



IAIS

INTERNATIONAL ASSOCIATION OF
INSURANCE SUPERVISORS

Public

**2016 Field Testing Questionnaire: Phase 2+
for the May 2016 Quantitative Data Collection Exercise of the
Field Testing Project**

(“the Questionnaire Phase 2+”)

This is an IAIS working document used for 2016 Field Testing purposes. It does not purport to represent or prejudge the final proposals of the IAIS on ICS.

This document must be read in conjunction with the associated 2016 Field Testing Technical Specifications, Templates and Yield curve documentation to provide an accurate and up-to-date understanding of the Field Testing exercise.

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1 Introduction

1.1 Preamble

This questionnaire focuses on supplementary information in relation to quantitative data provided in **Phase 2+** of 2016 Field Testing, and is due 31 October **2016**.

Field Testing questionnaires seeking supplementary information relating to Phase 1 and Phase 2 of the 2016 Field Testing are provided separately.

Two separate templates are required to be completed as part of Phase 2+: IAIS FT 2016_Supplementary_Life Insurance Risk and IAIS FT 2016_Supplementary_Health Insurance Risk. The worksheets referenced below are found in these templates.

1.2 Instructions

Please:

- Provide your answers **ONLY** in the spaces on the table provided for responses to each question.
- **DO NOT** alter the structure of this document (e.g. do not add additional rows or boxes for your answers, unless they are within the space already provided).
- **DO NOT** enter any information in blank spaces between questions or sections. The structure provided in this document is used to collate responses across Volunteer IAIGs. Any information entered outside this structure may result in that information being discarded during collation of the responses.

Please refer to the 2016 Field Testing Technical Specifications for instructions on submitting this questionnaire. In particular please adhere to the deadlines and the file naming convention provided therein.

2 Identification

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| 1 | Please provide the name of your Volunteer IAIG below: | |
| | Volunteer IAIG name | |
| | Insert text | |
| 2 | Please indicate the date of submission of this questionnaire (dd/mm/yyyy). If an earlier submission of this questionnaire has been updated please indicate a new date here: | |
| | Date of this submission | |
| | Insert text | |
| 3 | Please indicate the name of the contact persons for queries about the responses to this Questionnaire, including email address and telephone number. | |
| | Primary Contact | Information |
| | Name: | Insert text |
| | Email: | Insert text |
| | Phone: | Insert text |
| | Backup Contact | Information |
| | Name: | Insert text |
| | Email: | Insert text |
| | Phone: | Insert text |

3 Life Insurance Risk – Supplementary Data Collection

3.1 Mortality and Longevity Risk

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| FT Template Sheets referred to in this section: | Mortality Data |
| Key FT Technical Specification sections relevant to this section | 20.1 Mortality and Longevity Risk |

