EIOPA-BoS-12/080
13 September 2012

Proposal for Implementing/Regulatory Technical Standards on Solvency II

The consolidated drafts are being shared with the BoS to show work in progress before the final adoption of the drafts for public consultation. Changes to the content and structure are likely to be made in the coming weeks, based on further work within the working groups and following from further consistency checks - as well as resulting from the decisions taken in the frame of the Omnibus II Directive. In some areas this outstanding work may lead to substantial modifications.

EIOPA – Westhafen Tower, Westhafenplatz 1 - 60327 Frankfurt – Germany - Tel. + 49 69-951119-20;
Fax. + 49 69-951119-19; site: www.eiopa.europa.eu

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Proposal for Implementing Technical Standards on Valuation of assets and liabilities other than Technical Provisions

EIOPA – Westhafen Tower, Westhafenplatz 1 - 60327 Frankfurt – Germany - Tel. + 49 69-951119-20;
Fax. + 49 69-951119-19; site: www.eiopa.europa.eu

EUROPEAN COMMISSION

Brussels, XXX
[…](2012) XXX draft

COMMISSION IMPLEMENTING REGULATION (EU) No …/..

of [ ]

COMMISSION IMPLEMENTING REGULATION (EU) No …/… laying down implementing technical standards with regard to valuation of assets and liabilities other than technical provisions according to Directive 2009/138/EC of the European Parliament and of the Council

of [ ]

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Directive 2009/138/EC of the European Parliament and of the Council of 25 November 2009 on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II)[1] amended by Omnibus II Directive and in particular Article 75 thereof.

Whereas:

(1) This Regulation sets out the methods and assumptions to be used in the valuation of assets and liabilities. Further, it identifies the international accounting standards that have been endorsed by the European Commission in accordance with Regulation (EC) No 1606/2002 and which are, fully or in part, consistent with Article 75 of Directive 2009/138/EC.

(2) Where the relevant international accounting standards are not fully consistent with Article 75 of Directive 2009/138/EC, this Regulation prescribes appropriate options within the international accounting standards that have been endorsed by the Commission in accordance with Regulation (EC) No 1606/2002 and amendments to those standards or alternative approaches.

(3) Further, this Regulation sets requirements for the methodologies and inputs to be used in cases where alternative valuation methods have to be applied where there are no quoted market prices in active markets available.

(4) This Regulation is based on the draft implementing technical standards submitted by the European Supervisory Authority (European Insurance and Occupational Pensions Authority) to the Commission.

(5) The European Supervisory Authority (European Insurance and Occupational Pensions Authority) has conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the opinion of the Insurance and Reinsurance Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1094/2010.

[1] OJ L 335, 17.12.2009, p.1

HAS ADOPTED THIS REGULATION:

Article 1 – Subject matter and scope

(1) This Regulation applies to the valuation of assets and liabilities other than technical provisions.

Article 2 – Definitions

(1) For the purpose of this Regulation, the following definitions shall apply:

(a) 'Solvency II balance sheet' means the balance sheet based on recognition and valuation principles according to Article 75 of Directive 2009/138/EC.

(b) 'Fair value' means the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the valuation date.

(c) When in this Regulation reference is made to 'IFRSs' it refers to the international accounting standards endorsed by the European Commission in accordance with Regulation (EC) No 1606/2002.

Article 3 –Consistency of IFRSs with Article 75

(1) When valuing assets and liabilities other than technical provisions undertakings shall use the IFRS definition of, and guidance on, fair value measurement as this definition is considered consistent with Article 75 of Directive 2009/138/EC, except for the treatment in IFRSs of own credit standing in the valuation of liabilities.

(2) Undertakings shall use the following IFRSs for the valuation of assets and liabilities other than technical provisions, as their measurement principles are considered as being consistent, [in some cases with amendments], with the measurement principles in Art. 75 of Directive 2009/138/EC:

– IFRS 2 – Share-based payments;
– IFRS 13 – Fair Value Measurement, except for the requirement to reflect the effect of an undertaking's own credit standing in the liabilities' valuation in accordance with Article 75 of Directive 2009/138/EC and [Article 10 V6 (1) of the Delegated Acts];
– IAS 17 – Leases, as modified in application by the requirements of Article 5(4) of this Regulation;
– IAS 21 – The effect of changes in foreign exchange rates;
– IAS 37 - Provisions, contingent liabilities and contingent assets. Except for the specific requirements regarding contingent liabilities as stated in [Art. Xx of the Delegated Acts];
– IAS 41 – Agriculture, as modified in application by the requirements of Article 5(6) of this regulation;
– IAS 12 – Income tax, adjusted for specific requirements on deferred taxes according to[the Delegated Acts].

(3) Regarding, the following IFRS, undertakings shall use only those options within the IFRSs - in some cases with amendments - that are consistent with Article 75 of Directive 2009/138/EC.

– IAS 2 – Inventories, following Article 5(5) of this Regulation;
– IAS 16 – Property, plant and equipment, following Article 5(1) of this Regulation;
– IAS 20 - Accounting for Government Grants and Disclosure of Government Assistance, following Article 5(6) of this Regulation.
– IAS 38 – Intangible Assets: undertakings shall apply [Article x.x of the Delegated Acts]. The fair value in IAS 38 approach is applicable and consistent with Art. 75 of Directive 2009/138/EC.
– IAS 39 – Financial Instruments, Recognition and Measurement, following Article 5(2) and (3) of this Regulation;
– IAS 40 – Investment Property following Article 5(1) of this Regulation.

(4) IFRS 5 – Non-current assets held for sale and discontinued operations is not consistent, see Article 5(7) of this Regulation.

[IAS 19 – Employee benefits: open issue]

Article 4 – Fair value measurement and valuation methods where quoted market prices in active markets are not available

(1) Undertakings shall assess the fair value for each individual asset or liability. Therefore, when measuring fair value an undertaking shall take into account the characteristics of the asset or liability when market participants would take those characteristics into account when pricing the asset or liability at the valuation date, including the condition and location of the asset or liability; and restrictions, if any, on the sale or use of the asset.

(2) Where the use of quoted market prices for the same assets or liabilities is not possible as set out in [Article 7(2) of the Delegated Acts], and quoted market prices in active markets for similar assets or liabilities are used, the undertaking shall apply necessary adjustments reflecting factors specific to the asset or liability including:

(a) the condition or location of the asset;

(b) the extent to which inputs relate to items that are comparable to the asset or liability; and

(c) the volume or level of activity in the markets within which the inputs are observed.

(3) When applying any alternative valuation methods for the purposes of Article 7(4) of the Delegated Acts relating to the use of alternative valuation methods, undertakings shall make maximum use of the following relevant market inputs, adjusted for the factors referred to in the previous paragraph:

(a) quoted prices for identical or similar assets or liabilities in markets that are not active;

(b) inputs other than quoted prices that are observable for the asset or liability, including interest rates and yield curves observable at commonly quoted intervals, implied volatilities and credit spreads;

(c) market-corroborated inputs, which may not be directly observable, but are based on or supported by observable market data.

(4) To the extent that relevant observable inputs are not available including in circumstances where there is little, if any, market activity for the asset or liability at the valuation date, undertakings shall use unobservable inputs reflecting the assumptions that market participants would use when pricing the asset or liability, including assumptions about risk. When using unobservable inputs, undertakings shall adjust undertaking-specific data if reasonable available information indicates that other market participants would use different data or there is something particular to the undertaking that is not available to other market participants.

(5) When assessing the assumptions about risk referred to in the previous paragraph undertakings shall take into account the risk inherent in the specific valuation technique used to measure fair value and the risk inherent in the inputs of that valuation technique.

(6) When using alternative valuation methods undertakings shall use valuation techniques consistent with one or more of the following approaches:

(a) market approach, which uses prices and other relevant information generated by market transactions involving identical or similar assets, liabilities or group of assets and liabilities. Valuation techniques consistent with the market approach include matrix pricing.

(b) income approach, which converts future amounts, such as cash flows or income or expenses, to a single current amount. The fair value shall reflect current market expectations about those future amounts. Valuation techniques consistent with the income approach include present value techniques, option pricing models and the multi-period excess earnings method;

(c) cost approach or current replacement cost approach reflects the amount that would be required currently to replace the service capacity of an asset. From the perspective of a market participant seller, the price that would be received for the asset is based on the cost to a market participant buyer to acquire or construct a substitute asset of comparable quality adjusted for obsolescence.

Article 5 – Restrictions or modifications to the application of IFRSs for the Valuation of Assets and Liabilities other than Technical Provisions

(1) Undertakings shall apply the fair value model and the revaluation model of IAS 40 and IAS 16 respectively when valuing property, including investment property, plant and equipment. The cost model permitted by IAS 40 or IAS 16, whereby investment property and property, plant and equipment is valued at cost less depreciation and impairment shall not be applied.

