

**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:

1. 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
2. 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**
2. Reporting Standard GRS 112.0 Determination of Capital Base
3. Reporting Standard GRS 114.1 Assets by Counterparty Grade
4. Reporting Standard GRS 114.2 Derivatives Activity
5. Reporting Standard GRS 114.3 Off-balance Sheet Business
6. Reporting Standard GRS 114.4 Details of Investment Assets
7. Reporting Standard GRS 300.0 Statement of Financial Position
8. Reporting Standard GRS 310.0 Income Statement
9. Reporting Standard GRS 310.1 Premium Revenue and Reinsurance Expense
10. Reporting Standard GRS 310.2 Claims Expense and Reinsurance Recoveries
11. Reporting Standard GRS 310.3 Details of Income and Expenses
12. Reporting Standard GRS 400.0 Statement of Risk by Country
13. Reporting Standard GRS 410.0 Movement in Outstanding Claims Liabilities
14. Reporting Standard GRS 420.0 Premium Revenue by State and Territory of Australia
15. Reporting Standard GRS 430.0 Claims Expense by State and Territory of Australia
16. 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:

1. **Current reporting standards for level 2 insurance groups**
2. Reporting Standard GRS 112.0\_G Determination of Capital Base
3. Reporting Standard GRS 114.1\_G Assets by Counterparty Grade
4. Reporting Standard GRS 114.3\_G Off-balance Sheet Business
5. Reporting Standard GRS 300.0\_G Statement of Financial Position
6. Reporting Standard GRS 302.0\_G Statement of Financial Position by Region
7. 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** |
| --- | --- |
| GRF 110.1: Prescribed Capital AmountSection 1: Summary of prescribed capital amount:1. Insurance Risk Charge
	1. GRF 115.0: OCL Insurance Risk Charge
	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

Section 2: Capital Adequacy Assessment - All data itemsSection 3: Adjusted net assets in Australia - All data items  | Reporting Standard GRS 110.1 Prescribed Capital Amount |
| GRF 114.0: Asset Risk ChargeSection 1: Asset Risk Charge calculation 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

Section 2: Additional information1. Assets fair values subject to credit spreads stress
2. Stressed asset values post credit spreads stress
3. Yields used in stress scenarios
 | Reporting Standard GRS 114.0 Asset Risk Charge |
| GRF 115.0: Outstanding Claims Liabilities – Insurance Risk ChargeAll data items, excluding 'Adjustments and exclusions to prudential requirements for the OCL Insurance Risk Charge' | Reporting Standard GRS 115.0 Outstanding Claims Liabilities - Insurance Risk Charge  |
| GRF 115.1: Premiums Liabilities – Insurance Risk ChargeAll data items, excluding 'Adjustments and exclusions to prudential requirements for the PL Insurance Risk Charge' | Reporting Standard GRS 115.1 Premiums Liabilities - Insurance Risk Charge |
| GRF 117.0: Asset Concentration Risk Charge (GEN)1. Capital base
2. Adjusted net assets in Australia

Section 2A: Asset Concentration Risk Charge limits - All data itemsSection 3: Totals and risk charges* 1. Reinsurers with counterparty grade 4
	2. Reinsurers with counterparty grade 5, 6 or 7
	3. Reinsurance Asset Concentration Risk Charge
	4. Related parties part of an APRA-regulated group
	5. Unrelated parties part of an APRA-regulated group
	6. Other
	7. Non-reinsurance Asset Concentration Risk Charge
	8. Adjustments to Asset Concentration Risk Charge as approved by APRA – Total amount
	9. Asset Concentration Risk Charge
 | Reporting Standard GRS\_117.0: Asset Concentration Risk Charge  |
| GRF 118.0: Operational Risk Charge (GEN)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  |

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 itemsGRF\_900.1\_L: Premium Revenue, Reinsurance and Claims Expenses (L) – 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:

1. **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. GRF\_115.0\_G: OCL Insurance Risk Charge
	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.

