cash flows amortisation Total insurance service expenses Insurance service result Finance income/[expenses] from insurance contracts issued Total amounts recognised in consolidated statement of profit or loss Investment Component	LFR	c	BEL-IIC	UC-Risk Adjustment	Total
Insurance contract assets Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Insurance service evenue Insurance service evenue Insurance service expenses Incurred claims and other directly attributable expenses Other pre recognition cash flows assets derecognised at the date of initial recognition Changes that relate to past service - changes in the FCF relating to the UC Losses on onerous contracts and reversals of those losses Insurance acquisition cash flows amortisation Total insurance service expenses Insurance service result Finance incomp/(expenses) from insurance contracts issued Total amounts recognised in consolidated statement of profit or loss Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes Cash flows Cash flows	LFR	c	BEL-UC	UC-Risk Adjustment	Total
Insurance contract assets Opening insurance contract liabilities Net balance as 1-1-20x-1 Insurance service revenue Insurance service expenses Incurred claims and other directly attributable expenses Other pre recognition cash flows assets derecognised at the date of initial recognition Changes that relate to past service – changes in the FCF relating to the LIC Losses on onerous contracts and reversals of those losses Insurance acquisition cash flows amortisation Total insurance carbiston cash flows amortisation Total insurance service result Insurance carbiston cash flows and the service of the contracts is sued Total amounts recognised in consolidated statement of profit or loss Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes Cash flows Premiums received	LFR	c	BEL-IIC	UC-Risk Adjustment	Total
Insurance contract assets Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20xx-1 Insurance service revenue Insurance service revenue Insurance service revenue Insurance service expenses Incurred claims and other directly attributable expenses Other pre recognition cash flows assets derecognised at the date of initial recognition Changes that relate to past service - changes in the FCF relating to the UC Losses on onerous contracts and reversals of those losses Insurance acquisition cash flows amortisation Total insurance service expenses Insurance service result Finance income/(expenses) from insurance contracts issued Total amounts recognised in consolidated statement of profit or loss Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes Cash flows Premiums received Claims and other directly attributable expenses paid	LFR	c	BEL-UC	UC-Risk Adjustment	Total
Insurance contract assets Opening insurance contract liabilities Net balance as 11-120x-1 Insurance service revenue Insurance service expenses Incurred claims and other directly attributable expenses Other pre-recognition cash flows assets derecognised at the date of initial recognition Changes that relate to past service – changes in the FCF relating to the LIC Losses on onerous contracts and reversals of those losses Insurance acquisition cash flows anotisation Total insurance acquisition cash flows anotisation Total insurance service result Finance income/(expenses) from insurance contracts issued Total amounts recognised in consolidated statement of profit or loss Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes Cash flows Fremiums received Claims and other directly attributable expenses paid Insurance and contracts flows paid	LFR	c	BEL-IIC	UC-Risk Adjustment	Total
Insurance contract assets Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20xx-1 Insurance service revenue Insurance service revenue Insurance service revenue Insurance service expenses Incurred claims and other directly attributable expenses Other pre recognition cash flows assets derecognised at the date of initial recognition Changes that relate to past service - changes in the FCF relating to the UC Losses on onerous contracts and reversals of those losses Insurance acquisition cash flows amortisation Total insurance service expenses Insurance service result Finance income/(expenses) from insurance contracts issued Total amounts recognised in consolidated statement of profit or loss Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes Cash flows Premiums received Claims and other directly attributable expenses paid	LFR	c	BEL-UC	UC-Risk Adjustment	Total
Insurance contract assets Opening insurance contract liabilities Net balance as 11-120x-1 Insurance service revenue Insurance service expenses Incurred claims and other directly attributable expenses Other pre-recognition cash flows assets derecognised at the date of initial recognition Other pre-recognition cash flows assets derecognised at the date of initial recognition Changes that relate to past service - changes in the ECF relating to the LIC Losses on onerous contracts and reversals of those losses Insurance acquisition cash flows amortisation Total insurance service result Finance income/(expenses) from insurance contracts issued Total amounts recognised in consolidated statement of profit or loss Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes Cash flows Premiums received Claims and other directly attributable expenses paid Insurance acquisition cash flows paid Total cash flows	LFR	c	BEL-IIC	UC-Risk Adjustment	Total