(2) Undertakings shall value financial assets at fair value according to IAS 39. Valuation at cost or amortised cost permitted by IAS 39 shall not be applied.

(3) Undertakings shall value financial liabilities at fair value according to IAS 39 except for changes in own credit standing after initial recognition in accordance with [Article 10 V6 (1) of the Delegated Acts]. Valuation at amortised cost permitted by IAS 39 shall not be applied.

(4) Undertakings shall value assets and liabilities in a lease arrangement in accordance with IAS 17, with the following modifications:

(a) Undertakings which are lessees in a finance lease, shall value lease assets at fair value;

(b) When calculating the present value of the minimum lease payments undertakings which are lessees in a finance lease, shall use current market consistent inputs. Undertakings shall not make subsequent adjustments to take account of the own credit standing of the undertaking.

(c) Valuation at depreciated cost permitted by IAS 17 shall not be applied.

(5) Undertakings shall apply the IAS 2 net realisable value for inventories if the estimated cost of completion and the estimated costs necessary to make the sale are not material. These costs are considered to be material if their non-inclusion could influence the decision-making or the judgement of the users of the balance sheet, including the supervisory authorities. If the cost of completion and the estimated costs necessary to make the sale are material, the undertaking shall adjust the net realisable value by including these costs. Valuation at cost as described by IAS 2 shall not be applied.

(6) Undertakings shall apply IAS 20 for government grants except for the option, in the case of non-monetary grants, to value the asset and the grant at a nominal amount.

(7) Undertakings shall apply IAS 41 for biological assets if the estimated costs to sell are not material, as defined in subparagraph 14. If the estimated costs to sell are material, the undertaking shall adjust the value by including these costs.

(8) Undertakings shall not apply IFRS 5 as the valuation at the lower of the carrying amount and fair value less costs to sell is not consistent with a valuation according to Article 75 of Directive 2009/138/EC.

[Employee defined: under discussion.]

Article 6 – Entry into force

This Regulation shall enter into force on the the twentieth day [*if urgent entry into force necessary, then* "third day following publication" *should be the choice*. "The day following" *should only be used in extreme urgency*] following that of its publication in the *Official Journal of the European Union*.

[It shall apply from […]. However, Articles x and y shall apply from […].]

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels,

For the Commission
The President

On behalf of the President

[Position]

EIOPA-CP- YY/xxx
X Month YYYY

Proposal for Implementing Technical Standards on risk free rates

EUROPEAN COMMISSION

Brussels, XXX
[…](2012) XXX draft

COMMISSION IMPLEMENTING REGULATION (EU) No …/..

of XXX

[…]

Note that these ITS are drafted on the basis of current knowledge but may (and in some cases have to) be updated once more certainty is available regarding level 1 and 2. Irrespective of the granularity of the ITS, some level of expert judgement will be necessary. This necessitates a reference to the respective discussion at level 3. The process document, which has to be developed in parallel to the ITS, will make sure that a consistent derivation of the basic risk free curve by independent experts will be achieved.

COMMISSION IMPLEMENTING REGULATION (EU) No […/...] laying down implementing technical standards with regard to risk free rates according to Directive 2009/138/EC of the European Parliament and of the Council

of [dd mm yyyy]

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Directive 2009/138/EC of 25 of November of 2009 of the European Parliament and of the Council on the taking up and pursuit of the business of Insurance and Reinsurance (Solvency II) [1] as amended by Omnibus II, and in particular Article [XX] thereof.

Whereas:

(1) [More detailed recitals justifying the provisions adopted – one per substantial introduction in the text including any annex].

(2) This Regulation is based on the draft implementing technical standards submitted by the European European Insurance and Occupational Pensions Authority to the Commission.

(3) The European Insurance and Occupational Pensions Authority has conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the opinion of the Insurance Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1094/2010.

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1 OJ L 335, 17.12.2009, p.1

HAS ADOPTED THIS REGULATION:

Article 1 - Subject Matter and Scope

(1) This Regulation lays down the rules to be used for the application of the criteria to be followed for the determination of the relevant risk-free interest rate term structure.

Article 2 –Definitions

Article 3 - General quality criteria

(1) To ensure a holistic and consistent approach in the determination of the relevant risk free term structure, the following objectives shall be taken into account by the undertaking:

(a) Continuity: The interest rate term structure shall ensure a continuous arbitrage-free interest rate curve.

(b) Smoothness: The methodology to determine the interest rate term structure shall provide for smooth interest rate curves.

(c) Robustness and stability: The model shall produce curves that reflect only the volatility in the market and provide for a reasonable variation over time.

(d) Accuracy: The methodology shall provide a good fit to the liquid market data.

(e) Transparency and practicability: The methodology shall be transparent, easy to apply and accessible to undertakings to ensure applicability in times where EIOPA does not publish the interest rate term structure.

(f) Incentives: The methodology shall not give inappropriate risk management incentives.

(2) Notwithstanding the detailed objectives of determining the risk free term structure, the calculation of technical provisions should be market consistent (recital 54, Directive 2009/138/EC).

(3) Taking into account the requirements set out in [Art. 37 IR1 of the draft Implementing Measures], the assessment and derivation of the risk free interest rate curve shall also have regard to the aforementioned objectives.

(4) If the objectives are in conflict with each other undertakings shall apply expert judgement to identify the right balance.

Article 4 - Determination of reference instruments

Some paragraphs are subject to further developments. Waiting for clarifications on switching and interpolation.

(1) When applying the requirements of Art. 38 IR2 (2) and (3) of the draft implementing measures to interest rate swaps and government bonds undertakings shall apply the following hierarchy to determine the reference instrument to be used for the derivation of the basic risk free term structure:

- For each currency and maturity where swaps exist from markets which are active, deep, liquid and transparent, the basic risk free interest rate applicable to the valuation technical provisions should be based on the swap curve appropriately adjusted to remove credit risk and basis risk of the corresponding interest rate swap.
- Where no active, deep, liquid and transparent market for swaps exists, the basic risk free interest rate applicable to the valuation of technical provisions shall have reference to the government curve in that currency adjusted for the credit risk of the corresponding government bond, provided that the market for government bonds is also active, deep, liquid and transparent.

Article 5 - Rate convention

(1) Undertakings shall use swap mid rates as the basis for the risk free discounting.

Article 6 - Pegging to euro

(1) This article is subject to further developments.

Approach to calculation: still to be decided

SECTION [II] –
CREDIT AND BASIS RISK ADJUSTMENT

Article 7 – Credit and basis risk adjustment for swaps

This text will see minor amendments after introduction of final adjustment formula. TPSG is currently considering whether caps (in the sense that the eventual RFR rate cannot be below x bp) and floors are needed for the adjustment. In addition the explanatory text will need to be supplemented by a detailed explanation of the rationale of the formula.

(1) For each currency, where the basic risk-free interest rate term structure is derived on the basis of interest rate swap rates as referred to in Article 38 IR2, the adjustment for credit and basis risk shall be derived based on the difference between the swap rate that corresponds to the tenor of the quoted swap rates and the respective overnight swap rate where these are available from markets that satisfy the criteria set out in paragraph 3 of Article TP 21.

(2) The adjustment shall be based on an average of the long term average and the current size of the difference referred to in paragraph 1, multiplied by one half and rounded up to the nearest point on a 5bp grid.

$$Cr.Adj = Round_5\left[\frac{1}{2} * \frac{avg_{(j=1:T-1)}(S_j) + S_T}{2}\right]$$

(3) With respect to credit risk, the adjustment shall take into account the risk that is embedded in the floating rate leg of the swap deal, i.e. the risk pertaining to uncollateralised interbank market. No adjustment shall be made for the counter party default risk of the interest rate swap deal.

(4) The same adjustment shall be applied for all maturities of the basic risk free rate term structure where this is derived on the basis of interest rate swap rates.

(5) For currencies, where overnight swap rates are not available from markets that satisfy the criteria set out in paragraph 3 of Article TP 21, the adjustment for that currency shall correspond to the average of the adjustments of other currencies where swap rates are traded for the same tenor and for which overnight swap rates are available..

Article 8 – Credit risk adjustment for government bonds

Article subject to further developments.

SECTION [III]-

TREATMENT OF ERRORS AND OUTLIERS

Article 9 -Treatment of data errors

(1) Data, taken from the relevant data provider for the derivation of the basic risk free term structure, have to be compared against the preceding working day. If the current figure deviates 10bp or more from the previous figure or by 4% of the average interest of the preceding week, further checks have to be undertaken to clarify the appropriateness of the extracted raw data. The data will be corrected if the perceived anomaly is a data error. Missing data have to be treated consistently with the treatment of any other data points for which swaps/government bonds are not collected. Further assessment is necessary for data outliers as discussed in the respective ITS.

