



Australian Prudential Regulation Authority (confidentiality) determination No. 11 of 2015

Information provided by general insurers under Reporting Standard

GRS 110.0 (2002), GRS 120.0 (2002), GRS 130.0 (2002), GRS 130.1 (2002), GRS 130.2 (2002), GRS 140.0 (2002), GRS 140.1 (2002), GRS 140.2 (2002), GRS 140.3 (2002), GRS 140.4 (2002), GRS 150.0 (2002), GRS 160.0 (2002), GRS 170.0 (2002), GRS 210.0 (2002), GRS 210.1 (2002), GRS 300.0 (2002), GRS 310.0 (2002), GRS 310.1 (2002), GRS 310.2 (2002), GRS 310.3 (2002), GRS 320.0 (2002), GRS 400.0 (2002), GRS 410.0 (2002), GRS 440.0 (2002), GRS 110.0 (2005), GRS 120.0 (2005), GRS 130.0 (2005), GRS 130.1 (2005), GRS 130.2 (2005), GRS 140.0 (2005), GRS 140.1 (2005), GRS 140.2 (2005), GRS 140.3 (2005), GRS 140.4 (2005), GRS 150.0 (2005), GRS 160.0 (2005), GRS 170.0 (2005), GRS 210.0 (2005), GRS 210.1 (2005), GRS 300.0 (2005), GRS 310.0 (2005), GRS 310.1 (2005), GRS 310.2 (2005), GRS 310.3 (2005), GRS 320.0 (2005), GRS 400.0 (2005), GRS 410.0 (2005), GRS 440.0 (2005), GRS 110.0 (2007), GRS 120.0 (2007), GRS 130.0 (2007), GRS 130.1 (2007), GRS 130.2 (2007), GRS 140.0 (2007), GRS 140.1 (2007), GRS 140.2 (2007), GRS 140.3 (2007), GRS 140.4 (2007), GRS 150.0 (2007), GRS 160.0 (2007), GRS 170.0 (2007), GRS 210.0 (2007), GRS 210.1 (2007), GRS 300.0 (2007), GRS 310.0 (2007), GRS 310.1 (2007), GRS 310.2 (2007), GRS 310.3 (2007), GRS 320.0 (2007), GRS 400.0 (2007), GRS 410.0 (2007), GRS 440.0 (2007), GRS 110.0 (2008), GRS 120.0 (2008), GRS 130.0 (2008), GRS 130.1 (2008), GRS 130.2 (2008), GRS 140.0 (2008), GRS 140.1 (2008), GRS 140.2 (2008), GRS 140.3 (2008), GRS 140.4 (2008), GRS 150.0 (2008), GRS 160.0 (2008), GRS 170.0 (2008), GRS 210.0 (2008), GRS 210.1 (2008), GRS 300.0 (2008), GRS 301.0 (2008), GRS 310.0 (2008), GRS 310.1 (2008), GRS 310.2 (2008), GRS 310.3 (2008), GRS 320.0 (2008), GRS 400.0 (2008), GRS 410.0 (2008), GRS 440.0 (2008), GRS 110.0 (2010), GRS 120.0 (2010), GRS 130.0 (2010), GRS 130.1 (2010), GRS 130.2 (2010), GRS 140.0 (2010), GRS 140.1 (2010), GRS 140.2 (2010), GRS 140.3 (2010), GRS 140.4 (2010), GRS 150.0 (2010), GRS 160.0 (2010), GRS 170.0 (2010), GRS 210.0 (2010), GRS 210.1 (2010), GRS 300.0 (2010), GRS 301.0 (2010), GRS 310.0 (2010), GRS 400.0 (2010), GRS 900.0 (2010), GRS

110.1 (2013), GRS 112.0 (2013), GRS 114.0 (2013), GRS 114.1 (2013), GRS 114.2 (2013), GRS 114.3 (2013), GRS 114.4 (2013), GRS 115.0 (2013), GRS 115.1 (2013), GRS 117.0 (2013), GRS 118.0 (2013), GRS 300.0 (2013), GRS 310.0 (2013), GRS 310.1 (2013), GRS 310.2 (2013), GRS 310.3 (2013), GRS 400.0 (2013), GRS 410.0 (2013), GRS 440.0 (2013), GRS 112.0 (2015), GRS 440.0 (2015), GRS 110.0 G (2009), GRS 120.0 G (2009), GRS 131.0 G (2009), GRS 141 0 G (2009), GRS 150.0 G (2009), GRS 210.0 G (2009), GRS 210.1 G (2009), GRS 300.0 G (2009), GRS 301.0 G (2009), GRS 302.0 G (2009), GRS 310.0 G (2009), GRS 110.0 G (2011), GRS 120.0 G (2011), GRS 210.0 G (2011), GRS 210.1 G (2011), GRS 300.0 G (2011), GRS 301.0 G (2011), GRS 302.0 G (2011), GRS 310.0 G (2011), GRS 110.1 G (2013), GRS 112.0 G (2013), GRS 114.0 G (2013), GRS 114.3 G (2013), GRS 115.0 G (2013), GRS 115.1 G (2013), GRS 117.0 G (2013), GRS 118.0 G (2013), GRS 300.0 G (2013), GRS 302.0 G (2013), GRS 310.0 G (2013)

Australian Prudential Regulation Authority Act 1998

I, Ian Laughlin, delegate of APRA:

- (a) under section 57 of the *Australian Prudential Regulation Authority Act 1998* (the Act) and subsection 33(3) of *the Acts Interpretation Act 1901*, REVOKE the Australian Prudential Regulation Authority (confidentiality) determination No. 25 of 2013; and
- (b) under paragraph 57(2)(b) of the Act, DETERMINE that a reporting document or part of a reporting document of a kind specified in Part 1, Part 2 and Part 3 of the Schedule does not contain confidential information.

This instrument has effect on the date of registration on the FRLI.

Note: The effect of this instrument is that the non-confidential information may be published under subsection 56(5C) of the Act.

Dated: 12 June 2015

[Signed]

Ian Laughlin
Deputy Chairman

Interpretation

In this determination

APRA means the Australian Prudential Regulation Authority.

FRLI means the Federal Register of Legislative Instruments.

reporting document means a reporting document within the meaning of section 13 of the *Financial Sector (Collection of Data) Act 2001*.

Schedule

Part 1 (Reporting documents covered by this determination)

This determination applies to quarterly and annual information in the reporting forms given to APRA by a general insurer under the following reporting standards, where a period of at least 14 days has elapsed from the date the general insurer was required to provide the information required under the reporting standards in accordance with paragraph 5 of Reporting Standard GRS 001 Reporting Requirements:

1. Current reporting standards

- a. Reporting Standard GRS 112.0 Determination of Capital Base (which came into effect on 1 January 2015)
- b. Reporting Standard GRS 114.1 Assets by Counterparty Grade (which came into effect on 1 January 2013)
- c. Reporting Standard GRS 114.2 Derivatives Activity (which came into effect on 1 January 2013)
- d. Reporting Standard GRS 114.3 Off-balance Sheet Business (which came into effect on 1 January 2013)
- e. Reporting Standard GRS 114.4 Details of Investment Assets (which came into effect on 1 January 2013)
- f. Reporting Standard GRS 300.0 Statement of Financial Position (which came into effect on 1 January 2013)
- g. Reporting Standard GRS 310.0 Income Statement (which came into effect on 1 January 2013)
- h. Reporting Standard GRS 400.0 Statement of Risk by Country (which came into effect on 1 January 2013)

AND

This determination applies to semi-annual and annual information in the reporting forms given to APRA by a parent entity of a Level 2 insurance group under the following reporting standards, where a period of at least 14 days has elapsed from the date the parent entity was required to provide the information required under the reporting standards in accordance with paragraph 7 of Reporting Standard GRS 001 Reporting Requirements:

2. Current reporting standards for level 2 insurance groups

- a. Reporting Standard GRS 112.0_G Determination of Capital Base (which came into effect on 1 January 2013)
- b. Reporting Standard GRS 114.1_G Assets by Counterparty Grade (which came into effect on 1 January 2013)
- c. Reporting Standard GRS 114.3_G Off-balance Sheet Business (which came into effect on 1 January 2013)
- d. Reporting Standard GRS 300.0_G Statement of Financial Position (which came into effect on 1 January 2013)
- e. Reporting Standard GRS 302.0_G Statement of Financial Position by Region (which came into effect on 1 January 2013)
- f. Reporting Standard GRS 310.0_G Income Statement (which came into effect on 1 January 2013)

