



Australian Prudential Regulation Authority (confidentiality) determination No. 1 of 2022

Information provided by general insurers under relevant reporting documents

Australian Prudential Regulation Authority Act 1998

I, Alison Bliss, 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. 11 of 2015; and
- (b) under paragraph 57(2)(b) of the Act, determine all or a specified part of the reporting documents of a kind specified in Part 1, Part 2 or Part 3 of the Schedule do not contain confidential information.

This instrument commences upon registration on the Federal Register of Legislation.

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

Dated: 18 January 2022

[Signed]

Alison Bliss
General Manager
Data Analytics & Insights

Interpretation

In this determination

APRA means the Australian Prudential Regulation Authority.

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
- b. Reporting Standard GRS 114.1 Assets by Counterparty Grade
- c. Reporting Standard GRS 114.2 Derivatives Activity
- d. Reporting Standard GRS 114.3 Off-balance Sheet Business
- e. Reporting Standard GRS 114.4 Details of Investment Assets
- f. Reporting Standard GRS 300.0 Statement of Financial Position
- g. Reporting Standard GRS 310.0 Income Statement
- h. Reporting Standard GRS 310.1 Premium Revenue and Reinsurance Expense
- i. Reporting Standard GRS 310.2 Claims Expense and Reinsurance Recoveries
- j. Reporting Standard GRS 310.3 Details of Income and Expenses
- k. Reporting Standard GRS 400.0 Statement of Risk by Country
- l. Reporting Standard GRS 410.0 Movement in Outstanding Claims Liabilities
- m. Reporting Standard GRS 420.0 Premium Revenue by State and Territory of Australia
- n. Reporting Standard GRS 430.0 Claims Expense by State and Territory of Australia
- o. Reporting Standard GRS 440.0 Claims Development Tables

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
- b. Reporting Standard GRS 114.1_G Assets by Counterparty Grade
- c. Reporting Standard GRS 114.3_G Off-balance Sheet Business
- d. Reporting Standard GRS 300.0_G Statement of Financial Position
- e. Reporting Standard GRS 302.0_G Statement of Financial Position by Region
- f. Reporting Standard GRS 310.0_G Income Statement

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</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 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 Asset Risk Charge</p>
<p>GRF 115.0: Outstanding Claims Liabilities – Insurance Risk Charge</p> <p>All data items, excluding 'Adjustments and exclusions to prudential</p>	<p>Reporting Standard GRS 115.0 Outstanding Claims Liabilities - Insurance Risk Charge</p>

Parts of reporting form covered by this determination	Reporting standards
requirements for the OCL Insurance Risk Charge'	
<p>GRF 115.1: Premiums Liabilities – Insurance Risk Charge</p> <p>All data items, excluding 'Adjustments and exclusions to prudential requirements for the PL Insurance Risk Charge'</p>	<p>Reporting Standard GRS 115.1 Premiums Liabilities - Insurance Risk Charge</p>
<p>GRF 117.0: Asset Concentration Risk Charge (GEN)</p> <ol style="list-style-type: none"> 1. Capital base 2. Adjusted net assets in Australia <p>Section 2A: Asset Concentration Risk Charge limits - All data items</p> <p>Section 3: Totals and risk charges</p> <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 	<p>Reporting Standard GRS_117.0: Asset Concentration Risk Charge</p>
<p>GRF 118.0: Operational Risk Charge (GEN)</p> <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 	<p>Reporting Standard GRS 118.0: Operational Risk Charge</p>

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
<p>GRF 900.0_L: Statement of Financial Performance and Position (L) – All data items</p> <p>GRF_900.1_L: Premium Revenue, Reinsurance and Claims Expenses (L) – All data items</p>	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
<p>GRF_110.1_G: Prescribed Capital Amount (G)</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_G: OCL Insurance Risk Charge 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>	Reporting Standard GRS 110.1_G Prescribed Capital Amount
GRF_114.0 G: Asset Risk Charge	Reporting Standard GRS 114.0_G Asset Risk Charge