Article [10] –Treatment of data outliers:

Article subject to further developments.

Section [IV] –

LIQUID PART OF CURVE

Article 11 - Assessment of active, deep, liquid and transparent for reference instruments and the general bond market

(1) The reference instruments are defined in [Article4]. General bond market (referred to in Art. 39 IR4) refers to all bonds in a currency, i.e. sovereigns plus corporate (including financial) bonds.

(2) When assessing whether a market fulfils the requirement of Art. 34 TP21 of the Implementing Measures undertakings shall assess at least:

(a) appropriateness of data provider choice;

(b) frequency of data update;

(c) simple availability checks, and

(d) plausibility checks and monitoring.

(3) When confirming depth and liquidity of a market in an instrument, undertakings shall use all available information.

(4) For the bond market, undertakings shall include in this assessment an analysis of the ability of insurers to match their insurance liabilities with bonds. Where it would no longer be possible for insurers to match insurance liabilities with bonds of the same currency, this shall be reflected in the last liquid point for all bonds.

(5) Undertakings shall assess the reference instrument(s) and the general bond market should be undertaken independently of each other.

Article 12 - Establishment of the last liquid point or entry point to extrapolation

(1) Undertakings shall determine the entry point to extrapolation shall be determined as the minimum of:

(a) the highest maturity for which markets for reference instruments that fulfil the criteria of active, deep, liquid and transparent are available, and;

(b) the highest maturity where the general (overall) bond market can be considered as active, deep, liquid and transparent.

(2) The entry point to extrapolation or last liquid point is equal to the minimum of the last liquid point for the reference instruments and the last liquid point for bonds in general. Where the markets for the reference instruments or where bonds in that currency do not meet the criteria of Art. 34 (3) TP21 of the implementing measures for longer maturities, the basic risk free interest rate term structure for these maturities shall be extrapolated [Art 39 IR4 (1)) of the Implementing Measures]

Article 13 - Interpolation between liquid data points of the reference instruments/switch of instruments

Article subject to clarification on interpolation and switch of instruments

SECTION [V] –

EXTRAPOLATION

Article 14 - Extrapolation and interpolation – mechanism used to ensure a smooth convergence towards the UFR

(1) For each currency the relevant basic risk-free interest rate term structure is constructed from a finite number of liquid market data points, corresponding to the reference instruments as defined in Article 4. Both the interpolation between these data points and the extrapolation beyond the last available data point of sufficient liquidity shall be done using the mechanism of the Smith-Wilson method.

(2) The input to the Smith-Wilson interpolation and extrapolation process is the ultimate forward rate UFR, a convergence parameter alpha and market data interest rates that are based on the reference instruments.

(3) If the reference instruments are swap rates, the market data interest rates that shall be used as input are the swap par rates after deduction of the credit and basis risk adjustment outlined in Article 7. If the reference instruments are zero coupon bonds the market data interest rates that shall be used as input are the zero coupon rates after deduction of the credit and basis risk adjustment outlined in Article 8.

Article 15 - Method used to set out the UFR

(1) The assessment of the UFR shall be based only on the estimate of the expected inflation and the estimate of the long term average of short term real rate.

Article 16 - Regular revision of the UFR

(1) The value of the ultimate forward rate will be subject to regular revision. However, as this value is assessed in line with long-term economic expectations it is expected to be stable over time and only change due to changes in long-term expectations.

Article 17 - Speed of convergence to the UFR)

(1) The condition of the UFR being reached at least 40 (x) years beyond the start of the extrapolation is for each currency separately translated into the following algorithm:

(a) Set the default value for alpha to 0.1. Verify that the Smith-Wilson method converges for this alpha.

(b) Recalibrate alpha in steps of 0.01 upwards as long as the extrapolated forward rates at the point of entrance into extrapolation plus 40 (x) year deviates by more than 3 bps from the UFR.

(2) If the Smith-Wilson method does not converge on the input data for the default value of alpha, a new alpha in line with Article 17 should be assessed and taken as starting value in the above algorithm.

Article 18 - Dismiss data from reference dataset

(1) If in the liquid part of the assessed term structure the discount function is a decreasing function on the given liquid market data points, but becomes a locally increasing function on the interpolated curve (i.e. estimated forward rates of the interpolated part between market data become negative), the market data points that cause the problem shall be identified using expert judgment. These market data points should be ignored as input.

Article 19 - Lower bound for speed of convergence

(1) If the last forward rate in the liquid curve minus the UFR is higher than the default value for alpha as given in Article 13, the default value for alpha shall be set up in steps of 0.01 until it is higher than the difference between the last liquid forward rate and the UFR.

SECTION [VI] –

COUNTERCYCLICAL PREMIUM

Both Matching Adjustment and Countercyclical Premium serve as placeholders, because they are subject to changes given the latest Delegated Acts and Trialogue discussions.

Article [21] – Application in relation the technical provisions

Article [22] – Application in relation to capital requirements

Article [23] – Considerations in relation to other crisis instruments

Article [24] – Disclosure by the undertaking to the supervisory authority

Article [25] other disclosures by the undertaking

SECTION [VII] –
MATCHING PREMIUM

Article [26] – Objective and realistic assignment of assets

Article [27] – Coexistence of several portfolios where the matching adjustment applies

Article [28] – Assessment of the materiality of mismatches

Article [29] – Declaration of the application of the matching adjustment

Article [30] – Calculation of the probability of default with long term default statistics

Article [31] – Calculation of the probability of default with historical market spreads

Article [32] – Calculation of the downgrade portfolio

Article [33] – Assets with fixed cash flows

Article [34] – Supervision specific to the matching adjustment

Article []- Entry into force

(1) This Regulation shall enter into force on the day following that of its publication in the Official Journal of the European Union.

[It shall apply from […].

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, [ ]

[For the Commission

The President]

[On behalf of the President]

[Position]

Explanatory text

Article [5]- Rate convention

(2) Undertakings shall use swap mid rates as the basis for the risk free discounting.

Explanatory text: To be in line with IFRS 13, which allows mid-price valuation, EIOPA allows the use mid rates. It is acknowledged that insurance undertakings are by and large fixed rate receivers. However, in liquid markets the spread between bid and mid-rate is almost by definition small.

Article [7] – Credit and basis risk adjustment for swaps

(4) For each currency, where the basic risk-free interest rate term structure is derived on the basis of interest rate swap rates as referred to in Article 38 IR2, the adjustment for credit and basis risk shall be derived based on the difference between the swap rate that corresponds to the tenor of the quoted swap rates and the respective overnight swap rate where these are available from markets that satisfy the criteria set out in paragraph 3 of Article TP 21.

(5) The adjustment shall be based on an average of the long term average and the current size of the difference referred to in paragraph 1, rounded up to the nearest point on a 5bp grid.

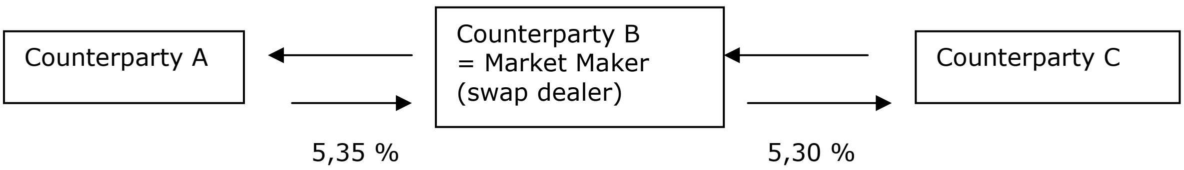
$$Cr.Adj = Round_5\left[\frac{1}{2} * \frac{avg_{(j=1:T-1)}(S_j) + S_T}{2}\right]$$

(6) With respect to credit risk, the adjustment shall take into account the risk that is embedded in the floating rate leg of the swap deal, i.e. the risk pertaining to uncollateralised interbank market. No adjustment shall be made for counter party default risk of the interest swap deal.

(7) The same adjustment shall be applied for all maturities of the basic risk free rate term structure where this is derived on the basis of interest rate swap rates.

(8) For currencies, where overnight swap rates are not available from markets that satisfy the criteria set out in paragraph 3 of Article TP 21, the adjustment for that currency shall correspond to the average of the adjustments of other currencies where swap rates are traded for the same tenor and for which overnight swap rates are available..

Explanatory text: Before explaining the risks inherent in a swap transaction, the following graphical illustration shall facilitate the assessment.



Insurance undertakings will typically be in the position of Counterparty C, i.e. fixed rate receivers.

Interest rate swaps are potentially exposed to two different kinds of credit risk:

- A counterparty credit risk due to the risk of default of the counterparty where this would lead to a loss because of a positive market value.

- The credit risk associated with earning the floating rate used in the interest rate swap. Typically the floating rate is based on 3 or 6 months floating rates. This risk has historical been negligible, however, since 2008 this is no longer the case.