| 4 | <p>Were any material assumptions or simplifications used when providing supplementary data on Mortality and Longevity risk?</p> <p>Provide your response by placing an 'x' in the relevant cell:</p> <p><input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Not Applicable</p> <p>If YES, please describe all material assumptions or simplifications made for Mortality and Longevity risk, provide the rationale supporting the assumptions or simplifications, and indicate the impact of adopting the assumptions or simplifications.</p> <p>Please describe in summary, but with sufficient detail to allow an assessment of materiality and direction of impact.</p> <table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 30%;">Item name</th> <th>Description and rationale</th> </tr> </thead> <tbody> <tr> <td>Insert text</td> <td>Insert text</td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table> <p>(Add additional rows as necessary)</p> | Item name | Description and rationale | Insert text | Insert text | | | | |
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| 5 | <p>For Protection - Life, Protection - Other and Participating products, were any material assumptions or simplifications used when deriving the expected amount paid out for deaths within the year?</p> <p>Provide your response by placing an 'x' in the relevant cell:</p> <p><input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Not Applicable</p> <p>Please provide a brief description of how the expected amount paid out for deaths within the year (for Protection - Life, Protection - Other and Participating products) is derived.</p> <p>If YES, please also describe all material assumptions or simplifications made, provide the rationale supporting the assumptions or simplifications, and indicate the impact of adopting the assumptions or simplifications.</p> <p>Please describe in summary, but with sufficient detail to allow an assessment of materiality and direction of impact.</p> <table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 30%;">Item name</th> <th>Description and rationale</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> </tr> </tbody> </table> | Item name | Description and rationale | | | | | | |
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| 6 | For Annuities, were any material assumptions or simplifications used when deriving the expected amount paid out for deaths within the year? | | | | | | | | | |
| | <p>Provide your response by placing an 'x' in the relevant cell:</p> <p> <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Not Applicable </p> <p>Please provide a brief description of how the expected amount paid out for deaths within the year (for Annuities) is derived.</p> <p>If YES, please also describe all material assumptions or simplifications made, provide the rationale supporting the assumptions or simplifications, and indicate the impact of adopting the assumptions or simplifications.</p> <p>Please describe in summary, but with sufficient detail to allow an assessment of materiality and direction of impact.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr style="background-color: #e0e0e0;"> <th style="width: 30%;">Item name</th> <th>Description and rationale</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">Insert text</td> <td style="padding: 5px;">Insert text</td> </tr> <tr> <td style="height: 20px;"></td> <td></td> </tr> <tr> <td style="height: 20px;"></td> <td></td> </tr> </tbody> </table> <p style="margin-top: 5px;">(Add additional rows as necessary)</p> | | Item name | Description and rationale | Insert text | Insert text | | | | |
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| 7 | For Protection - Life, Protection - Other and Participating products, were any material assumptions or simplifications used when deriving the expected number of policies terminating due to death during the year? | | | | | | | | | |
| | <p>Provide your response by placing an 'x' in the relevant cell:</p> <p> <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Not Applicable </p> <p>Please provide a brief description of how the expected number of policies terminating due to death during the year (for Protection - Life, Protection - Other and Participating products) is derived.</p> <p>If YES, please also describe all material assumptions or simplifications made, provide the rationale supporting the assumptions or simplifications, and indicate the impact of adopting the assumptions or simplifications.</p> <p>Please describe in summary, but with sufficient detail to allow an assessment of materiality and direction of impact.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr style="background-color: #e0e0e0;"> <th style="width: 30%;">Item name</th> <th>Description and rationale</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;"> </td> <td style="padding: 5px;"> </td> </tr> </tbody> </table> | | Item name | Description and rationale | | | | | | |
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| 8 | For Annuities, were any material assumptions or simplifications used when deriving the expected number of policies terminating due to death during the year? | | | | | | | | | |
| | <p>Provide your response by placing an 'x' in the relevant cell:</p> <p> <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Not Applicable </p> <p>Please provide a brief description of how the expected number of policies terminating due to death during the year (for Annuities) is derived.</p> <p>If YES, please also describe all material assumptions or simplifications made, provide the rationale supporting the assumptions or simplifications, and indicate the impact of adopting the assumptions or simplifications.</p> <p>Please describe in summary, but with sufficient detail to allow an assessment of materiality and direction of impact.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr style="background-color: #e0e0e0;"> <th style="width: 30%;">Item name</th> <th>Description and rationale</th> </tr> </thead> <tbody> <tr> <td style="padding: 2px;">Insert text</td> <td style="padding: 2px;">Insert text</td> </tr> <tr> <td style="height: 20px;"></td> <td></td> </tr> <tr> <td style="height: 20px;"></td> <td></td> </tr> </tbody> </table> <p style="margin-top: 5px;">(Add additional rows as necessary)</p> | | Item name | Description and rationale | Insert text | Insert text | | | | |
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| 9 | Do you have further comments regarding this section? | | | | | | | | | |
| | <p>Where appropriate, this includes comments on data, additional relevant data, the supplementary data collection template and/or calculations that you provide which you consider relevant to the Field Testing analysis (that is, have the potential to have a material impact on any conclusions reached based on the data and/or its analysis).</p> <p>Provide your response by placing an 'x' in the relevant cell:</p> <p> <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Not Applicable </p> <p>If YES, please specify the item or issue and discuss it and the rationale for its relevance to the Field Testing analysis.</p> <p>Please describe in summary, but with sufficient detail to allow an assessment of materiality and potential impact.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr style="background-color: #e0e0e0;"> <th style="width: 30%;">Item name</th> <th>Description and rationale</th> </tr> </thead> <tbody> <tr> <td style="padding: 2px;">Insert text</td> <td style="padding: 2px;">Insert text</td> </tr> </tbody> </table> | | Item name | Description and rationale | Insert text | Insert text | | | | |
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3.2 Morbidity and Disability Risk (alternative approach)