Insurance contract assets Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Insurance service revenue Insurance service expenses Incurred claims and other directly attributable expenses Insurance service expenses Insurance acquisition cash flows assets derecognised at the date of initial recognition Changes that relate to past service - changes in the FCF relating to the LIC Losses on onerous contracts and reversals of those losses Insurance acquisition cash flows amortisation Total insurance acquisition expresses Insurance service result Finance income/(expenses) from insurance contracts issued Total amounts recognised in consolidated statement of profit or loss Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes Cash flows Premiums received Claims and other directly attributable expenses paid Insurance acquisition cash flows paid Total cash flows Net Balance as at 31-12-20x-1	LFR	c	BEL-UC	UC-Risk Adjustment	Total
Insurance contract assets Opening insurance contract liabilities Net balance as 11-120x-1 Insurance service revenue Insurance service expenses Incurred claims and other directly attributable expenses Other pre-recognition cash flows assets derecognised at the date of initial recognition Other pre-recognition cash flows assets derecognised at the date of initial recognition Changes that relate to past service - changes in the ECF relating to the LIC Losses on onerous contracts and reversals of those losses Insurance acquisition cash flows amortisation Total insurance service result Finance income/(expenses) from insurance contracts issued Total amounts recognised in consolidated statement of profit or loss Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes Cash flows Premiums received Claims and other directly attributable expenses paid Insurance acquisition cash flows paid Total cash flows	LFR	c	BEL-IIC	UC-Risk Adjustment	Total

PAA Template - Disclosure 100 - Reinsurance (Year 20xx)						
Insurance contracts issued	LFRC		BEL-LIC	LIC-Risk Adjustment	Total	
	Excluding Loss Recovery Component	Loss Recovery component	BEE-EIC	Lic-kisk Aujustinent	Total	
Opening reinsurance contract assets						
Opening reinsurance contract liabilities  Net Balance as at 1-1-20xx						
INEL DAIGITCE 45 at 1-1-20XX						
Net income (expenses) from reinsurance contracts held	!					
Reinsurance expenses						
Other incurred directly attributable expenses						
Incurred claims recovery						
Changes that relate to past service – changes in the FCF relating to incurred claims						
recovery Income on initial recognition of onerous underlying contracts						
Effect of changes in the risk of reinsurers' non-performance						
Net income (expenses) from reinsurance contracts held						
Finance income from reinsurance contracts held						
Total amounts recognised in comprehensive income						
Investment Component	1					
Other pre-recognition cash flows derecognised and other changes						
Cash flows						
Premiums paid net of ceding commissions and other directly attributable expenses paid						
Recoveries from reinsurance						
Total cash flows						
Net Balance as at 31-12-20xx						
Closing reinsurance contract assets						
Closing reinsurance contract liabilities						
	PAA Template - Disclosure 100 - R  LFRC	einsurance (Year 20xx-1)		ı		
Insurance contracts issued	Excluding Loss Recovery Component	Loss Recovery component	BEL-LIC	LIC-Risk Adjustment	Total	
Opening reinsurance contract assets	Excidenty 2000 recovery component	2035 Necovery component				
Opening reinsurance contract liabilities						
Net Balance as at 1-1-20xx-1						
Net income (expenses) from reinsurance contracts held						
Net income (expenses) from reinsurance contracts held Reinsurance expenses						
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses						
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Incurred claims recovery						
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses						
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Incurred dalains recovery Changes that relate to past service – changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts						
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Charles that relate to past service – changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts Effect of changes in the risk of reinsurers' non-performance						
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Incurred dalains recovery Changes that relate to past service – changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts						
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Incurred dalains recovery Changes that relate to past service – changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts Effect of changes in the risk of reinsurers' non-performance Net income (expenses) from reinsurance contracts held						
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Charles that relate to past service – changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts Effect of changes in the risk of reinsurers' non-performance						