EIOPA acknowledges that only a very limited amount of "direct" counter party credit pertain to swap agreements, since: (1) swap counterparties typically have to fulfil minimum credit rating eligibility requirements; (2) there are exit clauses if such minimum rating thresholds are passed after the initialisation of the swap; (3) credit enhancement is provided by collateral and mark-to-market arrangements; (4) credit risk is assumed only over the reset period of the swap. For the purpose of calculating the credit risk adjustment, counter party default risk of the interest rate swap deal is therefore neglected.

The adjustment should hence only take into account the credit risk associated with the floating leg. It is observed that the rates underlying swap agreements carry counterparty risk, since they originate from unsecured interbank market transactions. For example, the floating leg of Euro area swaps is based on Euribor rates. Given that the floating leg is reflecting counterparty credit risk, also the fixed will embed credit risk, since in an efficient market the fixed leg will be based on expectations of future realisations of the floating rate, over the duration of the swap arrangement.

This "indirect" type of credit risk is the material reason why observed swap rates need to be adjusted for credit risk.

Furthermore, there are two forms of basis risk that could be considered following Art. 38 (2) of the Level 2 text:

1) Basis risk as a result of the potential exposure to the difference between the floating rate on the variable rate demanding bonds and the floating rate received from the swap counterparty. This risk arises when the fixed rate earned from the swap do not fully correspond to the fixed rates payable to the policyholders.
2) Basis risk that relates to the market maker, which arises due to differences in timing between the cash in- and outflows of the swap contracts he issues. This could potentially occur when the timing of the fixed payments received by Counterparty A does not 100% correspond to the timing of the fixed payments to be given to Counterparty C (cf. previous illustration). Although this is a direct risk of the market maker, this risk may well influence the swap rates (remember that the swap rates on Bloomberg are only quotes, not prices) and thus represents an indirect risk to the insurance undertakings being one party of a swap contract.

The former case of basis risk is undertaking specific (dependent on the specific swap arrangement and the corresponding liabilities in place) and reflects hence no risk inherent in the swap curve itself. As such, this risk is not considered in the determination of the basic risk free curve.

For the purpose of deriving the basis risk adjustment for the basic risk free rate, only the second type of basis risk is considered relevant.

While it appears difficult to quantify this basis risk in isolation, it can be argued that the difference of the swap rate and the overnight rate – used to determine the credit risk adjustment - covers both credit and basis risk. This is based on the argument that overnight swap rates are assumed to be entirely risk free.

Such an approximation based on the difference between the swap and the overnight rate will imply that the same absolute adjustment will be used on all maturities, implicitly assuming that credit and basis risk is unaffected by the tenure of the instrument.

Examples for the overnight swap rates are EONIA (Euro Overnight Index Average) or SONIA (Sterling Overnight Index Average). The 3 month EURIBOR (Euro Interbank Offer Rate) or LIBOR (London Interbank Offer Rate) rate are examples for the 3 month swap rates.

SECTION [III]-
TREATMENT OF ERRORS AND OUTLIERS

Article [9] -Treatment of data errors

(1) Data, taken from the relevant data provider for the derivation of the basic risk free term structure, have to be compared against the preceding working day. If the current figure deviates 10bp or more from the previous figure or by 4% of the average interest of the preceding week, further checks have to be undertaken to clarify the appropriateness of the extracted raw data. The data will be corrected if the perceived anomaly is a data error. Missing data have to be treated consistently with the treatment of any other data points for which swaps/government bonds are not collected. Further assessment is necessary for data outliers as discussed in the respective ITS.

Explanatory text: This basic check has to deal with the fact that information taken from a provider's database can be incorrect. A threshold of 10bp acknowledges that it would be inefficient to do detailed error checks for smaller deviations. The inclusion of an additional relative trigger is meant to take account of low interest rate environments. The (infrequent) transparency checks (cf. respective ITS) can deal with the assessment of systematic deviations and the general quality of the data provider. Simple checks may include but may not be restricted to the comparison against other data providers, internet searches or the comparison against next day data.

SECTION [III]-

TREATMENT OF ERRORS AND OUTLIERS

Article [9] -Treatment of data errors

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Section [IV] –
LIQUID PART OF CURVE

Article [11] - ADLT assessment for reference instruments and the general bond market

The reference instruments are defined in [Article4]. General bond market (referred to in Art. 39 IR4) refers to all bonds in a currency, i.e. sovereigns plus corporate (including financial) bonds.
When assessing whether a market fulfils the requirement of Art. 34 TP21 of the Implementing Measures undertakings shall assess at least:

(e) appropriateness of data provider choice;

(f) frequency of data update;

(g) simple availability checks, and

(h) plausibility checks and monitoring.

Explanatory text: Whilst much of this assessment work will only need to be performed once, undertakings need to undertake some work to monitor market developments which may impact on the compliance of the market with the Article 34 requirements. This monitoring will also plays a role in the verification of potential data errors.

Assessment of depth and liquidity

a) of reference instruments

b) of general bond market

A market is assumed deep if transactions involving a large quantity of financial instruments used in the replications can take place without significantly affecting the price of the instruments. Conversely, a market is liquid if financial instruments can readily be converted through an act of buying or selling without causing a significant movement in the price.

There are a number of methods to measure whether a market fulfils the aforementioned definitions. A non-exhaustive list of indicators for the assessment of depth and liquidity in a market is described below:

- Bid-ask spread: the price difference between the highest price a buyer would pay and the lowest price for which a seller would settle
- Trade frequency: number of trades that take place within a defined period of time
- Trade volume:
- Trader quotes/dealer surveys (incl. dispersion of answers)
- Quote counts (1): number of dealer quotes within a few day window
- Quote counts (2): number of dealers quoting
- Number of pricing sources
- Assessment of large trades and movement of prices (depth)
- Residual volume approach (for bonds only)

The consideration of a number of different measures/indicators takes account of a number of issues. First, liquidity (including depth) is an abstract concept that essentially measures to what extent supply meets demand. There are essentially three principal dimensions to liquidity: depth (the amount of trade volume that can be executed without impacting price), tightness (or breadth; the ease of purchase/sale or the ratio of suppliers/demanders, typically measured by the bid ask spread) and resilience (the amount of time before prices return to pre-large trade levels. None of the proxies is able to cover perfectly all dimensions of liquidity, notwithstanding the fact that the indicators may also be "diluted" by factors unrelated to liquidity.

Second, markets can considerably differ, e.g. in size, and one all-encompassing methodology may not appropriately capture this difference.

Furthermore, a single indicator may not capture well enough new market developments. For the aforementioned reasons, common thresholds for all currencies are also not appropriate and may be inconsistent with some of the general requirements for the risk free rate, such as robustness, practicability, or incentive effects. The analysis shall have regard to the specificities of the market and apply expert judgement where appropriate.

Hence, it is advisable to look at a number of indicators in conjunction and draw the conclusions based on a joint assessment. Past research on quantitative measures for liquidity appears to be inconclusive on what would be the best proxy. The bid-ask spread seems to be the most common measure. It is simple, most abundant and directly related to supply and demand. However, it is silent on the market depth. Moreover, some large volume trades do not trade within the bid-ask spread, i.e. sellers offer some discount or buyers buy at a premium, and some orders such as immediate-or-cancel and all-or-nothing may not go onto the order book.

SECTION [V] –
EXTRAPOLATION

Article [14] - Extrapolation and interpolation – mechanism used to ensure a smooth convergence towards the UFR

(1) For each currency the relevant basic risk-free interest rate term structure is constructed from a finite number of liquid market data points, corresponding to the reference instruments as defined in Article 4. Both the interpolation between these data points and the extrapolation beyond the last available data point of sufficient liquidity shall be done using the mechanism of the Smith-Wilson method.

(2) The input to the Smith-Wilson interpolation and extrapolation process is the ultimate forward rate UFR, a convergence parameter alpha and market data interest rates that are based on the reference instruments.

(3) If the reference instruments are swap rates, the market data interest rates that shall be used as input are the swap par rates after deduction of the credit and basis risk adjustment outlined in Article 7. If the reference instruments are zero coupon bonds the market data interest rates that shall be used as input are the zero coupon rates after deduction of the credit and basis risk adjustment outlined in Article 8.

Explanatory text: Whether the Smith-Wilson method or any other mechanism is used for inter- and extrapolation, a trade-off has to be made between smoothness of the curve, accessibility, market consistency and transparency of the methodology. When monitoring the development of the interest rate term structure over time (e.g. over a certain valuation period), the requirement to produce more realistic transaction prices -

which are more market consistent, but can be quite volatile and bumpy if the rates in the last part of liquid market data experience large changes - has to be balanced against the requirement to produce more stable prices. More stable prices are less market consistent, but help avoid the pro-cyclical effects that volatility prices may have in certain economic situations.