Section 2: Capital Adequacy Assessment – All data items  | Reporting Standard GRS 110.1\_G Prescribed Capital Amount  |
| GRF\_114.0 G: Asset Risk ChargeSection 1 : Asset Risk Charge calculation 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

Section 2: Additional information1. Assets fair values subject to credit spreads stress
2. Stressed asset values post credit spreads stress
3. Yields used in stress scenarios
 | Reporting Standard GRS 114.0\_G Asset Risk Charge |
| GRF\_115.0A\_G Outstanding Claims Liabilities - Insurance Risk Charge - Australia by Class of Business (G) All data items, excluding 'Adjustments to OCL Insurance Risk Charge' | Reporting Standard GRS 115.0\_G Outstanding Claims Liabilities - Insurance Risk Charge |
| GRF\_115.0B\_G Outstanding Claims Liabilities - Insurance Risk Charge - Australia by Region (G) Were actuarial services used to complete this return (Yes/No)Section 1: Direct business (Australian)All data itemsSection 2: Direct business (International)All data itemsSection 3: Reinsurance business (Australian)All data itemsSection 4: Reinsurance business (International)All data itemsSection 5: TotalTotal direct Australian business - All data itemsTotal direct International business - All data itemsTotal reinsurance Australian business - All data items Total reinsurance International business - All data items Group adjustmentsAdjustments to OCL Insurance Risk Charge as approved by APRATotal - All data itemsOCL surplus / (deficit) | Reporting Standard GRS 115.0\_G Outstanding Claims Liabilities - Insurance Risk Charge |
| GRF\_115.1A\_G Premiums Liabilities - Insurance Risk Charge - Australia by Class of Business (G)All data items, excluding 'Adjustments to PL Insurance Risk Charge' | Reporting Standard GRS 115.1\_G Premiums Liabilities - Insurance Risk Charge |
| GRF\_115.1B\_G Premiums liabilities - Insurance Risk Charge - Australia by Region (G)Were actuarial services used to complete this return (Yes/No)Basis of preparationPART A: PREMIUMS LIABILITIES - GPS 320 BASISAll data itemsPART B: PREMIUMS LIABILITIES - AASB BASISAll data itemsPART C: ADDITIONAL POLICIES RISK CHARGEAll data itemsPART D: TOTAL PREMIUMS LIABILITIESSection 15: TotalTotal Australian direct business - All data items Total Australian reinsurance business - All data items Total International direct business - All data itemsTotal International reinsurance business - All data items Group adjustmentsAdjustments to PL Insurance Risk Charge as approved by APRATotal - All data itemsPL surplus / (deficit) – All data items | Reporting Standard GRS 115.1\_G Premiums Liabilities - Insurance Risk Charge |
| GRF\_117.0\_G: Asset Concentration Risk Charge (G)1. Capital base

Section 2A: Asset Concentration Risk Charge limitsAll data itemsSection 3: Totals and risk charges* 1. Reinsurers with counterparty grade 4
	2. Reinsurers with counterparty grade 5, 6 or 7
	3. Reinsurance Asset Concentration Risk Charge
	4. Related parties part of an APRA-regulated group
	5. Unrelated parties part of an APRA-regulated group
	6. Other
	7. Non-reinsurance Asset Concentration Risk Charge
	8. Adjustments to Asset Concentration Risk Charge as approved by APRA – Total amount
	9. Asset Concentration Risk Charge
 | Reporting Standard GRS 117.0\_G 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)

1. Reporting Standard GRS 110.0 (2010) Minimum Capital Requirement
2. Reporting Standard GRS 120.0 (2010) Determination of Capital Base
3. Reporting Standard GRS 130.0 Balance Sheet Business - Credit Substitutes Provided and Capital Charge
4. Reporting Standard GRS 130.1 Off Balance Sheet Business - Liquidity Support Facilities Obtained
5. Reporting Standard GRS 130.2 Off Balance Sheet Business - Charges Granted and Risk Charge
6. Reporting Standard GRS 140 (2010) Investments

| **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 itemsNET CONCENTRATION RISK CHARGEGRF\_150.0\_L: Asset Exposure Concentrations and Risk Charge (L)Capital base.GRADE 4 and 5 TOTALS – All data itemsNET CONCENTRATION RISK CHARGE | Reporting Standard GRS 150.0 (2010) Asset Exposure Concentrations and Risk Charge |