Schedule

Part 2 (Parts of reporting documents covered by this determination)

This determination applies to quarterly and annual information in the following parts of reporting forms given to APRA by a general insurer under the following reporting standards, where a period of at least 14 days has elapsed from the date the general insurer was required to provide the information required under the reporting standards in accordance with paragraph 5 of Reporting Standard GRS 001 Reporting Requirements:

1. Current reporting standards

Parts of reporting form covered by this determination	Reporting standards
<p>GRF 110.1: Prescribed Capital Amount</p> <p>Section 1: Summary of prescribed capital amount:</p> <ol style="list-style-type: none"> 1. Insurance Risk Charge <ol style="list-style-type: none"> 1.1 GRF 115.0: OCL Insurance Risk Charge 1.2 GRF 115.1: PL Insurance Risk Charge 2. GRF 116.0: Insurance Concentration Risk Charge 3. GRF 114. 0: Asset Risk Charge 4. GRF 117.0: Asset Concentration Risk Charge 5. GRF 118.0: Operational Risk Charge 6. Aggregation benefit 7. Adjustments to prescribed capital amount as approved by APRA – Total amount 8. Prescribed capital amount <p>Section 2: Capital Adequacy Assessment - All data items</p> <p>Section 3: Adjusted net assets in Australia - All data items</p>	<p>Reporting Standard GRS 110.1 Prescribed Capital Amount (which came into effect on 1 January 2013)</p>
<p>GRF 114.0: Asset Risk Charge</p> <p>Section 1: Asset Risk Charge calculation</p> <ol style="list-style-type: none"> 1. Items subject to stress 2. Impact on capital base 3. Risk charge components 4. Aggregate risk charge component 5. Less: Tax benefits deduction 6. Adjustments to Asset Risk Charge 	<p>Reporting Standard GRS 114.0 Asset Risk Charge (which came into effect on 1 January 2013)</p>

Parts of reporting form covered by this determination	Reporting standards
<p>as approved by APRA – Total amount</p> <p>7. Asset Risk Charge</p> <p>Section 2: Additional information</p> <p>8. Assets fair values subject to credit spreads stress</p> <p>9. Stressed asset values post credit spreads stress</p> <p>10. Yields used in stress scenarios</p>	
<p>GRF 115.0: Outstanding Claims Liabilities – Insurance Risk Charge</p> <p>Were actuarial services used to complete this return (Yes/No)</p> <p>Section 3:</p> <p>Total direct business - All data items</p> <p>Total reinsurance business - All data items</p> <p>Adjustments to OCL Insurance Risk Charge as approved by APRA – Total OCL insurance risk charge</p> <p>Total - All data items</p>	<p>Reporting Standard GRS 115.0 Outstanding Claims Liabilities - Insurance Risk Charge (which came into effect on 1 January 2013)</p>
<p>GRF 115.1: Premiums Liabilities – Insurance Risk Charge</p> <p>Were actuarial services used to complete this return (Yes/No)</p> <p>Section 3A: GPS 320 Total</p> <p>Total direct business - All data items</p> <p>Total reinsurance business - All data items</p> <p>Adjustments to PL Insurance Risk Charge as approved by APRA – Total PL insurance risk charge</p> <p>Total - All data items</p> <p>Section 3B: AASB 1023 Total</p> <p>Total direct business - All data items</p> <p>Total reinsurance business - All data items</p> <p>Total - All data items</p> <p>Other items description</p> <p>Section 3C: Total premiums liabilities surplus / deficit</p> <p>Total direct business – premiums liabilities surplus/deficit</p> <p>Total reinsurance business– premiums liabilities surplus/deficit</p>	<p>Reporting Standard GRS 115.1 Premiums Liabilities - Insurance Risk Charge (which came into effect on 1 January 2013)</p>

Parts of reporting form covered by this determination	Reporting standards
Total deferred reinsurance expenses for future business not yet written Total premiums liabilities surplus/deficit	
GRF 117.0: Asset Concentration Risk Charge (GEN) <ol style="list-style-type: none"> 1. Capital base 2. Adjusted net assets in Australia Section 2A: Asset Concentration Risk Charge limits - All data items Section 3: Totals and risk charges <ol style="list-style-type: none"> 3.1 Reinsurers with counterparty grade 4 3.2 Reinsurers with counterparty grade 5, 6 or 7 3.3 Reinsurance Asset Concentration Risk Charge 3.4 Related parties part of an APRA-regulated group 3.5 Unrelated parties part of an APRA-regulated group 3.6 Other 3.7 Non-reinsurance Asset Concentration Risk Charge 3.8 Adjustments to Asset Concentration Risk Charge as approved by APRA – Total amount 3.9 Asset Concentration Risk Charge 	Reporting Standard GRS_117.0: Asset Concentration Risk Charge (which came into effect on 1 January 2013)
GRF 118.0: Operational Risk Charge (GEN) <ol style="list-style-type: none"> 1. Operational Risk Charge for inwards reinsurance business (ORCI) – All data items 2. Operational Risk Charge for business that is not inwards reinsurance (ORCNI) - All data items 3. Adjustments to Operational Risk Charge as approved by APRA – Total amount 4. Total Operational Risk Charge 	Reporting Standard GRS 118.0: Operational Risk Charge (which came into effect on 1 January 2013)
GRF 310.1 L: Premium Revenue and Reinsurance Expense Section 3: Total direct business - All data items	Reporting Standard GRS 310.1 Premium Revenue and Reinsurance Expense(which came into effect on 1 January 2013)

Parts of reporting form covered by this determination	Reporting standards
<p>Total reinsurance business - All data items Total - All data items Of which is from/with: Parent entity - All data items Of which is from/with: Controlled entities/ Controlled entities of the parent - All data items Of which is from/with: Associates/Joint ventures - All data items Of which is from/with: Other related entities - All data items</p>	
<p>GRF 310.2 L: Claims Expense and Reinsurance Recoveries (L)</p> <p>Section 3: Total direct business - All data items Total reinsurance business - All data items Total - All data items Of which is from/with: Parent entity - All data items Of which is from/with: Controlled entities/ Controlled entities of the parent - All data items Of which is from/with: Associates/Joint ventures - All data items Of which is from/with: Other related entities - All data items</p>	<p>Reporting Standard GRS 310.2 Claims Expense and Reinsurance Recoveries (which came into effect on 1 January 2013)</p>
<p>GRF 310.3 L: Details of Income and Expenses</p> <ol style="list-style-type: none"> 1. Investment income – All data items 2. Operating income – All data items 3. Operating expenses – All data items 4. Underwriting expenses and Acquisition costs <p>Section 3: Total direct business - All data items Total reinsurance business - All data items Total – All data items</p>	<p>Reporting Standard GRS 310.3 Details of Income and Expenses (which came into effect on 1 January 2013)</p>
<p>GRF 410.0 L: Movement In Outstanding Claims Liabilities</p> <p>Section 3: Total direct business - All data items Total reinsurance business - All data items</p> <p>Total – All data items</p>	<p>Reporting Standard GRS 410.0 Movement in Outstanding Claims Liabilities (which came into effect on 1 January 2013)</p>

Parts of reporting form covered by this determination	Reporting standards
GRF 440.0 L: Claims Development Table (L) Section 3: Total direct business - All data items Total reinsurance business - All data items Total – All data items	Reporting Standard GRS 440.0 Claims Development Tables (which came into effect on 1 January 2015)

AND

This determination applies to transitional information in the following parts of reporting forms given to APRA by a general insurer under the following reporting standards, where a period of at least 14 days has elapsed from the date the general insurer was required to provide the information required under the reporting standards in accordance with paragraph 5 of Reporting Standard GRS 001 Reporting Requirements:

Parts of reporting form covered by this determination	Reporting standards
GRF 900.0_L: Statement of Financial Performance and Position (L) – All data items GRF_900.1_L: Premium Revenue, Reinsurance and Claims Expenses (L) Part 1B: Total – All data items Part 2B: Total – All data items	Reporting Standard GRS 900.0 Transitional Arrangements 2010 (Effective until July 2010)