Parts of reporting form covered by this determination	Reporting standards
<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>GRF_115.0A_G Outstanding Claims Liabilities - Insurance Risk Charge - Australia by Class of Business (G)</p> <p>All data items, excluding 'Adjustments to OCL Insurance Risk Charge'</p>	<p>Reporting Standard GRS 115.0_G Outstanding Claims Liabilities - Insurance Risk Charge</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</p>	<p>Reporting Standard GRS 115.0_G Outstanding Claims Liabilities - Insurance Risk Charge</p>

Parts of reporting form covered by this determination	Reporting standards
<p>Total - All data items OCL surplus / (deficit)</p>	
<p>GRF_115.1A_G Premiums Liabilities - Insurance Risk Charge - Australia by Class of Business (G)</p> <p>All data items, excluding 'Adjustments to PL Insurance Risk Charge'</p>	<p>Reporting Standard GRS 115.1_G Premiums Liabilities - Insurance Risk Charge</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 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>Reporting Standard GRS 115.1_G Premiums Liabilities - Insurance Risk Charge</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 All data items</p>	<p>Reporting Standard GRS 117.0_G Asset Concentration Risk Charge</p>

Parts of reporting form covered by this determination	Reporting standards
Section 3: Totals and risk charges 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	
GRF_118.0_G: Operational Risk Charge (G) 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_G Operational Risk Charge

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

Parts of reporting form covered by this determination	Reporting standards
GRF_440.0_L: Claims Development Table (L) All data items	Reporting Standard GRS 440.0 Claims Development Tables

General Insurance Reporting Standards (2010)

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

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</p>

- g. Reporting Standard GRS 160.0 (2010) Derivative Activity and Risk Charge
- h. Reporting Standard GRS 170.0 (2010) Concentration Risk Charge

Parts of reporting form covered by this determination	Reporting standards
<p>GRF_210.0_L: Outstanding Claims Provision - Insurance Risk Charge (L)</p> <p>All data items</p> <p>GRF_210_1_L: Premiums Liabilities - Insurance Risk Charge (L)</p> <p>All data items</p>	<p>Reporting Standard GRS 210 (2010) Insurance Risk Charge</p>

- i. Reporting Standard GRS 300.0 (2010) Statement of Financial Position
- j. Reporting Standard GRS 301.0 (2010) Reinsurance Assets and Risk Charge

Parts of reporting form covered by this determination	Reporting standards

<p>GRF_310.0_B: Statement of Financial Performance (B)</p> <p>All data items</p> <p>GRF_310.0_L: Statement of Financial Performance (L)</p> <p>All data items</p> <p>GRF_310.1_L: Premium Revenue and Reinsurance Expense</p> <p>All data items</p> <p>GRF_310.2_L: Claims Expense and Reinsurance Recoveries (L)</p> <p>All data items</p> <p>GRF_310.3_L: Details of Income and Expenses</p> <p>All data items</p>	<p>Reporting Standard GRS 310 (2010) Statement of Financial Performance</p>
<p>GRF_400.0_L: Statement of Risk by Country</p> <p>All data items</p> <p>GRF_410.0_L: Movement In Outstanding Claims Provision (L)</p> <p>All data items</p> <p>GRF_440.0_L: Claims Development Table (L)</p> <p>All data items</p>	<p>Reporting Standard GRS 400 (2010) Supplementary Reporting Information</p>

General Insurance Reporting Standards (2008)

- a. Reporting Standard GRS 110.0 (2008) Minimum Capital Requirement
- b. Reporting Standard GRS 120.0 (2008) Determination of Capital Base
- c. Reporting Standard GRS 130.0 (2008) Balance Sheet Business - Credit Substitutes Provided and Capital Charge
- d. Reporting Standard GRS 130.1 (2008) Off Balance Sheet Business - Liquidity Support Facilities Obtained
- e. Reporting Standard GRS 130.2 (2008) Off Balance Sheet Business - Charges Granted and Risk Charge
- f. Reporting Standard GRS 140.0 (2008) Investments - Direct Interest Rate Holdings and Risk Charge
- g. Reporting Standard GRS 140.1 (2008) Investments - Direct Equity Holdings and Risk Charge
- h. Reporting Standard GRS 140.2 (2008) Investments - Direct Property Holdings and Risk Charge