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| FT Template Sheets referred to in this section: | Morbidity-Disability Rates Morbidity-Disability Expenses |
| Key FT Technical Specification sections relevant to this section | 20.2 Morbidity and Disability risk (alternative approach) |

| 10 | <p>Were any material assumptions or simplifications used when providing supplementary data on Morbidity/Disability risk?</p> <p>Provide your response by placing an 'x' in the relevant cell:</p> <p><input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Not Applicable</p> <p>If YES, please describe all material assumptions or simplifications made for Morbidity/Disability risk, provide the rationale supporting the assumptions or simplifications, and indicate the impact of adopting the assumptions or simplifications.</p> <p>Please describe in summary, but with sufficient detail to allow an assessment of materiality and direction of impact.</p> | | | | | | | | |
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| 11 | <p>Were any material assumptions or simplifications used when deriving the expected number of new disablements during the year?</p> <p>Provide your response by placing an 'x' in the relevant cell:</p> <p><input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Not Applicable</p> <p>Please provide a brief description of how the expected number of new disablements during the year is derived.</p> <p>If YES, please also describe all material assumptions or simplifications made, provide the rationale supporting the assumptions or simplifications, and indicate the impact of adopting the assumptions or simplifications.</p> <p>Please describe in summary, but with sufficient detail to allow an assessment of materiality and direction of impact.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #cccccc;"> <th style="width: 30%;">Item name</th> <th>Description and rationale</th> </tr> </thead> <tbody> <tr> <td>Insert text</td> <td>Insert text</td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table> <p>(Add additional rows as necessary)</p> | Item name | Description and rationale | Insert text | Insert text | | | | |
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| 12 | <p>Were any material assumptions or simplifications used when deriving the number of expected recoveries during the year?</p> | | | | | | | | |

| | <p>Provide your response by placing an 'x' in the relevant cell:</p> <p> <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Not Applicable </p> <p>Please provide a brief description of how the number of expected recoveries during the year is derived.</p> <p>If YES, please also describe all material assumptions or simplifications made, provide the rationale supporting the assumptions or simplifications, and indicate the impact of adopting the assumptions or simplifications.</p> <p>Please describe in summary, but with sufficient detail to allow an assessment of materiality and direction of impact.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Item name</th> <th>Description and rationale</th> </tr> </thead> <tbody> <tr> <td>Insert text</td> <td>Insert text</td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table> <p>(Add additional rows as necessary)</p> | Item name | Description and rationale | Insert text | Insert text | | | | |
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| 13 | <p>Were any material assumptions or simplifications used when deriving the expected amount of medical claim payments during the year?</p> | | | | | | | | |
| | <p>Provide your response by placing an 'x' in the relevant cell:</p> <p> <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Not Applicable </p> <p>Please provide a brief description of how the expected amount of medical claim payments during the year is derived.</p> <p>If YES, please also describe all material assumptions or simplifications made, provide the rationale supporting the assumptions or simplifications, and indicate the impact of adopting the assumptions or simplifications.</p> <p>Please describe in summary, but with sufficient detail to allow an assessment of materiality and direction of impact.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Item name</th> <th>Description and rationale</th> </tr> </thead> <tbody> <tr> <td>Insert text</td> <td>Insert text</td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table> <p>(Add additional rows as necessary)</p> | Item name | Description and rationale | Insert text | Insert text | | | | |
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| 14 | <p>Is there any information that is deemed relevant to explain any trends or changes in the data history?</p> | | | | | | | | |
| | <p>Provide your response by placing an 'x' in the relevant cell:</p> <p> <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Not Applicable </p> | | | | | | | | |

| | <p>If YES, please describe the relevant information (for example, a transfer of a portfolio or a sub-portfolio at a specific date), including the time of occurrence.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Item name</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>Insert text</td> <td>Insert text</td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table> <p>(Add additional rows as necessary)</p> | Item name | Description | Insert text | Insert text | | | | |
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| 15 | <p>Do you have further comments regarding this section?</p> <p>Where appropriate, this includes comments on data, additional relevant data, the supplementary data collection template and/or calculations that you provide which you consider relevant to the Field Testing analysis (that is, have the potential to have a material impact on any conclusions reached based on the data and/or its analysis).</p> | | | | | | | | |
| | <p>Provide your response by placing an 'x' in the relevant cell:</p> <p> <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Not Applicable </p> <p>If YES, please specify the item or issue and discuss it and the rationale for its relevance to the Field Testing analysis.</p> <p>Please describe in summary, but with sufficient detail to allow an assessment of materiality and potential impact.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Item name</th> <th>Description and rationale</th> </tr> </thead> <tbody> <tr> <td>Insert text</td> <td>Insert text</td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table> <p>(Add additional rows as necessary)</p> | Item name | Description and rationale | Insert text | Insert text | | | | |
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3.3 Lapse Risk