When the last point on the liquid market data curve flattens or steepens, the effect on longer term tenors in the extrapolated part can be material, as small changes in the rates in the last part of the liquid market data can translate into much larger changes in the extrapolated curve. Part of this effect could be avoided if the requirement to exactly fit the last market data points would be removed. But as the resulting curve then would no longer fit the observable market data, this would cause pricing errors for instruments with maturities in the range where a smoothing of market data was performed. Furthermore, such an approach would lead to more ambiguity and complexity in the assessment of the interest rate term structure and require a high amount of expert judgement, and thus was not favoured.

Article [15] - *Method used to set out the UFR*

(1) The assessment of the UFR shall be based only on the estimate of the expected inflation and the estimate of the long term average of short term real rate.

Explanatory text: The most important economic factors explaining the long term forward rate are long-term expected inflation and expected real interest rates. Two other components that can be seen to influence the long term forward rate are the expected long-term nominal term premium and the long-term nominal convexity effect.

However, in order to have a robust and credible estimate for the UFR, the assessment shall be based only on the estimate of the expected inflation and the estimate of the expected short term real rate, the two components that are deemed to be most relevant, most stable and most reliable.

The term premium represents the additional return an investor may expect on risk-free long dated bonds relative to short dated bonds, as compensation for the longer term investment. This factor can have both a positive and a negative value, as it depends on liquidity considerations and on preferred investor habitats.

The convexity effect arises due to the non-linear (convex) relationship between interest rates and the bond prices used to estimate the interest rates. This is a purely technical effect and always results in a negative component.

Both the term premium and the convexity premium can only be estimated from unobservable data in the extrapolated part of the curve. They would introduce a strong element of unpredictability in the estimation of the ultimate forward rate, and shall therefore be excluded from the UFR. For the term premium this is explicitly stated in Article 40 IR5 (2) of the Implementing Measures. For the convexity premium this is not stated explicitly in the Implementing Measures, but the convexity premium is also not constituted as mandatory element for the UFR.

Article [17] - Speed of convergence to the UFR*)*

(1) The condition of the UFR being reached at least 40 (x) years beyond the start of the extrapolation is for each currency separately translated into the following algorithm:

(a) Set the default value for alpha to 0.1. Verify that the Smith-Wilson method converges for this alpha.

(b) Recalibrate alpha in steps of 0.01 upwards as long as the extrapolated forward rates at the point of entrance into extrapolation plus 40 (x) year deviates by more than 3 bps from the UFR.

(2) If the Smith-Wilson method does not converge on the input data for the default value of alpha, a new alpha in line with Article 17 should be assessed and taken as starting value in the above algorithm.

Explanatory Text: With help of the algorithm the convergence parameter alpha is assessed in such a way that the difference between the forward rate x years after the starting point for the extrapolation and the UFR is equal or lower to 3 basis points.

In the Smith-Wilson approach, both interpolation between the liquid market data points and extrapolation beyond the last data point, are performed simultaneously. Thus, the alpha parameter determines both the speed of convergence to the UFR in the extrapolated part, and the smoothness of the curve in the interpolated part. This has consequences for the choice of an appropriate alpha.

Larger values of alpha give greater weight to the ultimate forward rate, while smaller values of alpha give more weight to the liquid market data. The choice of alpha has to balance the two requirements of stability and robustness (would require higher alphas) on the one side and market consistency of the valuation (would require lower alpha) on the other side.

If for certain sets of input market data the default alpha becomes lower than or equal to the difference of the last forward rate in the liquid part of the curve and the UFR (a value that is called "lower bound for alpha") the value of *alpha has to* be increased in steps of 0.01 until the alpha is higher than the lower bound. This procedure is described in Article 17.

Article [18] - Dismiss data from reference dataset

(1) If in the liquid part of the assessed term structure the discount function is a decreasing function on the given liquid market data points, but becomes a locally increasing function on the interpolated curve (i.e. estimated forward rates of the interpolated part between market data become negative), the market data points that cause the problem shall be identified using expert judgment. These market data points should be ignored as input.

Explanatory text: There is no constraint in the Smith-Wilson method that forces the estimated discount function to decrease. The discount function P(t) could be a decreasing function on the given liquid market data points, but becomes a locally increasing function on the interpolated curve if a smooth curve is fitted to two neighboring market data points for which the P(t) values are quite near. As an example, if $P(0)=1$, $P(1)=0.95001$, $P(2)=0.95000$, and $P(3)=0.9$, and a smooth curve is fitted through this points, for larger *alpha* the curve between $P(1)$and $P(2)$ *could* bend down (i.e. $P(t)<P(2)=0.95$ for some $1<t<2$) because of the enforced smooth continuation of the fit between $P(0)$and $P(1)$. (This is not only a problem with Smith-Wilson, but also with many other methods).

Decreasing the alpha would diminish the problem, but only up to a certain degree. Besides, decreasing the alpha would also have influence on the extrapolated part of the term structure and should therefore not be used to solve the problem.

The problem should be solved by identifying the data points deemed to be inconsistent, and excluding them from the reference data set.

This problem of a too "rich" market data set will most likely not arise when swap rates are used as reference rates, but can arise in markets where a large set of bonds are relevant as reference instruments. It could also arise when swap rates and bond rates are interchanged, and the relevant instruments have very similar maturities.

Article [19] - *Lower bound for speed of convergence*

(1) If the last forward rate in the liquid curve minus the UFR is higher than the default value for alpha as given in Article 13, the default value for alpha shall be set up in steps of 0.01 until it is higher than the difference between the last liquid forward rate and the UFR.

Explanatory text: If the last forward rate in the liquid part of the curve is high compared to the sum of *UFR* and *alpha,* the discount function may become negative. In this case the algorithm in Article 13 shall be started with a value that corresponds at least to the "lower bound" for alpha. For more technical details see the technical annex extrapolation, under "Lower bound for the parameter alpha in Smith-Wilson".

As an example, for an *alpha* of 10 per cent (i.e. *alpha*=0.1) and the UFR=4.2 per cent the Smith-Wilson method works well when interest rates do not exceed 14.2 per cent. Otherwise, the *alpha* has to be increased. For *an alpha* of e.g. 20% (i.e. *alpha*=0.2) and the UFR=4.2%, the Smith-Wilson method works properly up to interest rates of less than 24.2%.

EIOPA-[xxx]-YY/xxx
xxx 2012

Proposal for Implementing Technical Standards on Contract Boundaries

EIOPA – Westhafen Tower, Westhafenplatz 1 - 60327 Frankfurt – Germany - Tel. + 49 69-951119-20;
Fax. + 49 69-951119-19; site: www.eiopa.europa.eu

EUROPEAN COMMISSION

Brussels, XXX
[…](2012) XXX draft

COMMISSION IMPLEMENTING REGULATION (EU) No …/..

of XXX

[…]

COMMISSION IMPLEMENTING REGULATION (EU) No …/... laying down implementing technical standards with regard to contract boundaries as part of the calculation of the best estimate according to Directive 2009/138/EC of the European Parliament and of the Council

of [date]

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Directive 2009/138/EC of 25 of November of 2009 of the European Parliament and of the Council on the taking up and pursuit of the business of Insurance and Reinsurance (Solvency II)[1] as amended by Omnibus II, and in particular Article 86 (a) thereof.

Whereas:

(1) To ensure the uniform conditions of application of the provisions on actuarial and statistical methodologies to calculate the best estimate.

(2) In order to promote an effective application of the definition of an insurance or reinsurance contract boundary for the purpose of determining a boundary between existing and future business and thus in order to determine which insurance or reinsurance obligations in regard to future premiums arise in relation to a contract in accordance with [articles 12 TP1 and 13 TP2].

(3) This Regulation is based on the draft implementing technical standards submitted by the European Insurance and Occupational Pensions Authority to the Commission.

(4) The European Insurance and Occupational Pensions Authority has conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the opinion of the Insurance and Reinsurance Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1094/2010.

[1] OJ L 335, 17.12.2009, p.1

HAS ADOPTED THIS REGULATION:

Article 1 - Definitions

(1) For the purpose of this Regulation the following definitions shall apply:

(a) 'Obligations that relate to paid premiums' means the obligations recognized by the insurance or reinsurance undertaking that are attributable to the paid premiums;

(b) An 'individual risk assessment' means any individual assessment of relevant features of the insured person that allow the undertaking to gather sufficient information in order to form an appropriate understanding of the risks associated with the insured person.

In the case of contracts covering mortality risks or health risks similar to life insurance techniques, the individual risk assessment can be a self-assessment by the insured person or can include a medical examination or survey.

(c)A 'portfolio of insurance or reinsurance obligations' means a set of obligations for which the insurance or reinsurance undertaking can amend premiums and benefits under similar circumstances and with similar consequences.