- i. Reporting Standard GRS 140.3 (2008) Investments - Loans and Advances and Risk Charge
- j. Reporting Standard GRS 140.4 (2008) Investments - Indirectly Held by Insurer and Risk Charge

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

- k. Reporting Standard GRS 160.0 (2008) Derivative Activity and Risk Charge

Parts of reporting form covered by this determination	Reporting standards
GRF_210.0_L: Outstanding Claims Provision - Insurance Risk Charge (L) All data items	Reporting Standard GRS 210.0 (2008) Outstanding Claims Provision - Insurance Risk Charge
GRF_210.1_L: Premiums Liabilities - Insurance Risk Charge (L) All data items	Reporting Standard GRS 210.1 (2008) Premium Liabilities - Insurance Risk Charge

- l. Reporting Standard GRS 300.0 (2008) Statement of Financial Position
- m. Reporting Standard GRS 301.0 (2008) Reinsurance Assets and Risk Charge
- n. Reporting Standard GRS 310.0 (2008) Statement of Financial Performance

Parts of reporting form covered by this determination	Reporting standards
GRF_310.1_L: Premium Revenue and Reinsurance Expense All data items	Reporting Standard GRS 310.1 (2008) Premium Revenue and Reinsurance Expense
GRF_310.2_L: Claims Expense and Reinsurance Recoveries (L) All data items	Reporting Standard GRS 310.2 (2008) Claims Expense and Reinsurance Recoveries

- o. Reporting Standard GRS 310.3 (2008) Investment and Operating Income and Expense
- p. Reporting Standard GRS 320.0 (2008) Reconciliation of Annual Disclosure
- q. Reporting Standard GRS 400.0 (2008) Statement of Risk by Country

Parts of reporting form covered by this determination	Reporting standards
GRF_410.0_L: Movement In Outstanding Claims Provision (L) All data items	Reporting Standard GRS 410.0 (2008) Movement in Outstanding Claims Provision
GRF_440.0_L: Claims Development Table (L) All data items	Reporting Standard GRS 440.0 (2008) Claims Development Tables

General Insurance Reporting Standards (2007)

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

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

- k. Reporting Standard GRS 160.0 (2007) Derivative Activity and Risk Charge
- l. Reporting Standard GRS 170.0 (2007) Concentration Risk Charge

Parts of reporting form covered by this determination	Reporting standards
GRF_210.0_L: Outstanding Claims Provision - Insurance Risk Charge (L) All data items	Reporting Standard GRS 210.0 (2007) Outstanding Claims Provision - Insurance Risk Charge
GRF_210.1_L: Premiums Liabilities - Insurance Risk Charge (L) All data items	Reporting Standard GRS 210.1 (2007) Premium Liabilities - Insurance Risk Charge

- m. Reporting Standard GRS 300.0 (2007) Statement of Financial Position
- n. Reporting Standard GRS 310.0 (2007) Statement of Financial Performance

Parts of reporting form covered by this determination	Reporting standards
GRF_310.1_L: Premium Revenue and Reinsurance Expense All data items	Reporting Standard GRS 310.1 (2007) Premium Revenue and Reinsurance Expense
GRF_310.2_L: Claims Expense and Reinsurance Recoveries (L) All data items	Reporting Standard GRS 310.2 (2007) Claims Expense and Reinsurance Recoveries

- o. Reporting Standard GRS 310.3 (2007) Investment and Operating Income and Expense
- p. Reporting Standard GRS 320.0 (2007) Reconciliation of Annual Disclosure
- q. Reporting Standard GRS 400.0 (2007) Statement of Risk by Country

Parts of reporting form covered by this determination	Reporting standards
GRF_410.0_L: Movement In Outstanding Claims Provision (L) All data items	Reporting Standard GRS 410.0 (2007) Movement in Outstanding Claims Provision
GRF_440.0_L: Claims Development Table (B) All data items GRF_440.0_L: Claims Development Table (L) All data items	Reporting Standard GRS 440.0 (2007) Claims Development Tables