1. Reporting Standard GRS 160.0 (2010) Derivative Activity and Risk Charge
2. Reporting Standard GRS 170.0 (2010) 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 itemsGRF\_210\_1\_L: Premiums Liabilities - Insurance Risk Charge (L)All data items  | Reporting Standard GRS 210 (2010) Insurance Risk Charge  |

1. Reporting Standard GRS 300.0 (2010) Statement of Financial Position
2. Reporting Standard GRS 301.0 (2010) Reinsurance Assets and Risk Charge

| **Parts of reporting form covered by this determination** | **Reporting standards** |
| --- | --- |
| GRF\_310.0\_B: Statement of Financial Performance (B) All data itemsGRF\_310.0\_L: Statement of Financial Performance ( L) All data itemsGRF\_310.1\_L: Premium Revenue and Reinsurance ExpenseAll data itemsGRF\_310.2\_L: Claims Expense and Reinsurance Recoveries (L)All data itemsGRF\_310.3\_L: Details of Income and ExpensesAll data items | Reporting Standard GRS 310 (2010) Statement of Financial Performance |
| GRF\_400.0\_L: Statement of Risk by Country All data itemsGRF\_410.0\_L: Movement In Outstanding Claims Provision (L)All data itemsGRF\_440.0\_L: Claims Development Table (L)All data items | Reporting Standard GRS 400 (2010) Supplementary Reporting Information  |

General Insurance Reporting Standards (2008)

1. Reporting Standard GRS 110.0 (2008) Minimum Capital Requirement
2. Reporting Standard GRS 120.0 (2008) Determination of Capital Base
3. Reporting Standard GRS 130.0 (2008) Balance Sheet Business - Credit Substitutes Provided and Capital Charge
4. Reporting Standard GRS 130.1 (2008) Off Balance Sheet Business - Liquidity Support Facilities Obtained
5. Reporting Standard GRS 130.2 (2008) Off Balance Sheet Business - Charges Granted and Risk Charge
6. Reporting Standard GRS 140.0 (2008) Investments - Direct Interest Rate Holdings and Risk Charge
7. Reporting Standard GRS 140.1 (2008) Investments - Direct Equity Holdings and Risk Charge
8. Reporting Standard GRS 140.2 (2008) Investments - Direct Property Holdings and Risk Charge
9. Reporting Standard GRS 140.3 (2008) Investments - Loans and Advances and Risk Charge
10. 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 itemsNET CONCENTRATION RISK CHARGEGRF\_150.0\_L: Asset Exposure Concentrations and Risk Charge (L)Capital base.GRADE 4 and 5 TOTALS – All data itemsNET CONCENTRATION RISK CHARGE | Reporting Standard GRS 150.0 (2008) Asset Concentration and Risk Charge  |

1. 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 |

1. Reporting Standard GRS 300.0 (2008) Statement of Financial Position
2. Reporting Standard GRS 301.0 (2008) Reinsurance Assets and Risk Charge
3. 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 ExpenseAll 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 |

1. Reporting Standard GRS 310.3 (2008) Investment and Operating Income and Expense
2. Reporting Standard GRS 320.0 (2008) Reconciliation of Annual Disclosure
3. 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)

1. Reporting Standard GRS 110.0 (2007) Minimum Capital Requirement
2. Reporting Standard GRS 120.0 (2007) Determination of Capital Base
3. Reporting Standard GRS 130.0 (2007) Balance Sheet Business - Credit Substitutes Provided and Capital Charge
4. Reporting Standard GRS 130.1 (2007) Off Balance Sheet Business - Liquidity Support Facilities Obtained
5. Reporting Standard GRS 130.2 (2007) Off Balance Sheet Business - Charges Granted and Risk Charge
6. Reporting Standard GRS 140.0 (2007) Investments - Direct Interest Rate Holdings and Risk Charge
7. Reporting Standard GRS 140.1 (2007) Investments - Direct Equity Holdings and Risk Charge
8. Reporting Standard GRS 140.2 (2007) Investments - Direct Property Holdings and Risk Charge
9. Reporting Standard GRS 140.3 (2007) Investments - Loans and Advances and Risk Charge
10. 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 itemsNET CONCENTRATION RISK CHARGEGRF\_150.0\_L: Asset Exposure Concentrations and Risk Charge (L)Capital base.GRADE 4 and 5 TOTALS – All data itemsNET CONCENTRATION RISK CHARGE | Reporting Standard GRS 150.0 (2007) Asset Exposure Concentrations and Risk Charge  |