Article 2 - Unbundling [level 2 Article 13 TP2]

(2) If insurance or reinsurance undertakings unbundle contracts, all provisions relating to such contracts shall be applied to the different parts of the unbundled contract according to their nature.

Article 3 –

placeholder (could be used to give more guidance on the first time determination of theboundary of a contract)

Article 4 – Consistence of the principles [level 2 Article 12 TP1]

Insurance and reinsurance undertakings shall ensure that the principles for determining the contract boundaries are consistently applied to all insurance and reinsurance contracts, in particular over time.Article 6 - Unilateral Right [level 2 Article 13 TP2]

(1) Insurance or reinsurance undertakings shall consider the right to terminate, reject premiums, or amend the premiums or benefits payable under the contract, as being unilateral, when neither the policy holder nor any third party can restrict the exercise of that right. In particular:

(a) Where the unilateral right is conditional on certain events, including an external assessment, the existence of such conditions limits the unilateral right only if the occurrence of that event gives the policy holder or any third party the right to interfere with the use of that right.

(b) Undertakings shall not consider reputational risk or competitive pressures as limitations of the unilateral right.

(c) Undertakings shall consider that national laws limit their unilateral right only if these laws restrict, or give the policyholder or any third party the right to restrict the exercise of that right.

(d) If the undertaking has the ability to terminate the contract, it shall be considered as a unilateral right to terminate the contract regardless of the profitability of such termination.

(e) Undertakings shall disregard the right to unilaterally amend premiums or the benefits payable under the contract if the premiums or benefits payable depend solely on the decisions of the policy holder or the beneficiary.

Article 5 - Ability to Compel [level 2 Article 13 TP2]

(1) Insurance or reinsurance undertakings shall recognise their ability to compel a policy holder to pay a premium only if the policyholder's payment is legally enforceable.

Article 6 - Full Reflection of the Risk [level 2 Article 13 TP2]

Additional guidance to be given on the criteria to assess full reflection of the risk, on the scenarios to be considered and on the treatment of price discounts given by undertakings

Article 7 - Unbundling of the Contract [level 2 Article 13 TP2]

(1) Insurance or reinsurance undertakings shall unbundle a contract for the purpose of [article 13 TP 2] when, on the day at which the valuation is made or at a future date, two or more parts of the contract are clearly identifiable, and for which it is possible to define, in an objective manner, the different sets of obligations and premiums attributable to each part.

(2) Insurance or reinsurance undertakings shall unbundle a contract, which can be unbundled into two or more sets of obligations in such a manner that it would be possible to communicate obligations of each set separately to the policy holder.

(3) However, the unbundling of the contract shall not be made if it leads to unavoidable material errors in the calculation of technical provisions or if it creates a burden which

is not commensurate with the increase in the accuracy of the calculation of the technical provision.

(4) Insurance or reinsurance undertakings shall consider two sets of obligations as having been communicated separately to the policy holder where one set of obligations can be understood without reference to the other set of obligations.

(5) Undertakings shall unbundle a contract, which can be unbundled into two or more sets of obligations in such a manner that it would be possible for the policyholder to pay the premium separately for each part.

(6) When an option or guarantee covers more than one part of the contract, the undertaking shall unbundle it or shall attribute it to the relevant part of the contract.

Article 8 –

Potential additional Regulation on Unbundling [level 2 Article 13 TP2]

Article 9- Identification of a Discernible Effect on the Economics of a Contract [level 2 Article 13 TP2]

(1) Insurance or reinsurance undertakings, when determining whether the insurance coverage of an event or a financial guarantee has no discernible effect on the economics of a contract, shall take into account all potential future cash-flows which may arise from the contract. Article 12 - Discernible Effect of Financial Guarantees [level 2 Article 13 TP2]

(2) Insurance or reinsurance undertakings shall consider a financial guarantee of benefits as having a discernible effect on the economics of a contract if and only if the financial guarantee is linked to the payment of the future premiums and provides the policyholder with a discernible financial advantage in at least one scenario with commercial substance.

Article 10 - Discernible Effect of the Coverage of an Event [level 2 Article 13 TP2]

(1) Insurance or reinsurance undertakings shall consider the cover of a specified uncertain event that adversely affects the insured person as having a discernible effect on the economics of the contract when the cover provides a discernible financial advantage to the beneficiary.

Article 11- Options for Additional Cover [level 2 Article 13 TP2]

(1) Insurance or reinsurance undertakings shall consider a policy holder’s option for additional cover to belong to the contract if the price of the selectable additional cover

or its basis are specified in the contract according to the criteria set out in [Article 13(1)(a) TP2] in respect of the additional cover.

Article 12 - Recognition of Obligations – Special Cases [level 2 Article 12 TP1]

(1) Insurance or reinsurance undertakings shall, where details of a contract or the full extent of the obligations covered by a contract are not available to the undertaking at the time of the recognition of the contract, estimate the boundaries of the contracts using all the available information in a manner consistent with the principles set out in this Regulation.

(2) The undertaking shall revise this estimated assessment as soon as more detailed information is available.

Article 13 - Boundaries of the Contract – specificities to reinsurance undertakings [level 2 Article 13 TP2]

(1) Insurance or reinsurance undertakings shall, for their accepted reinsurance contracts, apply the provisions of [article 13 TP 2 of the Level 2 delegated act] independently from the boundaries of the underlying insurance or reinsurance contracts to which they relate

(2) Notwithstanding the paragraph above, undertakings carrying out intra-group transactions should define the boundary of the contract so as not to create artificial own funds at group level.

Article 14 –

Potential Additional Regulation on Reinsurance [level 2 Article 13 TP2]

Article 15- entry into force

This Regulation shall enter into force on the day following that of its publication in the *Official Journal of the European Union*.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, [ ]

[For the Commission
The President]

[On behalf of the President]

[Position]

Explanatory text

Article 3

ET: Portfolio of obligations are not necessarily composed of obligations with similar characteristics other than the ability for the undertaking to amend the premiums and benefits in a similar way.

Article 4

ET: The payment of the future premiums that belong to a contract may be predicated on the occurrence of an event or be determined by the value of sets of financial or non-financial variables. Therefore, a premium does not need to be certain in its timing or amount to belong to the contract.

For example, in the case of a premium which meets all the conditions to belong to the contract and is conditional on the occurrence of an event X, the premium belongs to the contract, the issue of the weighing of the probability of X being relevant for valuation purposes but not for the determination of the boundary of the contract.

The contract boundary is used to determine the split between existing and new contracts; only the cash-flows that arise in relation to existing business belong to the existing contract. As not all the premiums that the undertaking is able to project for a contract have to be premiums that belong to the existing contract, the projection horizon may exceed the contract boundary.

Article 5

ET: Some premium or benefit changes agreed upon at inception of the contract may depend on factors beyond the control of the undertaking (e.g. inflation, increase of salary). Such a change should not be considered an amendment in terms of contract boundaries provided that the same premium structure as agreed at the inception of the policy is used. E.g. lapses of such policies should be considered as being policy holder behaviour in accordance with article 21 TP8 (2). In the terms and conditions of the policy it is often agreed on certain payment or benefit plan. The mere existence of such an agreement itself does not imply that the change would be amendment in terms of contract boundaries.

Article 6

ET: For any premium payment foreseen in the contract but which would not be legally effective and enforceable in the relevant jurisdiction, it cannot be considered that the undertaking has the ability to compel the policyholder to pay it. For instance, the holding by the insurance undertaking of the Bank Identifier Code of policy holders shall not be characterized as a means for insurers to compel policy holders to pay the premiums in particular for contracts with scheduled future premiums.

Article 7
ET: In practice almost all premiums change from time to time and the nature of the change should be considered. Consideration if a change is an amendment in terms of contract boundaries should be made portfolio by portfolio.

Premium decreases and benefit increases are not considered to be amendments in terms of contract boundaries if the contract has features such as discretionary benefits or similar management actions have been carried out.

Article 8
ET: The set of obligations attributed to a part of the contract can be constituted by obligations of various types, including obligations expressed as financial options or guarantees which can be automatically triggered or exercised at the discretion of the policy holder or of any other party.

When comparing a bundled product with its "unbundled parts", an undertaking has to compare the real product that is actually sold with notional products that could be sold, i.e. products with the same (aggregated) premiums, obligations, and expenses.

When an undertaking calculates the best estimate, it has a material error if (and only if) there is a material difference between the future cash flows of the bundled product and the sum of the cash flows of the unbundled products, this causing a difference between the amount of reserves for the bundled product and the sum of the reserves for the notional products corresponding to the unbundled part.

Article 10
ET : If the coverage of an event or a financial guarantee has a discernible effect on the economics of the contract (as defined in TS10) then the cash-flows arising from the event or financial guarantee need to be considered for the purposes of establishing the contract boundary.