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| FT Template Sheets referred to in this section: | Lapse Data-NOP Lapse Data-SA Lapse Data-AP Lapse Data-NOP_AFC Lapse Data-SA_AFC Lapse Data-AP_AFC |
| Key FT Technical Specification sections relevant to this section | 20.3 Lapse Risk |

| 16 | <p>Were any material assumptions or simplifications used when providing supplementary data on Lapse risk?</p> <p>Provide your response by placing an 'x' in the relevant cell:</p> <p> <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Not Applicable </p> <p>If YES, please describe all material assumptions or simplifications made for Lapse risk (for example, if due to system limitations the rider count has been excluded from the information by number of policies), provide the rationale supporting the assumptions or simplifications, and indicate the impact of adopting the assumptions or simplifications.</p> <p>Please describe in summary, but with sufficient detail to allow an assessment of materiality and direction of impact.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #cccccc;"> <th style="width: 30%;">Item name</th> <th>Description and rationale</th> </tr> </thead> <tbody> <tr> <td>Insert text</td> <td>Insert text</td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table> <p>(Add additional rows as necessary)</p> | Item name | Description and rationale | Insert text | Insert text | | | | |
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| 17 | <p>Were any material assumptions or simplifications used when deriving the number of policies expected to lapse within the year or month?</p> <p>Provide your response by placing an 'x' in the relevant cell:</p> <p> <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Not Applicable </p> <p>Please provide a brief description of how the number of policies expected to lapse within the year or month is derived.</p> | | | | | | | | |

| | <p>If YES, please also describe all material assumptions or simplifications made, provide the rationale supporting the assumptions or simplifications, and indicate the impact of adopting the assumptions or simplifications.</p> <p>Please describe in summary, but with sufficient detail to allow an assessment of materiality and direction of impact.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Item name</th> <th>Description and rationale</th> </tr> </thead> <tbody> <tr> <td>Insert text</td> <td>Insert text</td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table> <p>(Add additional rows as necessary)</p> | Item name | Description and rationale | Insert text | Insert text | | | | |
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| 18 | <p>Were any material assumptions or simplifications used when deriving the Sum Insured expected to lapse within the year or month?</p> <p>Provide your response by placing an 'x' in the relevant cell:</p> <p> <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Not Applicable </p> <p>Please provide a brief description of how the Sum Insured expected to lapse within year or month is derived.</p> <p>If YES, please also describe all material assumptions or simplifications made, provide the rationale supporting the assumptions or simplifications, and indicate the impact of adopting the assumptions or simplifications.</p> <p>Please describe in summary, but with sufficient detail to allow an assessment of materiality and direction of impact.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Item name</th> <th>Description and rationale</th> </tr> </thead> <tbody> <tr> <td>Insert text</td> <td>Insert text</td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table> <p>(Add additional rows as necessary)</p> | Item name | Description and rationale | Insert text | Insert text | | | | |
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| 19 | <p>Were any material assumptions or simplifications used when deriving the Annualised Premium expected to lapse within the year or month?</p> <p>Provide your response by placing an 'x' in the relevant cell:</p> <p> <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Not Applicable </p> <p>Please provide a brief description of how the Annualised Premium expected to lapse within year or month is derived.</p> | | | | | | | | |

| | <p>If YES, please also describe all material assumptions or simplifications made, provide the rationale supporting the assumptions or simplifications, and indicate the impact of adopting the assumptions or simplifications.</p> <p>Please describe in summary, but with sufficient detail to allow an assessment of materiality and direction of impact.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Item name</th> <th>Description and rationale</th> </tr> </thead> <tbody> <tr> <td>Insert text</td> <td>Insert text</td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table> <p>(Add additional rows as necessary)</p> | Item name | Description and rationale | Insert text | Insert text | | | | |
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| 20 | <p>Do you have further comments regarding this section?</p> <p>Where appropriate, this includes comments on data, additional relevant data, the supplementary data collection template and/or calculations that you provide which you consider relevant to the Field Testing analysis (that is, have the potential to have a material impact on any conclusions reached based on the data and/or its analysis).</p> | | | | | | | | |
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3.4 Expense Risk