AND

This determination applies to semi-annual and annual information in the following parts of reporting forms given to APRA by a parent entity of a Level 2 insurance group under the following reporting standards, where a period of at least 14 days has elapsed from the date the general insurer was required to provide the information required under the reporting standards in accordance with paragraph 7 of Reporting Standard GRS 001 Reporting Requirements:

2. Current reporting standards for level 2 insurance groups

Parts of reporting form covered by this determination	Reporting standards
GRF_110.1_G: Prescribed Capital Amount (G) Section 1 Summary of prescribed capital amount: 1. Insurance Risk Charge: 1.1 GRF_115.0_G: OCL Insurance	Reporting Standard GRS 110.1_G Prescribed Capital Amount (which came into effect on 1 January 2013)

Parts of reporting form covered by this determination	Reporting standards
<p>Risk Charge</p> <ol style="list-style-type: none"> 1.2 GRF_115.1_G: PL Insurance Risk Charge. 2. GRF_116.0_G: Insurance - Concentration Risk Charge. 3. GRF_114.0_G: Asset Risk Charge. 4. GRF_117.0_G: Asset Concentration Risk Charge. 5. GRF_118.0_G: Operational Risk Charge. 6. Aggregation benefit 7. Adjustments to prescribed capital amount as approved by APRA – Total amount. 8. Prescribed capital amount. <p>Section 2: Capital Adequacy Assessment – All data items</p>	
<p>GRF_114.0 G: Asset Risk Charge</p> <p>Section 1 : Asset Risk Charge calculation</p> <ol style="list-style-type: none"> 1. Items subject to stress 2. Impact on capital base 3. Risk charge components 4. Aggregate risk charge component 5. Less: Tax benefits deduction 6. Adjustments to Asset Risk Charge as approved by APRA – Total amount 7. Asset Risk Charge <p>Section 2: Additional information</p> <ol style="list-style-type: none"> 8. Assets fair values subject to credit spreads stress 9. Stressed asset values post credit spreads stress 10. Yields used in stress scenarios 	<p>Reporting Standard GRS 114.0_G Asset Risk Charge (which came into effect on 1 January 2013)</p>
<p>GRF_115.0A_G Outstanding Claims Liabilities - Insurance Risk Charge - Australia by Class of Business (G)</p> <p>Were actuarial services used to complete this return (Yes/No)</p> <p>Section 2: Direct business (International) All data items</p> <p>Section 4: Reinsurance business (International) All data items</p>	<p>Reporting Standard GRS 115.0_G Outstanding Claims Liabilities - Insurance Risk Charge (which came into effect on 1 January 2013)</p>

Parts of reporting form covered by this determination	Reporting standards
<p>Section 5: Total Total direct Australian business - All data items Total direct International business - All data items Total reinsurance Australian business - All data items Total reinsurance International business - All data items Group adjustments – All data Adjustments to OCL Insurance Risk Charge as approved by APRA Total - All data items OCL surplus / (deficit)</p>	
<p>GRF_115.0B_G Outstanding Claims Liabilities - Insurance Risk Charge - Australia by Region (G)</p> <p>Were actuarial services used to complete this return (Yes/No)</p> <p>Section 1: Direct business (Australian) All data items</p> <p>Section 2: Direct business (International) All data items</p> <p>Section 3: Reinsurance business (Australian) All data items</p> <p>Section 4: Reinsurance business (International) All data items</p> <p>Section 5: Total Total direct Australian business - All data items Total direct International business - All data items Total reinsurance Australian business - All data items Total reinsurance International business - All data items Group adjustments Adjustments to OCL Insurance Risk Charge as approved by APRA Total - All data items OCL surplus / (deficit)</p>	<p>Reporting Standard GRS 115.0_G Outstanding Claims Liabilities - Insurance Risk Charge (which came into effect on 1 January 2013)</p>
<p>GRF_115.1A_G Premiums Liabilities - Insurance Risk Charge - Australia by Class of Business (G)</p>	<p>Reporting Standard GRS 115.1_G Premiums Liabilities - Insurance Risk Charge (which came into effect on 1 January 2013)</p>

Parts of reporting form covered by this determination	Reporting standards
<p>Were actuarial services used to complete this return (Yes/No) Basis of preparation</p> <p>PART A: PREMIUMS LIABILITIES - GPS 320 BASIS</p> <p>Section 2: Direct business (International) All data items</p> <p>Section 4: Reinsurance business (International) All data items</p> <p>Section 5: Total Total direct Australian business - All data items Total direct International business - All data items Total reinsurance Australian business - All data items Total reinsurance International business - All data items Total premiums liabilities - GPS 320 basis – All data items</p> <p>PART B: PREMIUMS LIABILITIES - AASB BASIS</p> <p>Section 7: Direct business (International) All data items</p> <p>Section 9: Reinsurance business (International) All data items</p> <p>Section 10: Total Total direct Australian business - All data items Total direct International business - All data items Total reinsurance Australian business - All data items Total reinsurance International business - All data items Total premiums liabilities - AASB basis – All data items</p> <p>PART C: ADDITIONAL POLICIES RISK CHARGE</p> <p>Section 12: Direct business (International) - Net written premium for material business that incepts in the next reporting period – All</p>	

Parts of reporting form covered by this determination	Reporting standards
<p>data items</p> <p>Section 14: Reinsurance business (International) - Net written premium for material business that incepts in the next reporting period – All data items</p> <p>PART D: TOTAL PREMIUMS LIABILITIES</p> <p>Section 15: Total Total Australian direct business - All data items Total Australian reinsurance business - All data items Total International direct business - All data items Total International reinsurance business - All data items Group adjustments Adjustments to PL Insurance Risk Charge as approved by APRA Total - All data items PL surplus / (deficit) – All data items</p>	
<p>GRF_115.1B_G Premiums liabilities - Insurance Risk Charge - Australia by Region (G)</p> <p>Were actuarial services used to complete this return (Yes/No) Basis of preparation</p> <p>PART A: PREMIUMS LIABILITIES - GPS 320 BASIS All data items</p> <p>PART B: PREMIUMS LIABILITIES - AASB BASIS All data items</p> <p>PART C: ADDITIONAL POLICIES RISK CHARGE All data items</p> <p>PART D: TOTAL PREMIUMS LIABILITIES</p> <p>Section 15: Total Total Australian direct business - All data items Total Australian reinsurance business - All data items</p>	<p>Reporting Standard GRS 115.1_G Premiums Liabilities - Insurance Risk Charge (which came into effect on 1 January 2013)</p>

Parts of reporting form covered by this determination	Reporting standards
<p>Total International direct business - All data items</p> <p>Total International reinsurance business - All data items</p> <p>Group adjustments</p> <p>Adjustments to PL Insurance Risk Charge as approved by APRA</p> <p>Total - All data items</p> <p>PL surplus / (deficit) – All data items</p>	
<p>GRF_117.0_G: Asset Concentration Risk Charge (G)</p> <p>1. Capital base</p> <p>Section 2A: Asset Concentration Risk Charge limits</p> <p>All data items</p> <p>Section 3: Totals and risk charges</p> <p>3.1 Reinsurers with counterparty grade 4</p> <p>3.2 Reinsurers with counterparty grade 5, 6 or 7</p> <p>3.3 Reinsurance Asset Concentration Risk Charge</p> <p>3.4 Related parties part of an APRA-regulated group</p> <p>3.5 Unrelated parties part of an APRA-regulated group</p> <p>3.6 Other</p> <p>3.7 Non-reinsurance Asset Concentration Risk Charge</p> <p>3.8 Adjustments to Asset Concentration Risk Charge as approved by APRA – Total amount</p> <p>3.9 Asset Concentration Risk Charge</p>	<p>Reporting Standard GRS 117.0_G Asset Concentration Risk Charge (which came into effect on 1 January 2013)</p>
<p>GRF_118.0_G: Operational Risk Charge (G)</p> <p>1. Operational Risk Charge for inwards reinsurance business (ORCI) – All data items</p> <p>2. Operational Risk Charge for business that is not inwards reinsurance (ORCNI) - All data items</p> <p>3. Adjustments to Operational Risk Charge as approved by APRA – Total amount</p> <p>4. Total Operational Risk Charge</p>	<p>Reporting Standard GRS 118.0_G Operational Risk Charge (which came into effect on 1 January 2013)</p>