Article 11

ET: A guarantee that a policy-holder does not lose at least part of their savings shall be considered as a financial guarantee, which may or may not have a discernible effect on the economics of the contract.

Article 12

ET: The scope of the events covered can include events such as an over- or under-extended life time of the insured person compared to the undertaking's forecast.

Article 14

ET: This situation can arise, where there is a delegated underwriting authority or binder which can sign business on behalf of the undertaking and there is a delay in receiving information from the authority. Estimates of contracts entered into can be based on historical experience of specific binders in terms of numbers of contracts likely to be entered into and their terms and conditions and hence the length of their contract boundaries and likely corresponding cash-flows.

The undertaking would aim to minimise any delay in receiving detailed information from the binder and would make a revised assessment of the contracts entered into and their corresponding contract boundaries as soon as is reasonable after this information has been received.

In the situation that updated exposure information becomes available after the contract has been signed (e.g. because the underlying exposure changes in the case of some liability contracts or underlying exposure is unknown at the time of signing for contracts covering voyages undertaken in a certain time period) one would not expect this to lead to a change in the contract boundary. If however this analysis leads to a change in contract boundary, the contract boundary would be updated where the change is material.

Article 15

ET: The boundary of a reinsurance contract may be different in the Solvency II balance sheet of the buyer of the reinsurance when compared to the Solvency II balance sheet of the seller of the reinsurance.

EIOPA-CP- YY/xxx
X Month YYYY

Proposal for
Implementing Technical Standards
on the
Classification of Basic Own Funds

EUROPEAN COMMISSION

Brussels, XXX
[…](2012) XXX draft

COMMISSION IMPLEMENTING REGULATION (EU) No …/..

of XXX

[…]

COMMISSION IMPLEMENTING REGULATION (EU) No …/... laying down implementing technical standards with regard to the classification of own funds according to Directive 2009/138/EC of the European Parliament and of the Council

of XXX

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Directive 2009/138/EC of 25 November 2009 of the European Parliament and of the Council on on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II)[1] amended by Omnibus II Directive and in particular Article 94(1) thereof.

Whereas:

(1) The purpose of this Regulation is to ensure convergence in the methods and criteria applied to the classification of own funds adopted by supervisory authorities and undertakings.

(2) The terms of the contractual arrangement governing the own-fund item should comply with the substance as opposed to the form of the Directive, the Implementing Measures and implementing technical standards. The terms of the contractual arrangement governing the own-fund item should be clear and unambiguous in relation to all relevant criteria.

(3) [Placeholder for recitals which relate to the operative standards once Level 2 and ITS stable.]

(4) This Regulation is based on the draft implementing technical standards submitted by the European Supervisory Authority (European Insurance and Occupational Pensions Authority) to the Commission.

(5) The European Supervisory Authority (European Insurance and Occupational Pensions Authority) has conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the opinion of the Insurance and Reinsurance Stakeholder Group established by Article 37 of Regulation (EU) No 1094/2010.

[1] OJ L […], [xx.xx.XXXX, p…].

HAS ADOPTED THIS REGULATION:

Article 1- Subject Matter and Scope

(1) The present Regulation sets out how [Article 58 COF1], [Article 58bis COF1bis], [Article 59 COF2], [Article 60 COF3], [Article 61 COF4], [Article 65 COF8] and [Article 67 COF10] of the draft Implementing Measures are applied.

(2) The Regulation also cover [Article 67 COF 10] of the Implementing Measures, where items not on the list of own fund items shall be assessed and classified by undertakings, in accordance with the criteria laid down in Article 94 of Directive 2009/138/EC. That classification is subject to approval by the supervisory authority.

(3) The Regulation also cover [Article 73 TOF1] of the draft Implementing Measures, the transitional provisions for own funds.

Article 2- Definitions

(1) For the purposes of this Regulation, the following definitions shall apply:

- ‘share premium account’ means a separate account or reserve to which share premiums are transferred in accordance with national legislation.

- ‘share premium’ means the amount between the value received at issuance and the nominal value of the share at issuance

- ‘instrument’ means a security relating to an own fund item.

- ‘retained earnings’ means the portion of net income which is retained by an undertaking that is not immediately distributed to shareholders as dividends.

- ‘alternative coupon satisfaction mechanism (ACSM)’ means a term in the contractual arrangements governing an own-fund item that negates the obligation to pay a distribution in cash by issuing ordinary share capital to the holder of the own fund item instead.

- ‘principal stock settlement’ means a term in the contractual arrangements governing an own-fund item that requires the holder of the own fund item to receive ordinary shares in the event that a call is not exercised.

- ‘step-up’ means a term in the contractual arrangements governing an own-fund item that leads to distributions on the item being increased after a specified date or event.

- ‘Repayment or redemption’ means the repurchase or buyback of any own-fund item or any other arrangement that has the same economic effect. This includes share buybacks, tender operations, repurchase plans and repayment of principal at maturity for dated items as well as repayment or redemption following the exercise of an issuer call option.

- ‘Junior’ means, in relation to an own-fund item, one that ranks below, or is more deeply subordinated than, another own-fund item.

- ‘Senior’ means, in relation to an own-fund item, one that ranks ahead of, or is less deeply subordinated than, another own-fund item.

Article 3- Tier 1 – Paid-in ordinary share capital

(1) Paid-in ordinary share capital, as listed in [Article 58 COF1(1)(a)] of the Implementing Measures, can be identified by the following properties:

(a) shares are issued directly by the undertaking with the prior approval of the shareholders of the undertaking or, where permitted under national legislation, the undertaking’s management body;

(b) the shares entitle their owners to a claim on the residual assets of the insurance or reinsurance undertaking in the event of its winding-up that is proportionate to the amount of such instruments issued and is not fixed or subject to a cap.

(2) Where an undertaking describes more than one class of share as ordinary share capital:

(a) It shall apply the criteria for classification as ordinary share capital to each class separately.

(b) A class of ordinary shares shall only be classified as ordinary share capital provided that it meets all relevant criteria, in particular those specified in Article 59 COF2 (1)(a)(i) and (5)(a).

(c) Differences between classes which provide for one class to rank ahead of another or which create any preference as to distributions shall be identified and only the class which ranks after all other claims and has no preferential rights shall be classified as ordinary share capital.

(d) Classes ranking ahead of the most subordinated class or which have other preferential features which do not satisfy the criteria for ordinary share capital shall be classified as preference shares provided they meet all relevant criteria for that item.

Article 4 - Tier 1 – Reconciliation Reserve

(1) Own shares held by the undertaking, as referred to in [Article 58bis COF1bis (1)(a)] of the Implementing Measures, shall include direct and indirect holdings.

(2) To fulfil the criteria regarding foreseeable dividends and distributions, in accordance with [Article 58bis COF1bis (1)(b)] of the Implementing Measures:

(a) A dividend or distribution shall be foreseeable at the latest when it is declared or approved by the administrative, management or supervisory body of the insurance or reinsurance undertaking and the other persons who effectively run the undertaking, regardless of any requirement for formal approval at the annual general meeting;

(b) Where a participating undertaking holds a participation in another undertaking which has a foreseeable dividend, the participating undertaking shall make no reduction to its reconciliation reserve for that foreseeable dividend.

Article 5 - Tier 1 – Criteria for classification of items referred to in paragraphs (1)(a), (b) and (d) of Article COF1

(1) In the case of items referred to in paragraphs (1)(a), (b) and (d) of Article COF1, the item shall be deemed to fulfil the criterion regarding the features which may cause insolvency set out in [Article 59 COF2 (1)(b)] of the Implementing Measures if they meet the following requirements:

(a) The holder of the instrument is not in a position to petition for the insolvency of the issuer in the event of distributions not being made;

(b) The item is not treated as a liability for a determination that the liabilities of an undertaking exceed its assets, where such a determination constitutes a test of insolvency under applicable national legislation.

(c) The holder of the instrument shall not, as a result of a distribution being cancelled, be granted any ability to cause full or partial payment of the amount invested, or to demand penalties or any other compensation payments that could result in a decrease of own funds.

(2) In the case of items referred to in paragraphs (1)(a) and (b) of Article COF1, the item shall be deemed to be undated in accordance with [Article COF2(1)(e)(i)] of the draft Implementing Measures] provided that:

(a) The item is not repayable except in a winding-up, setting aside repayment or redemption or other means of reducing own funds in a manner that is allowable under national legislation and meets the criterion in [Article COF2(1)(f)] of the Implementing Measures.

(3) In the case of items referred to in paragraphs (1)(a) and (b) of Article COF1, the item shall be deemed to fulfil the criterion regarding the full flexibility over distributions as set out in [Article COF2 (5)(a)] of the draft Implementing Measures provided that:

(a) The level of distribution shall not in any way be tied or linked to the amount paid in at issuance and is not subject to a cap and there is no preference as to distribution of income or capital which would lead to it being legally or contractually pre-defined.