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| FT Template Sheets referred to in this section: | Expense Data |
| Key FT Technical Specification sections relevant to this section | 20.4 Expense Risk |

| 21 | <p>Were any material assumptions or simplifications used when providing supplementary data on Expense risk?</p> <p>Provide your response by placing an 'x' in the relevant cell:</p> <p> <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Not Applicable </p> <p>If YES, please describe all material assumptions or simplifications made for Expense risk, provide the rationale supporting the assumptions or simplifications, and indicate the impact of adopting the assumptions or simplifications.</p> <p>Please describe in summary, but with sufficient detail to allow an assessment of materiality and direction of impact.</p> <table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 30%;">Item name</th> <th>Description and rationale</th> </tr> </thead> <tbody> <tr> <td>Insert text</td> <td>Insert text</td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table> <p>(Add additional rows as necessary)</p> | Item name | Description and rationale | Insert text | Insert text | | | | |
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| 22 | <p>Were any material assumptions or simplifications used when deriving the expected amount of expenses during the year?</p> <p>Provide your response by placing an 'x' in the relevant cell:</p> <p> <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Not Applicable </p> <p>Please provide a brief description of how the expected amount of expenses during the year is derived.</p> <p>If YES, please also describe all material assumptions or simplifications made, provide the rationale supporting the assumptions or simplifications, and indicate the impact of adopting the assumptions or simplifications.</p> <p>Please describe in summary, but with sufficient detail to allow an assessment of materiality and direction of impact.</p> <table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 30%;">Item name</th> <th>Description and rationale</th> </tr> </thead> <tbody> <tr> <td>Insert text</td> <td>Insert text</td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table> | Item name | Description and rationale | Insert text | Insert text | | | | |
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| 23 | Do the expected/actual expenses include any one-off expenses that were incurred during the year? | | | | | | | | | |
| | <p>Provide your response by placing an 'x' in the relevant cell:</p> <p> <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Not Applicable </p> <p>If YES, please describe the nature of the expenses and the amounts that have been included in the template (by year) to the best of your knowledge.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 35%;">Nature of Expense</th> <th>Amount included in the template. Including year</th> </tr> </thead> <tbody> <tr> <td>Insert text</td> <td>Insert text</td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table> <p style="text-align: center;">(Add additional rows as necessary)</p> | | Nature of Expense | Amount included in the template. Including year | Insert text | Insert text | | | | |
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| 24 | Do you have further comments regarding this section? | | | | | | | | | |
| | <p>Where appropriate, this includes comments on data, additional relevant data, the supplementary data collection template and/or calculations that you provide which you consider relevant to the Field Testing analysis (that is, have the potential to have a material impact on any conclusions reached based on the data and/or its analysis).</p> <p>Provide your response by placing an 'x' in the relevant cell:</p> <p> <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Not Applicable </p> <p>If YES, please specify the item or issue and discuss it and the rationale for its relevance to the Field Testing analysis.</p> <p>Please describe in summary, but with sufficient detail to allow an assessment of materiality and potential impact.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 35%;">Item name</th> <th>Description and rationale</th> </tr> </thead> <tbody> <tr> <td>Insert text</td> <td>Insert text</td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table> <p style="text-align: center;">(Add additional rows as necessary)</p> | | Item name | Description and rationale | Insert text | Insert text | | | | |
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3.5 Health Risk

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| FT Template referred to in this section: | IAIS FT 2016_Supplementary_Health Insurance Risk |
| Key FT Technical Specification sections relevant to this section | 20.5 Health Risk |

| 25 | <p>Were any material assumptions or simplifications used when providing supplementary data on Health risk?</p> <p>Provide your response by placing an 'x' in the relevant cell:</p> <p> <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Not Applicable </p> <p>If YES, please describe all material assumptions or simplifications made for Health risk, provide the rationale supporting the assumptions or simplifications, and indicate the impact of adopting the assumptions or simplifications.</p> <p>Please describe in summary, but with sufficient detail to allow an assessment of materiality and direction of impact.</p> <table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 30%;">Item name</th> <th>Description and rationale</th> </tr> </thead> <tbody> <tr> <td>Insert text</td> <td>Insert text</td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table> <p>(Add additional rows as necessary)</p> | Item name | Description and rationale | Insert text | Insert text | | | | |
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| 26 | <p>Do you have further comments regarding this section?</p> <p>Where appropriate, this includes comments on data, additional relevant data, the supplementary data collection template and/or calculations that you provide which you consider relevant to the Field Testing analysis (that is, have the potential to have a material impact on any conclusions reached based on the data and/or its analysis).</p> <p>Provide your response by placing an 'x' in the relevant cell:</p> <p> <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Not Applicable </p> <p>If YES, please specify the item or issue and discuss it and the rationale for its relevance to the Field Testing analysis.</p> <p>Please describe in summary, but with sufficient detail to allow an assessment of materiality and potential impact.</p> <table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 30%;">Item name</th> <th>Description and rationale</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> </tr> </tbody> </table> | Item name | Description and rationale | | | | | | |
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