Schedule

Part 3 (Superseded reporting documents covered by this determination)

This determination applies to quarterly and annual information in the following reporting forms or parts of reporting forms given to APRA by a general insurer under the following reporting standards:

Reporting standards which ceased to have effect for general insurers

General Insurance Reporting Standards (2013)

Reporting Standard GRS 112.0 Determination of Capital Base (which came into effect on 1 January 2013)

Parts of reporting form covered by this determination	Reporting standards
GRF_440.0_L: Claims Development Table (L) Section 3: Total direct business - All data items Total reinsurance business - All data items Total – All data items	Reporting Standard GRS 440.0 Claims Development Tables (which came into effect on 1 January 2013)

General Insurance Reporting Standards (2010)

- a. Reporting Standard GRS 110.0 (2010) Minimum Capital Requirement (which came into effect on 24 August 2010)
- b. Reporting Standard GRS 120.0 (2010) Determination of Capital Base (which came into effect on 23 August 2010)
- c. Reporting Standard GRS 130.0 Balance Sheet Business - Credit Substitutes Provided and Capital Charge (which came into effect on 23 August 2010)
- d. Reporting Standard GRS 130.1 Off Balance Sheet Business - Liquidity Support Facilities Obtained (which came into effect on 23 August 2010)
- e. Reporting Standard GRS 130.2 Off Balance Sheet Business - Charges Granted and Risk Charge (which came into effect on 23 August 2010)
- f. Reporting Standard GRS 140 (2010) Investments (which came into effect on 23 August 2010)

Parts of reporting form covered by this determination	Reporting standards
<p>GRF_150.0_B: Asset Exposure Concentrations and Risk Charge (B)</p> <p>Adjusted net assets in Australia. GRADE 4 and 5 TOTALS – All data items NET CONCENTRATION RISK CHARGE</p> <p>GRF_150.0_L: Asset Exposure Concentrations and Risk Charge (L)</p> <p>Capital base. GRADE 4 and 5 TOTALS – All data items NET CONCENTRATION RISK CHARGE</p>	<p>Reporting Standard GRS 150.0 (2010) Asset Exposure Concentrations and Risk Charge (which came into effect on 30 August 2010)</p>

- g. Reporting Standard GRS 160.0 (2010) Derivative Activity and Risk Charge (which came into effect on 30 August 2010)
- h. Reporting Standard GRS 170.0 (2010) Concentration Risk Charge (which came into effect on 30 August 2010)

Parts of reporting form covered by this determination	Reporting standards
<p>GRF_210.0_L: Outstanding Claims Provision - Insurance Risk Charge (L)</p> <p>Were actuarial services used to complete this return (Yes / No)</p> <p>Part 3: Total All data items</p> <p>GRF_210_1_L: Premiums Liabilities - Insurance Risk Charge (L)</p> <p>Were actuarial services used to complete this return (Yes / No)</p> <p>Part 3A: GPS 310 Total All data items</p> <p>Part 3B: AASB 1023 Total All data items</p> <p>Part 3C: Total Premiums liabilities Surplus / Deficit All data items</p>	<p>Reporting Standard GRS 210 (2010) Insurance Risk Charge (which came into effect on 30 August 2010)</p>

- i. Reporting Standard GRS 300.0 (2010) Statement of Financial Position (which came into effect on 30 August 2010)

- j. Reporting Standard GRS 301.0 (2010) Reinsurance Assets and Risk Charge (which came into effect on 23 August 2010)

Parts of reporting form covered by this determination	Reporting standards
<p>GRF_310.0_B: Statement of Financial Performance (B) – All data items</p> <p>GRF_310.0_L: Statement of Financial Performance (L) – All data items</p> <p>GRF_310.1_L: Premium Revenue and Reinsurance Expense</p> <p>Part 3: Total – All data items</p> <p>GRF_310.2_L: Claims Expense and Reinsurance Recoveries (L)</p> <p>Part 3: Total – All data items</p> <p>GRF_310.3_L: Details of Income and Expenses</p> <p>Section 1. Investment income – All data items</p> <p>Section 2. Operation income – All data items</p> <p>Section 3. Operation expenses – All data items</p> <p>Section 4. Underwriting expenses and Acquisition costs</p> <p>Total underwriting expenses and acquisition costs – All data items</p>	<p>Reporting Standard GRS 310 (2010) Statement of Financial Performance (which came into effect on 30 August 2010)</p>
<p>GRF_400.0_L: Statement of Risk by Country - All data items</p> <p>GRF_410.0_L: Movement In Outstanding Claims Provision (L)</p> <p>Total direct business – All data items</p> <p>Total RI business – All data items</p> <p>Total – All data items</p> <p>GRF_440.0_L: Claims Development Table (L)</p> <p>Total Direct Business – All data items</p> <p>Total Reinsurance Business – All data items</p> <p>Total – All data items</p>	<p>Reporting Standard GRS 400 (2010) Supplementary Reporting Information (which came into effect on 24 August 2010)</p>

General Insurance Reporting Standards (2008)

- a. Reporting Standard GRS 110.0 (2008) Minimum Capital Requirement (which came into effect on 23 October 2008)

- b. Reporting Standard GRS 120.0 (2008) Determination of Capital Base (which came into effect on 23 October 2008)
- c. Reporting Standard GRS 130.0 (2008) Balance Sheet Business - Credit Substitutes Provided and Capital Charge (which came into effect on 23 October 2008)
- d. Reporting Standard GRS 130.1 (2008) Off Balance Sheet Business - Liquidity Support Facilities Obtained (which came into effect on 23 October 2008)
- e. Reporting Standard GRS 130.2 (2008) Off Balance Sheet Business - Charges Granted and Risk Charge (which came into effect on 23 October 2008)
- f. Reporting Standard GRS 140.0 (2008) Investments - Direct Interest Rate Holdings and Risk Charge (which came into effect on 23 October 2008)
- g. Reporting Standard GRS 140.1 (2008) Investments - Direct Equity Holdings and Risk Charge (which came into effect on 23 October 2008)
- h. Reporting Standard GRS 140.2 (2008) Investments - Direct Property Holdings and Risk Charge (which came into effect on 23 October 2008)
- i. Reporting Standard GRS 140.3 (2008) Investments - Loans and Advances and Risk Charge (which came into effect on 23 October 2008)
- j. Reporting Standard GRS 140.4 (2008) Investments - Indirectly Held by Insurer and Risk Charge (which came into effect on 23 October 2008)

Parts of reporting form covered by this determination	Reporting standards
<p>GRF_150.0_B: Asset Exposure Concentrations and Risk Charge (B)</p> <p>Adjusted net assets in Australia. GRADE 4 and 5 TOTALS – All data items NET CONCENTRATION RISK CHARGE</p> <p>GRF_150.0_L: Asset Exposure Concentrations and Risk Charge (L)</p> <p>Capital base. GRADE 4 and 5 TOTALS – All data items NET CONCENTRATION RISK CHARGE</p>	<p>Reporting Standard GRS 150.0 (2008) Asset Concentration and Risk Charge (which came into effect on 23 October 2008)</p>

- k. Reporting Standard GRS 160.0 (2008) Derivative Activity and Risk Charge (which came into effect on 23 October 2008)

Parts of reporting form covered by this determination	Reporting standards
<p>GRF_210.0_L: Outstanding Claims Provision - Insurance Risk Charge (L)</p> <p>Were actuarial services used to complete this return (Yes / No)</p> <p>Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items</p>	<p>Reporting Standard GRS 210.0 (2008) Outstanding Claims Provision - Insurance Risk Charge (which came into effect on 23 October 2008)</p>
<p>GRF_210.1_L: Premiums Liabilities - Insurance Risk Charge (L)</p> <p>Were actuarial services used to complete this return (Yes / No)</p> <p>Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items</p>	<p>Reporting Standard GRS 210.1 (2008) Premium Liabilities - Insurance Risk Charge (which came into effect on 23 October 2008)</p>