General Insurance Reporting Standards (2005)

- a. Reporting Standard GRS 110.0 (2005) Minimum Capital Requirement
- b. Reporting Standard GRS 120.0 (2005) Determination of Capital Base
- c. Reporting Standard GRS 130.0 (2005) Balance Sheet Business - Credit Substitutes Provided and Risk Charge

- d. Reporting Standard GRS 130.1 (2005) Off Balance Sheet Business - Liquidity Support Facilities Obtained
- e. Reporting Standard GRS 130.2 (2005) Off Balance Sheet Business - Charges Granted and Risk Charge
- f. Reporting Standard GRS 140.0 (2005) Investments - Direct Interest Rate Holdings and Risk Charge
- g. Reporting Standard GRS 140.1 (2005) Investments - Direct Equity Holdings and Risk Charge
- h. Reporting Standard GRS 140.2 (2005) Investments - Direct Property Holdings and Risk Charge
- i. Reporting Standard GRS 140.3 (2005) Investments - Loans and Advances and Risk Charge
- j. Reporting Standard GRS 140.4 (2005) Investments - Indirectly Held by Insurer and Risk Charge

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</p>

- k. Reporting Standard GRS 160.0 (2005) Derivatives Activity and Risk Charge
- l. Reporting Standard GRS 170.0 (2005) Maximum Event Retention and Risk Charge

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>All data items</p> <p>GRF_210.0_L: Outstanding Claims Provision - Insurance Risk Charge (L) – Insurer (Group)</p> <p>All data items</p> <p>GRF_210_0_L: Outstanding Claims Provision - Insurance Risk Charge (L) – Branch (Licensed insurer)</p> <p>All data items</p>	<p>Reporting Standard GRS 210.0 (2005) Outstanding Claims Provision - Insurance Risk Charge</p>
<p>GRF_210.1_L: Premiums Liabilities - Insurance Risk Charge (L) – Insurer (Licensed insurer)</p> <p>All data items</p> <p>GRF_210.1_L: Premiums Liabilities - Insurance Risk Charge (L) – Insurer (Group)</p> <p>All data items</p> <p>GRF_210.1_L: Premiums Liabilities - Insurance Risk Charge (L) – Branch (Licensed insurer)</p> <p>All data items</p>	<p>Reporting Standard GRS 210.1 (2005) Premium Liabilities - Insurance Risk Charge</p>

- m. Reporting Standard GRS 300.0 (2005) Statement of Financial Position
- n. Reporting Standard GRS 310.0 (2005) Statement of Financial Performance

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>All data items</p> <p>GRF_310.1_L: Premium Revenue and Reinsurance Expense – Insurer (Group)</p> <p>All data items</p> <p>GRF_310.1_L: Premium Revenue and Reinsurance Expense – Branch (Licensed insurer)</p> <p>All data items</p>	<p>Reporting Standard GRS 310.1 (2005) Premium Revenue and Reinsurance Expense</p>
<p>GRF_310.2_L: Claims Expense and Reinsurance Recoveries – Insurer (Licensed insurer)</p> <p>All data items</p> <p>GRF_310.2_L: Claims Expense and Reinsurance Recoveries – Insurer (Group)</p> <p>All data items</p> <p>GRF_310.2_L: Claims Expense and Reinsurance Recoveries – Branch (Licensed insurer)</p> <p>All data items</p>	<p>Reporting Standard GRS 310.2 (2005) Claims Expense and Reinsurance Recoveries</p>

- o. Reporting Standard GRS 310.3 (2005) Investment and Operating Income and Expense
- p. Reporting Standard GRS 320.0 (2005) Reconciliation of Annual Disclosure
- q. Reporting Standard GRS 400.0 (2005) Statement of Risk by Country