1. Reporting Standard GRS 160.0 (2007) Derivative Activity and Risk Charge
2. 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 |

1. Reporting Standard GRS 300.0 (2007) Statement of Financial Position
2. 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 ExpenseAll 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 |

1. Reporting Standard GRS 310.3 (2007) Investment and Operating Income and Expense
2. Reporting Standard GRS 320.0 (2007) Reconciliation of Annual Disclosure
3. 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 itemsGRF\_440.0\_L: Claims Development Table (L)All data items | Reporting Standard GRS 440.0 (2007) Claims Development Tables |

General Insurance Reporting Standards (2005)

1. Reporting Standard GRS 110.0 (2005) Minimum Capital Requirement
2. Reporting Standard GRS 120.0 (2005) Determination of Capital Base
3. Reporting Standard GRS 130.0 (2005) Balance Sheet Business - Credit Substitutes Provided and Risk Charge
4. Reporting Standard GRS 130.1 (2005) Off Balance Sheet Business - Liquidity Support Facilities Obtained
5. Reporting Standard GRS 130.2 (2005) Off Balance Sheet Business - Charges Granted and Risk Charge
6. Reporting Standard GRS 140.0 (2005) Investments - Direct Interest Rate Holdings and Risk Charge
7. Reporting Standard GRS 140.1 (2005) Investments - Direct Equity Holdings and Risk Charge
8. Reporting Standard GRS 140.2 (2005) Investments - Direct Property Holdings and Risk Charge
9. Reporting Standard GRS 140.3 (2005) Investments - Loans and Advances and Risk Charge
10. Reporting Standard GRS 140.4 (2005) Investments - Indirectly Held by Insurer and Risk Charge

| **Parts of reporting form covered by this determination** | **Reporting standards** |
| --- | --- |
| GRF\_150.0: Asset Exposure Concentrations and Risk Charge – Insurer (Licensed insurer)Totals – All data itemsTotal adjusted concentration risk chargeGRF\_150.0: Asset Exposure Concentrations and Risk Charge – Insurer (Group)Totals – All data itemsTotal adjusted concentration risk chargeGRF\_150.0: Asset Exposure Concentrations and Risk Charge – Branch (Licensed insurer)Totals – All data itemsTotal adjusted concentration risk charge | Reporting Standard GRS 150.0 (2005) Asset Exposure Concentrations and Risk Charge  |

1. Reporting Standard GRS 160.0 (2005) Derivatives Activity and Risk Charge
2. Reporting Standard GRS 170.0 (2005) Maximum Event Retention and Risk Charge

| **Parts of reporting form covered by this determination** | **Reporting standards** |
| --- | --- |
| GRF\_210.0\_L: Outstanding Claims Provision - Insurance Risk Charge (L) – Insurer (Licensed insurer)All data items GRF\_210.0\_L: Outstanding Claims Provision - Insurance Risk Charge (L) – Insurer (Group)All data items GRF\_210\_0\_L: Outstanding Claims Provision - Insurance Risk Charge (L) – Branch (Licensed insurer)All data items  | Reporting Standard GRS 210.0 (2005) Outstanding Claims Provision - Insurance Risk Charge |
| GRF\_210.1\_L: Premiums Liabilities - Insurance Risk Charge (L) – Insurer (Licensed insurer)All data items GRF\_210.1\_L: Premiums Liabilities - Insurance Risk Charge (L) – Insurer (Group)All data items GRF\_210.1\_L: Premiums Liabilities - Insurance Risk Charge (L) – Branch (Licensed insurer)All data items  | Reporting Standard GRS 210.1 (2005) Premium Liabilities - Insurance Risk Charge |