- l. Reporting Standard GRS 300.0 (2008) Statement of Financial Position (which came into effect on 31 October 2008)
- m. Reporting Standard GRS 301.0 (2008) Reinsurance Assets and Risk Charge (which came into effect on 31 October 2008)
- n. Reporting Standard GRS 310.0 (2008) Statement of Financial Performance (which came into effect on 7 November 2008)

Parts of reporting form covered by this determination	Reporting standards
<p>GRF_310.1_L: Premium Revenue and Reinsurance Expense</p> <p>Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items</p>	<p>Reporting Standard GRS 310.1 (2008) Premium Revenue and Reinsurance Expense (which came into effect on 23 October 2008)</p>
<p>GRF_310.2_L: Claims Expense and Reinsurance Recoveries (L)</p> <p>Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items</p>	<p>Reporting Standard GRS 310.2 (2008) Claims Expense and Reinsurance Recoveries (which came into effect on 23 October 2008)</p>

- o. Reporting Standard GRS 310.3 (2008) Investment and Operating Income and Expense (which came into effect on 1 November 2008)

- p. Reporting Standard GRS 320.0 (2008) Reconciliation of Annual Disclosure (which came into effect on 3 November 2008)
- q. Reporting Standard GRS 400.0 (2008) Statement of Risk by Country (which came into effect on 3 November 2008)

Parts of reporting form covered by this determination	Reporting standards
GRF_410.0_L: Movement In Outstanding Claims Provision (L) Total direct business – All data items Total RI business – All data items Total – All data items	Reporting Standard GRS 410.0 (2008) Movement in Outstanding Claims Provision (which came into effect on 23 October 2008)
GRF_440.0_L: Claims Development Table (L) Total Direct Business – All data items Total Reinsurance Business – All data items Total – All data items	Reporting Standard GRS 440.0 (2008) Claims Development Tables (which came into effect on 23 October 2008)

General Insurance Reporting Standards (2007)

- a. Reporting Standard GRS 110.0 (2007) Minimum Capital Requirement (which came into effect on 1 January 2007)
- b. Reporting Standard GRS 120.0 (2007) Determination of Capital Base (which came into effect on 1 January 2007)
- c. Reporting Standard GRS 130.0 (2007) Balance Sheet Business - Credit Substitutes Provided and Capital Charge (which came into effect on 1 January 2007)
- d. Reporting Standard GRS 130.1 (2007) Off Balance Sheet Business - Liquidity Support Facilities Obtained (which came into effect on 1 January 2007)
- e. Reporting Standard GRS 130.2 (2007) Off Balance Sheet Business - Charges Granted and Risk Charge (which came into effect on 1 January 2007)
- f. Reporting Standard GRS 140.0 (2007) Investments - Direct Interest Rate Holdings and Risk Charge (which came into effect on 1 January 2007)
- g. Reporting Standard GRS 140.1 (2007) Investments - Direct Equity Holdings and Risk Charge (which came into effect on 1 January 2007)
- h. Reporting Standard GRS 140.2 (2007) Investments - Direct Property Holdings and Risk Charge (which came into effect on 1 January 2007)
- i. Reporting Standard GRS 140.3 (2007) Investments - Loans and Advances and Risk Charge (which came into effect on 1 January 2007)
- j. Reporting Standard GRS 140.4 (2007) Investments - Indirectly Held by Insurer and Risk Charge (which came into effect on 1 January 2007)

Parts of reporting form covered by this determination	Reporting standards
<p>GRF_150.0_B: Asset Exposure Concentrations and Risk Charge (B)</p> <p>Adjusted net assets in Australia. GRADE 4 and 5 TOTALS – All data items NET CONCENTRATION RISK CHARGE</p> <p>GRF_150.0_L: Asset Exposure Concentrations and Risk Charge (L)</p> <p>Capital base. GRADE 4 and 5 TOTALS – All data items NET CONCENTRATION RISK CHARGE</p>	<p>Reporting Standard GRS 150.0 (2007) Asset Exposure Concentrations and Risk Charge (which came into effect on 1 January 2007)</p>

- k. Reporting Standard GRS 160.0 (2007) Derivative Activity and Risk Charge (which came into effect on 1 January 2007)
- l. Reporting Standard GRS 170.0 (2007) Concentration Risk Charge (which came into effect on 1 January 2007)

Parts of reporting form covered by this determination	Reporting standards
<p>GRF_210.0_L: Outstanding Claims Provision - Insurance Risk Charge (L)</p> <p>Were actuarial services used to complete this return (Yes / No)</p> <p>Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items</p>	<p>Reporting Standard GRS 210.0 (2007) Outstanding Claims Provision - Insurance Risk Charge (which came into effect on 1 January 2007)</p>
<p>GRF_210.1_L: Premiums Liabilities - Insurance Risk Charge (L)</p> <p>Were actuarial services used to complete this return (Yes / No)</p> <p>Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items</p>	<p>Reporting Standard GRS 210.1 (2007) Premium Liabilities - Insurance Risk Charge (which came into effect on 1 January 2007)</p>

- m. Reporting Standard GRS 300.0 (2007) Statement of Financial Position (which came into effect on 1 January 2007)
- n. Reporting Standard GRS 310.0 (2007) Statement of Financial Performance (which came into effect on 1 January 2007)

Parts of reporting form covered by this determination	Reporting standards
GRF_310.1_L: Premium Revenue and Reinsurance Expense Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items	Reporting Standard GRS 310.1 (2007) Premium Revenue and Reinsurance Expense (which came into effect on 1 January 2007)
GRF_310.2_L: Claims Expense and Reinsurance Recoveries (L) Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items	Reporting Standard GRS 310.2 (2007) Claims Expense and Reinsurance Recoveries (which came into effect on 1 January 2007)

- o. Reporting Standard GRS 310.3 (2007) Investment and Operating Income and Expense (which came into effect on 1 January 2007)
- p. Reporting Standard GRS 320.0 (2007) Reconciliation of Annual Disclosure (which came into effect on 1 January 2007)
- q. Reporting Standard GRS 400.0 (2007) Statement of Risk by Country (which came into effect on 1 January 2007)

Parts of reporting form covered by this determination	Reporting standards
GRF_410.0_L: Movement In Outstanding Claims Provision (L) Total direct business – All data items Total RI business – All data items Total – All data items	Reporting Standard GRS 410.0 (2007) Movement in Outstanding Claims Provision (which came into effect on 1 January 2007)
GRF_440.0_L: Claims Development Table (B) Total Direct Business – All data items Total Reinsurance Business – All data items Total – All data items GRF_440.0_L: Claims Development Table (L) Total Direct Business – All data items Total Reinsurance Business – All data items Total – All data items	Reporting Standard GRS 440.0 (2007) Claims Development Tables (which came into effect on 1 January 2007)

General Insurance Reporting Standards (2005)

- a. Reporting Standard GRS 110.0 (2005) Minimum Capital Requirement (which came into effect on 1 July 2005)
- b. Reporting Standard GRS 120.0 (2005) Determination of Capital Base (which came into effect on 1 July 2005)
- c. Reporting Standard GRS 130.0 (2005) Balance Sheet Business - Credit Substitutes Provided and Risk Charge (which came into effect on 1 July 2005)
- d. Reporting Standard GRS 130.1 (2005) Off Balance Sheet Business - Liquidity Support Facilities Obtained (which came into effect on 1 July 2005)
- e. Reporting Standard GRS 130.2 (2005) Off Balance Sheet Business - Charges Granted and Risk Charge (which came into effect on 1 July 2005)
- f. Reporting Standard GRS 140.0 (2005) Investments - Direct Interest Rate Holdings and Risk Charge (which came into effect on 1 July 2005)
- g. Reporting Standard GRS 140.1 (2005) Investments - Direct Equity Holdings and Risk Charge (which came into effect on 1 July 2005)
- h. Reporting Standard GRS 140.2 (2005) Investments - Direct Property Holdings and Risk Charge (which came into effect on 1 July 2005)
- i. Reporting Standard GRS 140.3 (2005) Investments - Loans and Advances and Risk Charge (which came into effect on 1 July 2005)
- j. Reporting Standard GRS 140.4 (2005) Investments - Indirectly Held by Insurer and Risk Charge (which came into effect on 1 July 2005)