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Incurred claims recovery Changes that relate to past service – changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts Effect of changes in the risk of reinsurers' non-performance Net income (expenses) from reinsurance contracts held Finance income from reinsurance contracts held						
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Incurred claims recovery Changes that relate to past service – changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts Effect of changes in the risk of reinsurers' non-performance Net income (expenses) from reinsurance contracts held Finance income from reinsurance contracts held Total amounts recognised in comprehensive income						
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Incurred dains recovery Changes that relate to past service – changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts Effect of changes in the risk of reinsurers' non-performance Net income (expenses) from reinsurance contracts held Finance income from reinsurance contracts held Total amounts recognised in comprehensive income investment Component						
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Incurred claims recovery Changes that relate to past service – changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts Effect of changes in the risk of reinsurers' non-performance Net income (expenses) from reinsurance contracts held Finance income from reinsurance contracts held Total amounts recognised in comprehensive income						
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Other incurred directly attributable expenses Incurred daims recovery Changes that relate to past service – changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts Ffrect of changes in the risk of reinsurers' non-performance Net income (expenses) from reinsurance contracts held Finance income from reinsurance contracts held Total amounts recognised in comprehensive income Investment Component Other pre-recognition cash flows derecognised and other changes						
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Incurred dains recovery Changes that relate to past service – changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts Effect of changes in the risk of reinsurers' non-performance Net income (expenses) from reinsurance contracts held Finance income from reinsurance contracts held Total amounts recognised in comprehensive income investment Component						
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Incurred claims recovery Changes that relate to past service – changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts Effect of changes in the risk of reinsurers' non-performance Net income (expenses) from reinsurance contracts held Finance income from reinsurance contracts held Total amounts recognised in comprehensive income Investment Component Other pre-recognition cash flows derecognised and other changes Cash flows						
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Incurred claims recovery Changes that relate to past service — changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts Effect of changes in the risk of reinsurers' non-performance Net income (expenses) from reinsurance contracts held Finance income from reinsurance contracts held Total amounts recognised in comprehensive income Investment Component Other pre-recognition cash flows derecognised and other changes Cash flows Premiums paid net of ceding commissions and other directly attributable expenses paid						
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Incurred claims recovery Changes that relate to past service – changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts Effect of changes in the risk of reinsurers' non-performance Net income (expenses) from reinsurance contracts held Finance income from reinsurance contracts held Total amounts recognised in comprehensive income Investment Component Other pre-recognition cash flows derecognised and other changes Cash flows						
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Incurred claims recovery Changes that relate to past service — changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts Effect of changes in the risk of reinsurers' non-performance Net income (expenses) from reinsurance contracts held Finance income from reinsurance contracts held Total amounts recognised in comprehensive income Investment Component Other pre-recognition cash flows derecognised and other changes Cash flows Premiums paid net of ceding commissions and other directly attributable expenses paid Recoveries from reinsurance Total cash flows						
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Incurred dains recovery Changes that relate to past service – changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts Fflect of changes in the risk of reinsurers' non-performance Net income (expenses) from reinsurance contracts held Finance income from reinsurance contracts held Total amounts recognised in comprehensive income investment Component Other pre-recognition cash flows derecognised and other changes Cash flows Premiums paid net of ceding commissions and other directly attributable expenses paid Recoveries from reinsurance Total cash flows Net Balance as at 31-12-20xx-1						