1. Reporting Standard GRS 300.0 (2005) Statement of Financial Position
2. Reporting Standard GRS 310.0 (2005) Statement of Financial Performance

| **Parts of reporting form covered by this determination** | **Reporting standards** |
| --- | --- |
| GRF\_310.1\_L: Premium Revenue and Reinsurance Expense – Insurer (Licensed insurer)All data itemsGRF\_310.1\_L: Premium Revenue and Reinsurance Expense – Insurer (Group)All data itemsGRF\_310.1\_L: Premium Revenue and Reinsurance Expense – Branch (Licensed insurer)All data items | Reporting Standard GRS 310.1 (2005) Premium Revenue and Reinsurance Expense |
| GRF\_310.2\_L: Claims Expense and Reinsurance Recoveries – Insurer (Licensed insurer)All data itemsGRF\_310.2\_L: Claims Expense and Reinsurance Recoveries – Insurer (Group)All data itemsGRF\_310.2\_L: Claims Expense and Reinsurance Recoveries – Branch (Licensed insurer)All data items | Reporting Standard GRS 310.2 (2005) Claims Expense and Reinsurance Recoveries |

1. Reporting Standard GRS 310.3 (2005) Investment and Operating Income and Expense
2. Reporting Standard GRS 320.0 (2005) Reconciliation of Annual Disclosure
3. Reporting Standard GRS 400.0 (2005) Statement of Risk by Country

| **Parts of reporting form covered by this determination** | **Reporting standards** |
| --- | --- |
| GRF\_410.0\_L: Movement In Outstanding Claims Provision – Insurer (Licensed insurer)All data itemsGRF\_410.0\_L: Movement In Outstanding Claims Provision – Insurer (Group)All data itemsGRF\_410.0\_L: Movement In Outstanding Claims Provision – Branch (Licensed insurer)All data items | Reporting Standard GRS 410.0 (2005) Movement in Outstanding Claims Provision  |
| GRF\_440.0\_L: Claims Development Table – Insurer (Licensed insurer)All data itemsGRF\_440.0\_L: Claims Development Table – Group (Licensed insurer)All data itemsGRF\_440.0\_L: Claims Development Table – Branch (Licensed insurer)All data items | Reporting Standard GRS 440.0 (2005) Claims Development Tables |

General Insurance Reporting Standards (2002)

1. Reporting Standard GRS 110.0 (2002) Minimum Capital Requirement made on 28 June 2002
2. Reporting Standard GRS 120.0 (2002) Determination of Capital Base made on 28 June 2002
3. Reporting Standard GRS 130.0 (2002) Balance Sheet Business - Credit Substitutes Provided and Capital Charge made on 28 June 2002
4. Reporting Standard GRS 130.1 (2002) Off Balance Sheet Business - Liquidity Support Facilities Obtained made on 28 June 2002
5. Reporting Standard GRS 130.2 (2002) Off Balance Sheet Business - Charges Granted and Risk Charge made on 28 June 2002
6. Reporting Standard GRS 140.0 (2002) Investments - Direct Interest Rate Holdings and Risk Charge made on 28 June 2002
7. Reporting Standard GRS 140.1 (2002) Investments - Direct Equity Holdings and Risk Charge made on 28 June 2002
8. Reporting Standard GRS 140.2 (2002) Investments - Direct Property Holdings and Risk Charge made on 28 June 2002
9. Reporting Standard GRS 140.3 (2002) Investments - Loans and Advances and Risk Charge made on 28 June 2002
10. 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** |
| --- | --- |
| GRF\_150.0: Asset Exposure Concentrations and Risk Charge – Insurer (Licensed insurer)Totals – All data itemsTotal adjusted concentration risk chargeGRF\_150.0: Asset Exposure Concentrations and Risk Charge – Insurer (Group)Totals – All data itemsTotal adjusted concentration risk chargeGRF\_150.0: Asset Exposure Concentrations and Risk Charge – Branch (Licensed insurer)Totals – All data itemsTotal adjusted concentration risk charge | Reporting Standard GRS 150.0 (2002) Asset Exposure Concentrations and Risk Charge made on 28 June 2002 |