Parts of reporting form covered by this determination	Reporting standards
<p>GRF_150.0: Asset Exposure Concentrations and Risk Charge – Insurer (Licensed insurer)</p> <p>Totals – All data items Total adjusted concentration risk charge</p> <p>GRF_150.0: Asset Exposure Concentrations and Risk Charge – Insurer (Group)</p> <p>Totals – All data items Total adjusted concentration risk charge</p> <p>GRF_150.0: Asset Exposure Concentrations and Risk Charge – Branch (Licensed insurer)</p> <p>Totals – All data items Total adjusted concentration risk charge</p>	<p>Reporting Standard GRS 150.0 (2005) Asset Exposure Concentrations and Risk Charge (which came into effect on 1 July 2005)</p>

- k. Reporting Standard GRS 160.0 (2005) Derivatives Activity and Risk Charge (which came into effect on 1 July 2005)
- l. Reporting Standard GRS 170.0 (2005) Maximum Event Retention and Risk Charge (which came into effect on 1 July 2005)

Parts of reporting form covered by this determination	Reporting standards
<p>GRF_210.0_L: Outstanding Claims Provision - Insurance Risk Charge (L) – Insurer (Licensed insurer)</p> <p>Actuarial services are not mandatory on a quarterly basis, however were actuarial services used to complete this return (Yes / No)</p> <p>Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items</p> <p>GRF_210.0_L: Outstanding Claims Provision - Insurance Risk Charge (L) – Insurer (Group)</p> <p>Actuarial services are not mandatory on a quarterly basis, however were actuarial services used to complete this return (Yes / No)</p> <p>Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items</p> <p>GRF_210_0_L: Outstanding Claims Provision - Insurance Risk Charge (L) – Branch (Licensed insurer)</p> <p>Actuarial services are not mandatory on a quarterly basis, however were actuarial services used to complete this return (Yes / No)</p> <p>Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items</p>	<p>Reporting Standard GRS 210.0 (2005) Outstanding Claims Provision - Insurance Risk Charge (which came into effect on 1 July 2005)</p>

<p>GRF_210.1_L: Premiums Liabilities - Insurance Risk Charge (L) – Insurer (Licensed insurer)</p> <p>Actuarial services are not mandatory on a quarterly basis, however were actuarial services used to complete this return (Yes / No)</p> <p>Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items</p> <p>GRF_210.1_L: Premiums Liabilities - Insurance Risk Charge (L) – Insurer (Group)</p> <p>Actuarial services are not mandatory on a quarterly basis, however were actuarial services used to complete this return (Yes / No)</p> <p>Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items</p> <p>GRF_210.1_L: Premiums Liabilities - Insurance Risk Charge (L) – Branch (Licensed insurer)</p> <p>Actuarial services are not mandatory on a quarterly basis, however were actuarial services used to complete this return (Yes / No)</p> <p>Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items</p>	<p>Reporting Standard GRS 210.1 (2005) Premium Liabilities - Insurance Risk Charge (which came into effect on 1 July 2005)</p>
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- m. Reporting Standard GRS 300.0 (2005) Statement of Financial Position (which came into effect on 1 July 2005)
- n. Reporting Standard GRS 310.0 (2005) Statement of Financial Performance (which came into effect on 1 July 2005)

Parts of reporting form covered by this determination	Reporting standards
<p>GRF_310.1_L: Premium Revenue and Reinsurance Expense – Insurer (Licensed insurer)</p> <p>Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items</p> <p>Of which is from/with: Parent entity – All data items Controlled entities / controlled entities of the parent – All data items Associates – All data items Other related entities – All data items</p> <p>GRF_310.1_L: Premium Revenue and Reinsurance Expense – Insurer (Group)</p> <p>Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items</p> <p>Of which is from/with: Parent entity – All data items Controlled entities / controlled entities of the parent – All data items Associates – All data items Other related entities – All data items</p> <p>GRF_310.1_L: Premium Revenue and Reinsurance Expense – Branch (Licensed insurer)</p> <p>Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items</p> <p>Of which is from/with: Parent entity – All data items Controlled entities / controlled entities of the parent – All data items Associates – All data items Other related entities – All data items</p>	<p>Reporting Standard GRS 310.1 (2005) Premium Revenue and Reinsurance Expense (which came into effect on 1 July 2005)</p>

<p>GRF_310.2_L: Claims Expense and Reinsurance Recoveries – Insurer (Licensed insurer)</p> <p>Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items</p> <p>Of which is from/with: Parent entity – All data items Controlled entities / controlled entities of the parent – All data items Associates – All data items Other related entities – All data items</p> <p>GRF_310.2_L: Claims Expense and Reinsurance Recoveries – Insurer (Group)</p> <p>Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items</p> <p>Of which is from/with: Parent entity – All data items Controlled entities / controlled entities of the parent – All data items Associates – All data items Other related entities – All data items</p> <p>GRF_310.2_L: Claims Expense and Reinsurance Recoveries – Branch (Licensed insurer)</p> <p>Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items</p> <p>Of which is from/with: Parent entity – All data items Controlled entities / controlled entities of the parent – All data items Associates – All data items Other related entities – All data items</p>	<p>Reporting Standard GRS 310.2 (2005) Claims Expense and Reinsurance Recoveries (which came into effect on 1 July 2005)</p>
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- o. Reporting Standard GRS 310.3 (2005) Investment and Operating Income and Expense (which came into effect on 1 July 2005)
- p. Reporting Standard GRS 320.0 (2005) Reconciliation of Annual Disclosure (which came into effect on 1 July 2005)
- q. Reporting Standard GRS 400.0 (2005) Statement of Risk by Country (which came into effect on 1 July 2005)

Parts of reporting form covered by this determination	Reporting standards
<p>GRF_410.0_L: Movement In Outstanding Claims Provision – Insurer (Licensed insurer) Total direct business – All data items Total reinsurance business – All data items Total – All data items</p> <p>GRF_410.0_L: Movement In Outstanding Claims Provision – Insurer (Group) Total direct business – All data items Total reinsurance business – All data items Total – All data items</p> <p>GRF_410.0_L: Movement In Outstanding Claims Provision – Branch (Licensed insurer) Total direct business – All data items Total reinsurance business – All data items Total – All data items</p>	<p>Reporting Standard GRS 410.0 (2005) Movement in Outstanding Claims Provision (which came into effect on 1 July 2005)</p>
<p>GRF_440.0_L: Claims Development Table – Insurer (Licensed insurer) Total Direct Business – All data items Total Reinsurance Business – All data items Total – All data items</p> <p>GRF_440.0_L: Claims Development Table – Group (Licensed insurer) Total Direct Business – All data items Total Reinsurance Business – All data items Total – All data items</p> <p>GRF_440.0_L: Claims Development Table – Branch (Licensed insurer) Total Direct Business – All data items Total Reinsurance Business – All data items Total – All data items</p>	<p>Reporting Standard GRS 440.0 (2005) Claims Development Tables (which came into effect on 1 July 2005)</p>

General Insurance Reporting Standards (2002)

- a. Reporting Standard GRS 110.0 (2002) Minimum Capital Requirement made on 28 June 2002 (which came into effect on 1 July 2002)
- b. Reporting Standard GRS 120.0 (2002) Determination of Capital Base made on 28 June 2002 (which came into effect on 1 July 2002)
- c. Reporting Standard GRS 130.0 (2002) Balance Sheet Business - Credit Substitutes Provided and Capital Charge made on 28 June 2002 (which came into effect on 1 July 2002)
- d. Reporting Standard GRS 130.1 (2002) Off Balance Sheet Business - Liquidity Support Facilities Obtained made on 28 June 2002 (which came into effect on 1 July 2002)
- e. Reporting Standard GRS 130.2 (2002) Off Balance Sheet Business - Charges Granted and Risk Charge made on 28 June 2002 (which came into effect on 1 July 2002)

- f. Reporting Standard GRS 140.0 (2002) Investments - Direct Interest Rate Holdings and Risk Charge made on 28 June 2002 (which came into effect on 1 July)
- g. Reporting Standard GRS 140.1 (2002) Investments - Direct Equity Holdings and Risk Charge made on 28 June 2002 (which came into effect on 1 July 2002)
- h. Reporting Standard GRS 140.2 (2002) Investments - Direct Property Holdings and Risk Charge made on 28 June 2002 (which came into effect on 1 July 2002)
- i. Reporting Standard GRS 140.3 (2002) Investments - Loans and Advances and Risk Charge made on 28 June 2002 (which came into effect)
- j. Reporting Standard GRS 140.4 (2002) Investments - Indirectly Held by Insurer and Risk Charge made on 28 June 2002 (which came into effect on 1 July 2002)