Parts of reporting form covered by this determination	Reporting standards
<p>GRF_410.0_L: Movement In Outstanding Claims Provision – Insurer (Licensed insurer)</p> <p>All data items</p> <p>GRF_410.0_L: Movement In Outstanding Claims Provision – Insurer (Group)</p> <p>All data items</p> <p>GRF_410.0_L: Movement In Outstanding Claims Provision – Branch (Licensed insurer)</p> <p>All data items</p>	<p>Reporting Standard GRS 410.0 (2005) Movement in Outstanding Claims Provision</p>

Parts of reporting form covered by this determination	Reporting standards
GRF_440.0_L: Claims Development Table – Insurer (Licensed insurer) All data items	Reporting Standard GRS 440.0 (2005) Claims Development Tables
GRF_440.0_L: Claims Development Table – Group (Licensed insurer) All data items	
GRF_440.0_L: Claims Development Table – Branch (Licensed insurer) All data items	

General Insurance Reporting Standards (2002)

- a. Reporting Standard GRS 110.0 (2002) Minimum Capital Requirement made on 28 June 2002
- b. Reporting Standard GRS 120.0 (2002) Determination of Capital Base made on 28 June 2002
- c. Reporting Standard GRS 130.0 (2002) Balance Sheet Business - Credit Substitutes Provided and Capital Charge made on 28 June 2002
- d. Reporting Standard GRS 130.1 (2002) Off Balance Sheet Business - Liquidity Support Facilities Obtained made on 28 June 2002
- e. Reporting Standard GRS 130.2 (2002) Off Balance Sheet Business - Charges Granted and Risk Charge made on 28 June 2002
- f. Reporting Standard GRS 140.0 (2002) Investments - Direct Interest Rate Holdings and Risk Charge made on 28 June 2002
- g. Reporting Standard GRS 140.1 (2002) Investments - Direct Equity Holdings and Risk Charge made on 28 June 2002
- h. Reporting Standard GRS 140.2 (2002) Investments - Direct Property Holdings and Risk Charge made on 28 June 2002
- i. Reporting Standard GRS 140.3 (2002) Investments - Loans and Advances and Risk Charge made on 28 June 2002
- j. Reporting Standard GRS 140.4 (2002) Investments - Indirectly Held by Insurer and Risk Charge made on 28 June 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</p>
--	---

- k. Reporting Standard GRS 160.0 (2002) Derivatives Activity and Risk Charge made on 28 June 2002
- l. Reporting Standard GRS 170.0 (2002) Maximum Event Retention and Risk Charge made on 28 June 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>All data items</p> <p>GRF_210.0_L: Outstanding Claims Provision - Insurance Risk Charge (L) – Insurer (Group)</p> <p>All data items</p> <p>GRF_210.0_L: Outstanding Claims Provision - Insurance Risk Charge (L) – Branch (Licensed insurer)</p> <p>All data items</p>	<p>Reporting Standard GRS 210.0 (2002) Outstanding Claims Provision - Insurance Risk Charge made on 28 June 2002</p>
<p>GRF_210.1_L: Premiums Liabilities - Insurance Risk Charge (L) – Insurer (Licensed insurer)</p> <p>All data items</p> <p>GRF_210.1_L: Premiums Liabilities - Insurance Risk Charge (L) – Insurer (Group)</p> <p>All data items</p> <p>GRF_210.1_L: Premiums Liabilities - Insurance Risk Charge (L) – Branch (Licensed insurer)</p> <p>All data items</p>	<p>Reporting Standard GRS 210.1 (2002) Premium Liabilities - Insurance Risk Charge made on 28 June 2002</p>

- m. Reporting Standard GRS 300.0 (2002) Statement of Financial Position made on 28 June 2002
- n. Reporting Standard GRS 310.0 (2002) Statement of Financial Performance made on 28 June 2002