1. Reporting Standard GRS 160.0 (2002) Derivatives Activity and Risk Charge made on 28 June 2002
2. 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** |
| --- | --- |
| GRF\_210.0\_L: Outstanding Claims Provision - Insurance Risk Charge (L) – Insurer (Licensed insurer)All data items GRF\_210.0\_L: Outstanding Claims Provision - Insurance Risk Charge (L) – Insurer (Group)All data items GRF\_210.0\_L: Outstanding Claims Provision - Insurance Risk Charge (L) – Branch (Licensed insurer)All data items  | Reporting Standard GRS 210.0 (2002) Outstanding Claims Provision - Insurance Risk Charge made on 28 June 2002 |
| GRF\_210.1\_L: Premiums Liabilities - Insurance Risk Charge (L) – Insurer (Licensed insurer)All data items GRF\_210.1\_L: Premiums Liabilities - Insurance Risk Charge (L) – Insurer (Group)All data items GRF\_210.1\_L: Premiums Liabilities - Insurance Risk Charge (L) – Branch (Licensed insurer)All data items  | Reporting Standard GRS 210.1 (2002) Premium Liabilities - Insurance Risk Charge made on 28 June 2002 |

1. Reporting Standard GRS 300.0 (2002) Statement of Financial Position made on 28 June 2002
2. 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** |
| --- | --- |
| GRF\_310.1\_L: Premium Revenue and Reinsurance Expense – Insurer (Licensed insurer)All data itemsGRF\_310.1\_L: Premium Revenue and Reinsurance Expense – Insurer (Group)All data itemsGRF\_310.1\_L: Premium Revenue and Reinsurance Expense – Branch (Licensed insurer)All data items | Reporting Standard GRS 310.1 (2002) Premium Revenue and Reinsurance Expense made on 28 June 2002 |
| GRF\_310.2\_L: Claims Expense and Reinsurance Recoveries – Insurer (Licensed insurer)All data itemsGRF\_310.2\_L: Claims Expense and Reinsurance Recoveries – Insurer (Group)All data itemsGRF\_310.2\_L: Claims Expense and Reinsurance Recoveries – Branch (Licensed insurer)All data items | Reporting Standard GRS 310.2 (2002) Claims Expense and Reinsurance Recoveries made on 28 June 2002 |

1. Reporting Standard GRS 310.3 (2002) Investment and Operating Income and Expense made on 28 June 2002
2. Reporting Standard GRS 320.0 (2002) Reconciliation of Annual Disclosure made on 28 June 2002
3. 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** |
| --- | --- |
| GRF\_410.0\_L: Movement In Outstanding Claims Provision – Insurer (Licensed insurer)All data itemsGRF\_410.0\_L: Movement In Outstanding Claims Provision – Insurer (Group)All data itemsGRF\_410.0\_L: Movement In Outstanding Claims Provision – Branch (Licensed insurer)All data items | Reporting Standard GRS 410.0 (2002) Movement in Outstanding Claims Provision made on 28 June 2002  |
| GRF\_440.0\_L: Claims Development Table – Insurer (Licensed insurer)All data itemsGRF\_440.0\_L: Claims Development Table – Group (Licensed insurer)All data itemsGRF\_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)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 %
 | Reporting Standard GRS 110.0\_G (2011) Minimum Capital Requirement |

1. 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 itemsGRF\_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 itemsGRF\_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 |

1. Reporting Standard GRS 300.0\_G (2011) Statement of Financial Position
2. Reporting Standard GRS 301.0\_G (2011) Reinsurance Assets and Risk Charge
3. Reporting Standard GRS 302.0\_G (2011) Statement of Financial Position by Region
4. 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 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 %
 | Reporting Standard GRS 110.0\_G (2009) Minimum Capital Requirement  |

1. Reporting Standard GRS 120.0\_G (2009) Determination of Capital Base
2. Reporting Standard GRS 131.0\_G (2009) Off Balance Sheet Exposure Risk Charge
3. 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 itemsNET 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 |

1. Reporting Standard GRS 300.0 G (2009) Statement of Financial Position
2. Reporting Standard GRS 301.0 G (2009) Reinsurance Assets and Risk Charge
3. Reporting Standard GRS 302.0\_G (2009) Statement of Financial Position by Region
4. Reporting Standard GRS 310.0\_G (2009) Income Statement