Parts of reporting form covered by this determination	Reporting standards
<p>GRF_150.0: Asset Exposure Concentrations and Risk Charge – Insurer (Licensed insurer)</p> <p>Totals – All data items Total adjusted concentration risk charge</p> <p>GRF_150.0: Asset Exposure Concentrations and Risk Charge – Insurer (Group)</p> <p>Totals – All data items Total adjusted concentration risk charge</p> <p>GRF_150.0: Asset Exposure Concentrations and Risk Charge – Branch (Licensed insurer)</p> <p>Totals – All data items Total adjusted concentration risk charge</p>	<p>Reporting Standard GRS 150.0 (2002) Asset Exposure Concentrations and Risk Charge made on 28 June 2002 (which came into effect on 1 July 2002)</p>

- k. Reporting Standard GRS 160.0 (2002) Derivatives Activity and Risk Charge made on 28 June 2002 (which came into effect on 1 July 2002)
- l. Reporting Standard GRS 170.0 (2002) Maximum Event Retention and Risk Charge (made on 28 June 2002 (which came into effect on 1 July 2002)

Parts of reporting form covered by this determination	Reporting standards
<p>GRF_210.0_L: Outstanding Claims Provision - Insurance Risk Charge (L) – Insurer (Licensed insurer)</p> <p>Actuarial services are not mandatory on a quarterly basis, however were actuarial services used to complete this return (Yes / No)</p> <p>Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items</p> <p>GRF_210.0_L: Outstanding Claims Provision - Insurance Risk Charge (L) – Insurer (Group)</p> <p>Actuarial services are not mandatory on a quarterly basis, however were actuarial services used to complete this return (Yes / No)</p> <p>Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items</p> <p>GRF_210.0_L: Outstanding Claims Provision - Insurance Risk Charge (L) – Branch (Licensed insurer)</p> <p>Actuarial services are not mandatory on a quarterly basis, however were actuarial services used to complete this return (Yes / No)</p> <p>Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items</p>	<p>Reporting Standard GRS 210.0 (2002) Outstanding Claims Provision - Insurance Risk Charge made on 28 June 2002 (which came into effect on 1 July 2002)</p>

<p>GRF_210.1_L: Premiums Liabilities - Insurance Risk Charge (L) – Insurer (Licensed insurer)</p> <p>Actuarial services are not mandatory on a quarterly basis, however were actuarial services used to complete this return (Yes / No)</p> <p>Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items</p> <p>GRF_210.1_L: Premiums Liabilities - Insurance Risk Charge (L) – Insurer (Group)</p> <p>Actuarial services are not mandatory on a quarterly basis, however were actuarial services used to complete this return (Yes / No)</p> <p>Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items</p> <p>GRF_210.1_L: Premiums Liabilities - Insurance Risk Charge (L) – Branch (Licensed insurer)</p> <p>Actuarial services are not mandatory on a quarterly basis, however were actuarial services used to complete this return (Yes / No)</p> <p>Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items</p>	<p>Reporting Standard GRS 210.1 (2002) Premium Liabilities - Insurance Risk Charge made on 28 June 2002 (which came into effect on 1 July 2002)</p>
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- m. Reporting Standard GRS 300.0 (2002) Statement of Financial Position made on 28 June 2002 (which came into effect on 1 July 2002)
- n. Reporting Standard GRS 310.0 (2002) Statement of Financial Performance made on 28 June 2002 (which came into effect on 1 July 2002)

Parts of reporting form covered by this determination	Reporting standards
<p>GRF_310.1_L: Premium Revenue and Reinsurance Expense – Insurer (Licensed insurer) Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items Of which is from/with: Parent entity – All data items Controlled entities / controlled entities of the parent – All data items Associates – All data items Other related entities – All data items</p> <p>GRF_310.1_L: Premium Revenue and Reinsurance Expense – Insurer (Group) Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items Of which is from/with: Parent entity – All data items Controlled entities / controlled entities of the parent – All data items Associates – All data items Other related entities – All data items</p> <p>GRF_310.1_L: Premium Revenue and Reinsurance Expense – Branch (Licensed insurer) Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items Of which is from/with: Parent entity – All data items Controlled entities / controlled entities of the parent – All data items Associates – All data items Other related entities – All data items</p>	<p>Reporting Standard GRS 310.1 (2002) Premium Revenue and Reinsurance Expense made on 28 June 2002 (which came into effect on 1 July 2002)</p>

<p>GRF_310.2_L: Claims Expense and Reinsurance Recoveries – Insurer (Licensed insurer) Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items Of which is from/with: Parent entity – All data items Controlled entities / controlled entities of the parent – All data items Associates – All data items Other related entities – All data items</p> <p>GRF_310.2_L: Claims Expense and Reinsurance Recoveries – Insurer (Group) Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items Of which is from/with: Parent entity – All data items Controlled entities / controlled entities of the parent – All data items Associates – All data items Other related entities – All data items</p> <p>GRF_310.2_L: Claims Expense and Reinsurance Recoveries – Branch (Licensed insurer) Total Direct Business - All data items Total Reinsurance Business – All data items Total – All data items Of which is from/with: Parent entity – All data items Controlled entities / controlled entities of the parent – All data items Associates – All data items Other related entities – All data items</p>	<p>Reporting Standard GRS 310.2 (2002) Claims Expense and Reinsurance Recoveries made on 28 June 2002 (which came into effect on 1 July 2002)</p>
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- o. Reporting Standard GRS 310.3 (2002) Investment and Operating Income and Expense made on 28 June 2002 (which came into effect on 1 July)
- p. Reporting Standard GRS 320.0 (2002) Reconciliation of Annual Disclosure made on 28 June 2002 (which came into effect on 1 July 2002)
- q. Reporting Standard GRS 400.0 (2002) Statement of Risk by Country made on 28 June 2002 (which came into effect on 1 July 2002)

Parts of reporting form covered by this determination	Reporting standards
<p>GRF_410.0_L: Movement In Outstanding Claims Provision – Insurer (Licensed insurer) Total direct business – All data items Total reinsurance business – All data items Total – All data items</p> <p>GRF_410.0_L: Movement In Outstanding Claims Provision – Insurer (Group) Total direct business – All data items Total reinsurance business – All data items Total – All data items</p> <p>GRF_410.0_L: Movement In Outstanding Claims Provision – Branch (Licensed insurer) Total direct business – All data items Total reinsurance business – All data items Total – All data items</p>	<p>Reporting Standard GRS 410.0 (2002) Movement in Outstanding Claims Provision made on 28 June 2002 (which came into effect on 1 July 2002)</p>
<p>GRF_440.0_L: Claims Development Table – Insurer (Licensed insurer) Total Direct Business – All data items Total Reinsurance Business – All data items Total – All data items</p> <p>GRF_440.0_L: Claims Development Table – Group (Licensed insurer) Total Direct Business – All data items Total Reinsurance Business – All data items Total – All data items</p> <p>GRF_440.0_L: Claims Development Table – Branch (Licensed insurer) Total Direct Business – All data items Total Reinsurance Business – All data items Total – All data items</p>	<p>Reporting Standard GRS 440.0 (2002) Claims Development Tables made on 28 June 2002 (which came into effect on 1 July 2002)</p>

AND

This determination applies to semi-annual and annual information in the following reporting forms or parts of reporting forms given to APRA by a general insurer under the following reporting standards:

Reporting standards for level 2 insurance groups which ceased to have effect prior to 1 January 2013

General Insurance Reporting Standards (2011)