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>All data items</p> <p>GRF_310.1_L: Premium Revenue and Reinsurance Expense – Insurer (Group)</p> <p>All data items</p> <p>GRF_310.1_L: Premium Revenue and Reinsurance Expense – Branch (Licensed insurer)</p> <p>All data items</p>	<p>Reporting Standard GRS 310.1 (2002) Premium Revenue and Reinsurance Expense made on 28 June 2002</p>
<p>GRF_310.2_L: Claims Expense and Reinsurance Recoveries – Insurer (Licensed insurer)</p> <p>All data items</p> <p>GRF_310.2_L: Claims Expense and Reinsurance Recoveries – Insurer (Group)</p> <p>All data items</p> <p>GRF_310.2_L: Claims Expense and Reinsurance Recoveries – Branch (Licensed insurer)</p> <p>All data items</p>	<p>Reporting Standard GRS 310.2 (2002) Claims Expense and Reinsurance Recoveries made on 28 June 2002</p>

- o. Reporting Standard GRS 310.3 (2002) Investment and Operating Income and Expense made on 28 June 2002
- p. Reporting Standard GRS 320.0 (2002) Reconciliation of Annual Disclosure made on 28 June 2002
- q. Reporting Standard GRS 400.0 (2002) Statement of Risk by Country made on 28 June 2002

Parts of reporting form covered by this determination	Reporting standards
<p>GRF_410.0_L: Movement In Outstanding Claims Provision – Insurer (Licensed insurer)</p> <p>All data items</p> <p>GRF_410.0_L: Movement In Outstanding Claims Provision – Insurer (Group)</p> <p>All data items</p> <p>GRF_410.0_L: Movement In Outstanding Claims Provision – Branch (Licensed insurer)</p>	<p>Reporting Standard GRS 410.0 (2002) Movement in Outstanding Claims Provision made on 28 June 2002</p>

Parts of reporting form covered by this determination	Reporting standards
All data items	
GRF_440.0_L: Claims Development Table – Insurer (Licensed insurer) All data items GRF_440.0_L: Claims Development Table – Group (Licensed insurer) All data items GRF_440.0_L: Claims Development Table – Branch (Licensed insurer) All data items	Reporting Standard GRS 440.0 (2002) Claims Development Tables made on 28 June 2002

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
GRF_110.0_G Minimum Capital Requirement (G) <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: 	Reporting Standard GRS 110.0_G (2011) Minimum Capital Requirement

Parts of reporting form covered by this determination	Reporting standards
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 %	

a. Reporting Standard GRS 120.0_G (2011) Determination of Capital Base

Parts of reporting form covered by this determination	Reporting standards
GRF_210.0A_G Outstanding Claims Liability - Insurance Risk Charge - Australia by class of business (G) All data items GRF_210.0B_G Outstanding Claims Liability - Insurance Risk Charge - Australia by region (G) All data items	Reporting Standard GRS 210.0_G (2011) Outstanding Claims Liabilities - Insurance Risk Charge
GRF_210.1A_G Premium liabilities - Insurance Risk Charge - Australia by class of business (G) All data items GRF_210.1B_G Premium liabilities - Insurance Risk Charge - Australia by region (G) All data items	Reporting Standard GRS 210.1_G (2011) Premiums Liabilities - Insurance Risk

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

General Insurance Reporting Standards (2009)

Parts of reporting form covered by this determination	Reporting standards
GRF_110.0_G Minimum Capital Requirement (G) 1. GRF_131.0_G: Total off-balance sheet exposure risk charge 2. GRF_141.0_G: Listed equity	Reporting Standard GRS 110.0_G (2009) Minimum Capital Requirement

Parts of reporting form covered by this determination	Reporting standards
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 %	

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

Parts of reporting form covered by this determination	Reporting standards
GRF_150.0_G Asset Exposure Concentrations and Risk Charge (G) Capital base. GRADE 4 and 5 TOTALS – All data items NET CONCENTRATION RISK CHARGE	Reporting Standard GRS 150.0_G (2009) Asset Exposure Concentrations and Risk Charge
GRF_210.0_G Outstanding Claims Liability - Insurance Risk Charge (G) All data items	Reporting Standard GRS 210.0_G (2009) Outstanding Claims Liabilities - Insurance Risk Charge
GRF_210.1_G Premium liabilities - Insurance Risk Charge (G) All data items	Reporting Standard GRS 210.1_G (2009) Premiums Liabilities - Insurance Risk

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