Net income (expenses) from reinsurance contracts held Reinsurance expenses Other incurred directly attributable expenses Incurred claims recovery Changes that relate to past service — changes in the FCF relating to incurred claims recovery Income on initial recognition of onerous underlying contracts Effect of changes in the risk of reinsurers' non-performance Net income (expenses) from reinsurance contracts held Finance income from reinsurance contracts held Total amounts recognised in comprehensive income Investment Component Other pre-recognition cash flows derecognised and other changes Cash flows Premiums paid net of ceding commissions and other directly attributable expenses paid Recoveries from reinsurance Total cash flows						

VFA Template - Disclosure 100 - Gross (Year 20xx)						
	LFR					
Insurance contracts issued	Excluding loss component	Loss component	BEL-LIC	LIC-Risk Adjustment	Total	
Opening insurance contract assets		·				
Opening insurance contract liabilities						
Net balance as at 1-1-20xx						
Insurance service revenue Expected Claims	<u> </u>					
Expected Expenses						
Risk Adjustment for the risk expired						
Contractual Service Margin for the service provided						
Recovery of Insurance Acquisition Cash Flows						
Premium Experience Adjustment						
Insurance revenue						
Insurance service expenses					ı	
Incurred claims and other directly attributable expenses						
Changes that relate to past service - adjustments to the LIC Losses on onerous contracts and reversal of those losses						
Insurance acquisition cash flows amortisation						
Total insurance service expenses						
Insurance service result						
Finance expenses from insurance contracts issued recognised in PL						
Finance expenses from insurance contracts issued recognised in OCI						
Total amounts recognised in consolidated statement of profit or loss						
Investment Comment						
Investment Component	-					
Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes						
derecognised and other changes						
Cash flows						
Premiums received						
Claims and other directly attributable expenses paid						
Insurance acquisition cash flows paid						
Total cash flows						
Net balance as at 31-12-20xx						
Closing insurance contract assets						
Closing insurance contract liabilities						
	VFA Template - Disclosure	2 100 - Gross (Year 20xx-1)				
Insurance contracts issued	LFR	С	RFL-LIC	IIC-Risk Adjustment	Total	
Insurance contracts issued			BEL-LIC	LIC-Risk Adjustment	Total	
Opening insurance contract assets	LFR	С	BEL-LIC	LIC-Risk Adjustment	Total	
Opening insurance contract assets Opening insurance contract liabilities	LFR	С	BEL-LIC	LIC-Risk Adjustment	Total	
Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1	LFR	С	BEL-LIC	LIC-Risk Adjustment	Total	
Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue	LFR	С	BEL-LIC	LIC-Risk Adjustment	Total	
Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1	LFR	С	BEL-LIC	LIC-Risk Adjustment	Total	
Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Expected Claims	LFR	С	BEL-LIC	LIC-Risk Adjustment	Total	
Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20xx-1 Insurance service revenue Expected Claims Expected Expenses Risk Adjustment for the risk expired Contractual Service Margin for the service provided	LFR	С	BEL-LIC	LIC-Risk Adjustment	Total	
Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Expected Claims Expected Claims Expected Expenses Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows	LFR	С	BEL-UC	LIC-Risk Adjustment	Total	
Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Expected Claims Expected Expenses Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows Premium Experience Adjustment	LFR	С	BEL-LIC	LIC-Risk Adjustment	Total	
Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Expected Claims Expected Expenses Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows Premium Experience Adjustment Insurance revenue	LFR	С	BEL-LIC	LIC-Risk Adjustment	Total	
Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Expected Claims Expected Expenses Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows Premium Experience Adjustment Insurance revenue	LFR	С	BEL-LIC	LIC-Risk Adjustment	Total	
Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Expected Claims Expected Expenses Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows Premium Experience Adjustment Insurance revenue Insurance service expenses Incurred claims and other directly attributable expenses	LFR	С	BEL-UC	LIC-Risk Adjustment	Total	
Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Expected Claims Expected Expenses Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows Premium Experience Adjustment Insurance revenue	LFR	С	BEL-LIC	LIC-Risk Adjustment	Total	
Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Expected Claims Expected Claims Expected Expenses Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows Premium Experience Adjustment Insurance revenue Insurance service expenses Incurred claims and other directly attributable expenses Changes that relate to past service - adjustments to the LIC	LFR	С	BEL-LIC	LIC-Risk Adjustment	Total	
Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Expected Claims Expected Expenses Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows Premium Experience Adjustment Insurance revenue Insurance revenue Insurance revice expenses Incurred claims and other directly attributable expenses Changes that relate to past service - adjustments to the LIC Losses on onerous contracts and reversal of those losses	LFR	С	BEL-UC	LIC-Risk Adjustment	Total	
Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Expected Claims Expected Expenses Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows Premium Experience Adjustment Insurance revenue Insurance revenue Insurance revice expenses Incurred claims and other directly attributable expenses Changes that relate to past service - adjustments to the LIC Losses on onerous contracts and reversal of those losses Insurance acquisition cash flows amortisation Total insurance service expenses	LFR	С	BEL-LIC	LIC-Risk Adjustment	Total	
Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Expected Claims Expected Expenses Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows Premium Experience Adjustment Insurance revenue Insurance service expenses Incurred claims and other directly attributable expenses Changes that relate to past service - adjustments to the LIC Losses on onerous contracts and reversal of those losses Insurance acquisition cash flows amortisation Total insurance service expenses	LFR	С	BEL-LIC	LIC-Risk Adjustment	Total	
Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Expected Claims Expected Claims Expected Expenses Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows Premium Experience Adjustment Insurance revenue Insurance revenue Insurance acquisition cash reverse to the LIC Losses on onerous contracts and reversal of those losses Insurance acquisition cash flows amortisation Total insurance service expenses Insurance service reverse adjustments to the LIC Losses on onerous contracts and reversal of those losses Insurance acquisition cash flows amortisation Total insurance service expenses Insurance service revenue Insurance service reverse Insurance service reverse Insurance service result	LFR	С	BEL-UC	LIC-Risk Adjustment	Total	
Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Expected Claims Expected Expenses Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows Premium Experience Adjustment Insurance revenue Insurance revenue Insurance revenue Insurance service expenses Incurred claims and other directly attributable expenses Changes that relate to past service - adjustments to the UC Losses on onerous contracts and reversal of those losses Insurance service expenses Insurance service expenses Insurance service expenses Insurance service result Finance expenses from insurance contracts issued recognised in PL Finance expenses from insurance contracts issued recognised in OCI	LFR	С	BEL-UC	LIC-Risk Adjustment	Total	
Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Expected Claims Expected Claims Expected Clayense Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows Premium Experience Adjustment Insurance revenue Insurance revenue Insurance acquisition cash reverse adjustments to the LIC Losses on onerous contracts and reversal of those losses Insurance acquisition cash flows amortisation Total insurance service expenses Insurance service reverse adjustment to the LIC Losses on onerous contracts and reversal of those losses Insurance acquisition cash flows amortisation Total insurance service expenses	LFR	С	BEL-LIC	LIC-Risk Adjustment	Total	
Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Expected Claims Expected Expenses Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows Premium Experience Adjustment Insurance revenue Insurance revenue Insurance revenue Changes that relate to past service - adjustments to the UC Losses on onerous contracts and reversal of those losses Insurance acquisition cash flows amortisation Total insurance service expenses Insurance service result Insurance service result Insurance service result Insurance service result Finance expenses from insurance contracts issued recognised in PL Finance expenses from insurance contracts issued recognised in OCI	LFR	С	BEL-LIC	LIC-Risk Adjustment	Total	
Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Expected Claims Expected Expense Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of Insurance Acquistion Cash Flows Premium Experience Adjustment Insurance revenue Insurance revenue Insurance revenue Insurance revenue Insurance acquisition cash Flows Incurred claims and other directly attributable expenses Incurred claims and other directly attributable expenses Insurance acquisition cash flows amortisation Total insurance service expenses Insurance acquisition cash flows amortisation Total insurance service revenue Finance expenses from insurance contracts issued recognised in PL Finance expenses from insurance contracts issued recognised in OCI Total amounts recognised in consolidated statement of profit or loss Investment Component Investment Component	LFR	С	BEL-UC	LIC-Risk Adjustment	Total	
Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Expected Claims Expected Claims Expected Sepense Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows Premium Experience Adjustment Insurance revenue Insurance service expenses Incurred claims and other directly attributable expenses Changes that relate to past service - adjustments to the UC Losses on onerous contracts and reversal of those losses Insurance acquisition cash flows amortisation Total insurance service expenses Insurance service expenses Insurance acquisition cash flows amortisation Total insurance service expenses Insurance service expenses Insurance service expenses from insurance contracts issued recognised in PL Finance expenses from insurance contracts issued recognised in OCI Total amounts recognised in consolidated statement of profit or loss Investment Component	LFR	С	BEL-LIC	LIC-Risk Adjustment	Total	
Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Expected Claims Expected Claims Expected Claims Expected Claims Expected Supenses Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of insurance Acquisition Cash Flows Premium Experience Adjustment Insurance revenue Insurance service expenses Incurred claims and other directly attributable expenses Changes that relate to past service - adjustments to the UC Losses on onerous contracts and reversal of those losses Insurance acquisition cash flows amortisation Total insurance service expenses Insurance service expenses Insurance expenses from insurance contracts issued recognised in PL Finance expenses from insurance contracts issued recognised in OCI Total amounts recognised in consolidated statement of profit or loss Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes	LFR	С	BEL-LIC	LIC-Risk Adjustment	Total	
Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Expected Claims Expected Expenses Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of Insurance Acquisition Cash Flows Premium Experience Adjustment Insurance revenue Insurance revenue Insurance revenue Insurance acquisition Cash Flows Incurred claims and other directly attributable expenses Incurred claims and other directly attributable expenses Incurred claims and other directly attributable obsess Insurance acquisition cash flows amortisation Total insurance service expenses Insurance service expenses Insurance service revenue Insurance service revenue Insurance service revenue Insurance revenue Insurance oxpenses from insurance contracts issued recognised in PL Finance expenses from insurance contracts issued recognised in OCI Total amounts recognised in consolidated statement of profit or loss Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes	LFR	С	BEL-LIC	LIC-Risk Adjustment	Total	
Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Expected Claims Expected Claims Expected Sepense Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of insurance Acquisition Cash Flows Premium Experience Adjustment Insurance revenue Insurance service expenses Incurred claims and other directly attributable expenses Changes that relate to past service - adjustments to the LIC Losses on onerous contracts and reversal of those losses Insurance acquisition cash flows amortisation Total insurance service expenses Insurance acquisition cash flows amortisation Total amounts recognised in consolidated statement of profit or loss Investment Component Insurance acquisition cash flows asset and other pre-recognision cash flows derecognised and other changes Cash flows Fremiums received	LFR	С	BEL-LIC	LIC-Risk Adjustment	Total	
Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Expected Claims Expected Claims Expected Expenses Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of insurance Acquistion Cash Flows Premium Experience Adjustment Insurance revenue Insurance service expenses Incurred claims and other directly attributable expenses Changes that relate to past service - adjustments to the LIC Losses on onerous contracts and reversal of those losses Insurance acquisition cash flows amortisation Total insurance service expenses Insurance service expenses Insurance service expenses Insurance service insurance contracts issued recognised in PL Finance expenses from insurance contracts issued recognised in OCI Total amounts recognised in consolidated statement of profit or loss Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes  Cash flows Premiums received Claims and other directly attributable expenses paid	LFR	С	BEL-LIC	LIC-Risk Adjustment	Total	
Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Expected Claims Expected Expenses Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of insurance Acquisition Cash Flows Premium Experience Adjustment Insurance revenue Insurance revenue Insurance revenue Changes that relate to past service - adjustments to the LIC Losses on onerous contracts and reversal of those losses Insurance acquisition cash flows amortisation Total insurance service expenses Insurance acquisition cash flows amortisation Total insurance service revenue Insurance service revenue Insurance service revenue Insurance acquisition cash flows amortisation Total insurance service insurance contracts issued recognised in PL Finance expenses from insurance contracts issued recognised in OCI Total amounts recognised in consolidated statement of profit or loss Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes  Cash flows Premiums received Claims and other directly attributable expenses paid Insurance acquisition cash flows paid	LFR	С	BEL-UC	LIC-Risk Adjustment	Total	
Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Expected Claims Expected Claims Expected Expenses Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of insurance Acquistion Cash Flows Premium Experience Adjustment Insurance revenue Insurance service expenses Incurred claims and other directly attributable expenses Changes that relate to past service - adjustments to the LIC Losses on onerous contracts and reversal of those losses Insurance acquisition cash flows amortisation Total insurance service expenses Insurance service expenses Insurance service expenses Insurance service insurance contracts issued recognised in PL Finance expenses from insurance contracts issued recognised in OCI Total amounts recognised in consolidated statement of profit or loss Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes  Cash flows Premiums received Claims and other directly attributable expenses paid	LFR	С	BEL-LIC	LIC-Risk Adjustment	Total	
Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Expected Claims Expected Claims Expected Claims Expected Claims Expected Supenses Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of Insurance Adjustment Insurance acquisition Cash Flows Premium Experience Adjustment Insurance revenue Insurance revenue Insurance acquisition as the contract of the service adjustment to the LIC Losses on onerous contracts and reversal of those losses Insurance acquisition cash flows amortisation Total insurance service expenses Insurance service revenue Insurance service revenue Insurance service revenue Insurance acquisition cash flows amortisation Total amounts recognised in consolidated statement of profit or loss Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes  Cash flows Premiums received Claims and other directly attributable expenses paid Insurance acquisition cash flows paid Total cash flows	LFR	С	BEL-LIC	LIC-Risk Adjustment	Total	
Opening insurance contract assets Opening insurance contract liabilities Net balance as at 1-1-20x-1 Insurance service revenue Expected Claims Expected Claims Expected Clayense Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of insurance Acquistion Cash Flows Premium Experience Adjustment Insurance revenue Insurance service expenses Incurred claims and other directly attributable expenses Changes that relate to past service - adjustments to the LIC Losses on onerous contracts and reversal of those losses Insurance acquisition cash flows amortisation Total insurance service expenses  Insurance service expenses Insurance service expenses Insurance service insurance contracts issued recognised in PL Finance expenses from insurance contracts issued recognised in OCI Total amounts recognised in consolidated statement of profit or loss Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes  Cash flows Premiums received Claims and other directly attributable expenses paid Insurance acquisition cash flows paid Total cash flows Net balance as at 31-12-20x-1 Closing insurance contract assets	LFR	С	BEL-LIC	LIC-Risk Adjustment	Total	
Opening insurance contract assets Opening insurance contract liabilities  Net balance as at 1-1-20x-1  Insurance service revenue Expected Claims Expected Claims Expected Claims Expected Claims Expected Supenses Risk Adjustment for the risk expired Contractual Service Margin for the service provided Recovery of insurance Acquisition Cash Flows Premium Experience Adjustment Insurance revenue Insurance service expenses Incurred claims and other directly attributable expenses Changes that relate to past service - adjustments to the UC Losses on onerous contracts and reversal of those losses Insurance acquisition cash flows amortisation Total insurance service expenses Insurance service expenses Insurance service insurance contracts issued recognised in PL Finance expenses from insurance contracts issued recognised in PL Finance expenses from insurance contracts issued recognised in OCI Total amounts recognised in consolidated statement of profit or loss Investment Component Insurance acquisition cash flows asset and other pre-recognition cash flows derecognised and other changes  Cash flows Premiums received Claims and other directly attributable expenses paid Insurance acquisition cash flows paid Total cash flows Net balance as at 31-12-20x-1	LFR	С	BEL-LIC	LIC-Risk Adjustment	Total	

VFA Template - Disclosure 101 - Gross (Year 20xx)						
Insurance contracts issued	Present value of future cash flows	Risk adjustment for non- financial risk	сѕм	Total		
Opening insurance contract assets						
Opening insurance contract liabilities						
Net balance as at 1-1-20xx						
CSM recognised in profit or loss for the services provided						
Change in the risk adjustment for nonfinancial risk for the risk expired						
Experience adjustments – relating to insurance service expenses						
Changes that relate to current service						
Changes in estimates that adjust the CSM						
Changes in estimates that result in onerous contract losses or reversal of losses						
experience adjustments – arising from premiums received in the period that relate to future service						
Contracts initially recognised in the period						
Changes that relate to future services						
Changes that relate to past service – changes in the FCF relating to the LIC						
experience adjustments – arising from premiums received in the period that relate to past service						