Parts of reporting form covered by this determination	Reporting standards
<p>GRF_110.0_G Minimum Capital Requirement (G)</p> <ol style="list-style-type: none"> 1. GRF_131.0_G: Total off-balance sheet exposure risk charge 2. GRF_141.0_G: Listed equity holdings risk charge 3. GRF_150.0_G: Asset exposure concentration risk charge 4. GRF_300.0_G: Statement of financial position - Investment risk charge 5. GRF_301.0_G: Reinsurance assets and risk charge 6. Derivatives activity and risk charge – all data items 7. Concentration risk charge for: GRF_210.0_G: OCL insurance risk charge 8. Concentration risk charge for: GRF_210.1_G: Premiums liabilities insurance risk charge 9. Total variation in capital charges as approved by APRA 10. Minimum capital requirement 11. GRF_120.0_G: Determination of capital base 12. Capital surplus (deficiency) 13. Solvency coverage 14. Capital adequacy ratio % 	<p>Reporting Standard GRS 110.0_G (2011) Minimum Capital Requirement (which came into effect on 1 July 2011)</p>

a. Reporting Standard GRS 120.0_G (2011) Determination of Capital Base (which came into effect on 1 July 2011)

Parts of reporting form covered by this determination	Reporting standards
<p>GRF_210.0A_G Outstanding Claims Liability - Insurance Risk Charge - Australia by class of business (G)</p> <p>Were actuarial services used to complete this return (Yes/No)</p> <p>Table 2: Direct business (International) All data items</p>	<p>Reporting Standard GRS 210.0_G (2011) Outstanding Claims Liabilities - Insurance Risk Charge (which came into effect on 1 July 2011)</p>

Parts of reporting form covered by this determination	Reporting standards
<p>Table 4: Reinsurance business (International) All data items</p> <p>Table 5: Total All data items</p> <p>Technical provisions in excess or deficit of liability valuation</p> <p>GRF_210.0B_G Outstanding Claims Liability - Insurance Risk Charge - Australia by region (G) All data items</p>	
<p>GRF_210.1A_G Premium liabilities - Insurance Risk Charge - Australia by class of business (G)</p> <p>Were actuarial services used to complete this return (Yes/No) Basis of preparation</p> <p>PART A: PREMIUMS LIABILITIES - GPS 310 BASIS</p> <p>Table 2: Direct business (International) All data items</p> <p>Table 4: Reinsurance business (International) All data items</p> <p>Total direct Australian business - All data items Total direct International business - All data items Total reinsurance Australian business - All data items Total reinsurance International business - All data items Total premiums liabilities - GPS 310 basis – All data items</p> <p>PART B: PREMIUMS LIABILITIES - AASB BASIS</p> <p>Table 6: Direct business (International) All data items</p> <p>Table 8: Reinsurance business (International) All data items</p>	<p>Reporting Standard GRS 210.1_G (2011) Premiums Liabilities - Insurance Risk (which came into effect on 1 July 2011)</p>

Parts of reporting form covered by this determination	Reporting standards
<p>Total direct Australian business - All data items</p> <p>Total direct International business - All data items</p> <p>Total reinsurance Australian business - All data items</p> <p>Total reinsurance International business - All data items</p> <p>Total premiums liabilities - AASB basis – All data items</p> <p>PART C: ADDITIONAL POLICIES RISK CHARGE</p> <p>Table 10: Direct business (International) - Policies incepting in following reporting period with a material impact on capital requirements and not otherwise included in the capital requirements – All data items</p> <p>Table 12: Reinsurance business (International) - Policies incepting in following reporting period with a material impact on capital requirements and not otherwise included in the capital requirements – All data items</p> <p>PART D: TOTAL PREMIUMS LIABILITIES</p> <p>All data items</p> <p>Total - All data items</p> <p>Excess technical provisions on premium liabilities – All data items</p> <p>GRF_210.1B_G Premium liabilities - Insurance Risk Charge - Australia by region (G)</p> <p>All data items</p>	

- b. Reporting Standard GRS 300.0_G (2011) Statement of Financial Position (which came into effect on 1 July 2011)
- c. Reporting Standard GRS 301.0_G (2011) Reinsurance Assets and Risk Charge (which came into effect on 1 July 2011)
- d. Reporting Standard GRS 302.0_G (2011) Statement of Financial Position by Region (which came into effect on 1 July 2011)
- e. Reporting Standard GRS 310.0_G (2011) Income Statement (which came into effect on 1 July 2011)

General Insurance Reporting Standards (2009)

Parts of reporting form covered by this determination	Reporting standards
<p>GRF_110.0_G Minimum Capital Requirement (G)</p> <ol style="list-style-type: none"> 1. GRF_131.0_G: Total off-balance sheet exposure risk charge 2. GRF_141.0_G: Listed equity holdings risk charge 3. GRF_150.0_G: Asset exposure concentration risk charge 4. GRF_300.0_G: Statement of financial position - Investment risk charge 5. GRF_301.0_G: Reinsurance assets and risk charge 6. Derivatives activity and risk charge – all data items 7. Concentration risk charge for: GRF_210.0_G: OCL insurance risk charge 8. Concentration risk charge for: GRF_210.1_G: Premiums liabilities insurance risk charge 9. Total variation in capital charges as approved by APRA 10. Minimum capital requirement 11. GRF_120.0_G: Determination of capital base 12. Capital surplus (deficiency) 13. Solvency coverage 14. Capital adequacy ratio % 	<p>Reporting Standard GRS 110.0_G (2009) Minimum Capital Requirement (which came into effect on 31 August 2009)</p>

- a. Reporting Standard GRS 120.0_G (2009) Determination of Capital Base (which came into effect on 31 August 2009)
- b. Reporting Standard GRS 131.0_G (2009) Off Balance Sheet Exposure Risk Charge (which came into effect on 31 August 2009)
- c. Reporting Standard GRS 141.0_G (2009) Listed Equity Holdings and Risk Charge (which came into effect on 31 August 2009)

Parts of reporting form covered by this determination	Reporting standards
<p>GRF_150.0_G Asset Exposure Concentrations and Risk Charge (G)</p> <p>Capital base. GRADE 4 and 5 TOTALS – All data items NET CONCENTRATION RISK CHARGE</p>	<p>Reporting Standard GRS 150.0_G (2009) Asset Exposure Concentrations and Risk Charge (which came into effect on 31 August 2009)</p>
<p>GRF_210.0_G Outstanding Claims Liability - Insurance Risk Charge (G)</p>	<p>Reporting Standard GRS 210.0_G (2009) Outstanding Claims Liabilities - Insurance Risk Charge (which came into effect on 31</p>

Parts of reporting form covered by this determination	Reporting standards
<p>Were actuarial services used to complete this return (Yes/No)</p> <p>Table 2: Direct business (International) All data items</p> <p>Table 4: Reinsurance business (International) All data items</p> <p>Section 5: Total All data items</p> <p>Technical provisions in excess or deficit of liability valuation</p>	<p>August 2009)</p>
<p>GRF_210.1_G Premium liabilities - Insurance Risk Charge (G)</p> <p>Were actuarial services used to complete this return (Yes/No)</p> <p>Basis of preparation</p> <p>PART A: PREMIUMS LIABILITIES - GPS 310 BASIS</p> <p>Table 2: Direct business (International) All data items</p> <p>Table 4: Reinsurance business (International) All data items</p> <p>Total direct Australian business - All data items</p> <p>Total direct International business - All data items</p> <p>Total reinsurance Australian business - All data items</p> <p>Total reinsurance International business - All data items</p> <p>Total premiums liabilities - GPS 310 basis – All data items</p> <p>PART B: PREMIUMS LIABILITIES - AASB BASIS</p> <p>Table 6: Direct business (International) All data items</p> <p>Table 8: Reinsurance business (International) All data items</p> <p>Total direct Australian business - All data items</p> <p>Total direct International business - All data items</p> <p>Total reinsurance Australian business - All data items</p> <p>Total reinsurance International business - All data items</p> <p>Total premiums liabilities - AASB basis –</p>	<p>Reporting Standard GRS 210.1_G (2009) Premiums Liabilities - Insurance Risk (which came into effect on 31 August 2009)</p>

Parts of reporting form covered by this determination	Reporting standards
All data items PART C: TOTAL PREMIUM LIABILITIES All data items	

- d. Reporting Standard GRS 300.0 G (2009) Statement of Financial Position (which came into effect on 31 August 2009)
- e. Reporting Standard GRS 301.0 G (2009) Reinsurance Assets and Risk Charge (which came into effect on 31 August 2009)
- f. Reporting Standard GRS 302.0_G (2009) Statement of Financial Position by Region (which came into effect on 31 August 2009)
- g. Reporting Standard GRS 310.0_G (2009) Income Statement (which came into effect on 31 August 2009)