Changes that relate to past service						
Insurance service result						
Finance expenses from insurance contracts issued in PL						
Finance expenses from insurance contracts issued recognised in OCI						
Total amounts recognised in consolidated statement of profit or loss						
Cash flows						
Premiums received						
Claims and other directly attributable expenses paid						
nsurance acquisition cash flows paid						
Total cash flows						
Net balance as at 31-12-20xx						
Closing insurance contract assets						
Closing insurance contract liabilities						

VFA Template - Disclosure 101 - Gross (Year 20xx-1)								
Insurance contracts issued	Present value of future cash flows	Risk adjustment for non- financial risk	CSM	Total				
Opening insurance contract assets								
Opening insurance contract liabilities								
Net balance as at 1-1-20xx-1								
CSM recognised in profit or loss for the services provided								
Change in the risk adjustment for nonfinancial risk for the risk expired								
Experience adjustments – relating to insurance service expenses		1						
Changes that relate to current service								
Changes in estimates that adjust the CSM								
Changes in estimates that result in onerous contract losses or reversal of losses								
Experience adjustments – arising from premiums received in the period that relate to future service								
Contracts initially recognised in the period								
Changes that relate to future services								
Changes that relate to past service – changes in the FCF relating to the LIC								
Experience adjustments – arising from premiums received in the period that relate to past service			l					
Changes that relate to past service								
Insurance service result								
Finance expenses from insurance contracts issued in PL								
Finance expenses from insurance contracts issued recognised in OCI								
Total amounts recognised in consolidated statement of profit or loss								
Cash flows								
Premiums received								
Claims and other directly attributable expenses paid								
Insurance acquisition cash flows paid								
Total cash flows								
Net balance as at 31-12-20xx-1								
Closing insurance contract assets								
Closing insurance contract liabilities								

Particulars (PKR 000s)	Major COB 1	Major COB 2	Major COB 3	Major COB "n"	Total as at 20xx
Insurance Revenue					
Insurance Service Expenses					
Expenses from reinsurance contracts held					
Income from reinsurance contracts held					
Net Insurance Service Result					
Investment Income					
Finance expenses from insurance contracts issued					
Finance income from reinsurance contracts held					
Net insurance finance expenses					
Other Income					
Other Finance Costs					
Other Operating Expenses					
Total Other Income & Expenses					
Results of operating activities					
Finance costs					
Share of (loss)/profit of associates					
Profit before tax					
Income tax expense					
Profit for the year					
Other comprehensive income:					
Change in unrealised gains/(losses) on available-for-sale financial assets	-	-	<del>-</del>	-	
Currency translation differences (related to net investment in foreign currency)					
Actuarial gains/(losses) on retirement benefit schemes					
Finance expenses from insurance contracts issued (OCI)					
Finance income from reinsurance contracts held (OCI)					
Other comprehensive income for the year, net of tax					

<sup>\*</sup>classes of business as per Section 4(3) of the Ordinance may be merged in major classes of business as given in Regulation 22 of Insurance Accounting Regulations, 2017 if premium for a class of business is less than 10% of gross written premium of insurer

Segmental Information for the period en	nding Decei	mber 31, 2	0xx-1_		
Particulars (PKR 000s)	Major COB 1	Major COB 2	Major COB 3	Major COB "n"	Total as at 20xx-1
Insurance Revenue					
Insurance Service Expenses					
Expenses from reinsurance contracts held					
Income from reinsurance contracts held					
Net Insurance Service Result					
Investment Income					
Finance expenses from insurance contracts issued					
Finance income from reinsurance contracts held					
Net insurance finance expenses					
Other Income					
Other Finance Costs					
Other Operating Expenses					
Total Other Income & Expenses					
Results of operating activities					
Finance costs					
Share of (loss)/profit of associates					
Profit before tax					
Income tax expense					
Profit for the year					
Other comprehensive income:	_	_	_	_	
Change in unrealised gains/(losses) on available-for-sale financial assets					
Currency translation differences (related to net investment in foreign currency)					
Actuarial gains/(losses) on retirement benefit schemes					
Finance expenses from insurance contracts issued (OCI)					
Finance income from reinsurance contracts held (OCI)					
Other comprehensive income for the year, net of tax					
Total comprehensive income for the year					

<sup>\*</sup>classes of business as per Section 4(3) of the Ordinance may be merged in major classes of business as given in Regulation 22 of Insurance Accounting Regulations, 2017 if premium for a class of business is less than 10% of gross written premium of insurer

[No.SY/SECP/8/13]

( Bilal Rasul )
Secretary to the Commission