(b) Distributable items consist of retained earnings, including profit for the year ended prior to the year of distribution, and distributable reserves as defined under national legislation or the statutes of the undertaking. The undertaking shall deduct any interim net loss for the current financial year from retained earnings in arriving at distributable items.

(c) The amount of distributable items shall be determined on the basis of the individual accounts of the undertaking and not on the basis of consolidated accounts. If national legislation imposes a further restriction on an undertaking's distributable items by reference to consolidated accounts, this should also be included in the determination of the undertaking's distributable items.

(d) The terms of the contractual arrangement governing the own-fund item shall not require a distribution to be made in the event of a distribution being made on any other instrument issued by the undertaking.

Article 6 - Tier 1 – Criteria for classification of items referred to in paragraphs (1)(c),(1)(e) and (2) of Article 58 COF1

(1) In the case of items referred to in paragraphs (1)(c), (1)(e) and (2) of Article 58 COF1, the item shall be deemed to fulfil the criterion regarding features which may cause insolvency as set out in [Article 59 COF2 (1)(b)] of the Implementing Measures if they meet the following requirements:

(a) The holder of the instrument is not in a position to petition for the insolvency of the issuer in the event of distributions not being made;

(b) The instrument is not treated as a liability for a determination that the liabilities of an undertaking exceed its assets, where such a determination constitutes a test of insolvency under applicable national legislation.

(c) The terms of the contractual arrangement governing the own-fund item shall not prevent the management of the undertaking from continuing to do business in the best interests of the policyholders, other beneficiaries and senior creditors in priority to the interests of the holders of the instrument by specifying circumstances or conditions which if met require the institution of insolvency or any other procedures which prejudice the continuance of the undertaking or its business as a going concern.

(d) The holder of the instrument shall not, as a result of a distribution being cancelled, be granted any ability to cause full or partial payment of the amount invested, or to demand penalties or any other compensation payments that could result in a decrease of own funds.

(2) In the case of items referred to in paragraphs (1)(c), (1)(e) and (2) of Article 58 COF1, the item shall be deemed to fulfil the criterion regarding loss absorbency and not hindering recapitalisation as set out in [Article 59 COF2(1)(d)] of the draft Implementing Measures where:

(a) The terms of the contractual arrangement governing the own-fund item shall not include any terms which prevent new own funds being raised or which require that any own funds arising from a new or increased own-fund item improve or support the position of the existing holders of the original item.

(b) The terms of the contractual arrangement governing the own-fund item shall not include terms that prevent distributions on other own fund items.

(c) The terms of the instrument, or any connected arrangement, shall not provide that:

i. any new own funds items raised by the undertaking shall be junior to that item in conditions of stress or other circumstances where additional own funds may be needed; or

ii. the item is subject to an automatic conversion into a more senior in terms of subordination, in the event of stress or other circumstances including a merger or acquisition.

(3) In the case of items referred to in paragraphs (1)(c), (e) and (2) of Article 58 COF1, the item shall be deemed to fulfil the criterion regarding maturity of the basic own-fund item and transactions that are not deemed to be a repayment or redemption as set out in [Article 59COF2(1)(e)] of the draft Implementing Measures provided that:

(a) The instrument shall not include a contractual term providing for a call option prior to 5 years from the date of issuance, including call options predicated on unforeseen changes, outside the control of the undertaking, in the treatment of an own funds item.

(b) Notwithstanding (a), arrangements predicated on unforeseen changes, outside the control of the undertaking, that would give rise to transactions or arrangements which are not deemed to be repayment or redemption shall be permitted, subject to all relevant criteria being met and to prior supervisory approval.

(4) In the case of items referred to in paragraphs (1)(c), (1)(e) and (2) of Article 58 COF1, the item shall be deemed to fulfil the criteria regarding repayment and redemption of a basic own-fund item and the suspension of repayment or redemption of an own fund

item as set out in [Article 59 COF2(1)(f) and (g)] of the Implementing Measures provided that:

(a) The terms of the contractual arrangement governing the own-fund item shall provide for the suspension of the repayment or redemption of the instrument at any point, including when notice of repayment or redemption has been given, in the event of non-compliance with the Solvency Capital Requirement or if the repayment or redemption would result in such non-compliance.

(b) The suspension of repayment or redemption and the undertaking's subsequent actions shall form part of its recovery plan (Article 138 of Directive 2009/138/EC).

(c) Redemption is permitted at the option of the undertaking, but the undertaking shall do nothing to create an expectation at issuance that the instrument will be bought back, redeemed or cancelled nor shall the terms of the contractual arrangement governing the own-fund item provide any feature which might give rise to such an expectation other than the inclusion of a contractual maturity for a dated instrument which is itself suspended on non-compliance with the Solvency Capital Requirement.

(d) The terms of the instrument or any associated arrangement should not provide for any incentive to redeem as set out in [Article 12 of the Implementing Technical Standards].

(5) To fulfil the criteria that the distribution does not further weaken the solvency position of the undertaking as set out in [Article 59 COF2(4)] of the Implementing Measures:

(a) An alternative coupon satisfaction mechanism (ACSM) shall only be included in the terms of the contractual arrangement governing the own-fund item where it provides for distributions to be settled through the issue of ordinary share capital. An ACSM shall only be used if it achieves the same economic result as the cancellation of the distribution and there is no decrease in own funds. Any distributions under the ACSM shall be satisfied as soon as permitted using unissued ordinary share capital which has already been approved or authorised under national legislation or the statutes of the undertaking.

(b) ACSM shall not involve the use of own shares held following repurchase.

(c) The terms of the contractual arrangement governing the own-fund item:

i. shall provide for the operation of any ACSM to be subject to an exceptional waiver from the supervisory authority under Article 59 COF2 (2) of the Implementing Measures on each occasion that coupon cancellation is required;

ii. shall state that the waiver is intended to operate on an exceptional basis.; and

iii. may provide for the operation of ACSM at the undertaking's discretion but shall not oblige the undertaking to operate the ACSM.

(6) In the case of items referred to in paragraphs (1)(c), (1)(e) and (2) of Article 58 COF1, the item shall be deemed to fulfil the criterion regarding the full flexibility over distributions as set out in [Article 59 COF2 (5)(b)] of the Implementing Measures provided that:

(a) The terms of the contractual arrangement governing the own-fund item:

i. shall not require the payment of distributions on the instruments to be made in the event of a distribution being made on any other instrument issued by the undertaking;

ii. shall not require the payment of distributions on any other instruments of the undertaking to be cancelled or prevented in the event that no interest or dividend is paid on the instruments; and

iii. shall not provide for the linking of the payment of distributions to any other event or transaction which has the same economic effect as (i) or (ii) above.

(7) In the case of items referred to in paragraphs (1)(c), (1)(e) and (2) of Article 58 COF1, the item shall be deemed to fulfil the criteria regarding principal loss absorbency mechanisms as set out in [Article 59 COF2 (6)] of the Implementing Measures provided that:

(a) The mechanism to be used, including the trigger point, shall be clearly defined in the terms of the contractual arrangement governing the own-fund item and legally certain.

(b) The mechanism achieves effective loss absorbency at the point of the trigger, without delay and regardless of any requirement to notify holders of the item;

(c) Any write-down mechanism that does not allow for future write-up shall provide that the amounts written down in accordance with [Article 59 COF2(6)(a)] cannot be restored.

(d) Any write-down mechanism that allows for future write-up of the nominal or principal amount shall provide that:

i. Write-up is permitted only after the undertaking has achieved compliance with the Solvency Capital Requirement;

ii. Write-up is not activated by reference to own-fund items issued or increased in order to restore compliance with the Solvency Capital Requirement.

iii. Write-up shall only occur on the basis of profits which contribute to distributable items made subsequent to the restoration of compliance with the Solvency Capital Requirement in a manner that does not undermine the loss absorbency intended by [Article 59 COF2(6)] of the Implementing Measures;

(e) In the case of a conversion, the basis on which an instrument converts into ordinary share capital on significant non-compliance with the Solvency Capital Requirement shall be specified clearly in the terms of the contractual arrangement governing the own-fund item. The maximum number of shares a holder of an item referred to in paragraphs (1)(c),(1)(e) and (2) of Article 58 COF1 item holder might receive shall be certain at the time of issuance of the instrument.

Article 7 - Criteria for classification of items referred to in paragraphs (1)(a), (b), (c) and (e) of Article 58 COF1 – Paid in

(1) In the case of items referred to in paragraphs (1)(a), (b), (c) and (e) of Article 58 COF1, the item shall be deemed to fulfil the criteria regarding being immediately available to absorb losses as set out in [Article 59 COF2(1)(c)] of the Implementing Measures only if the own fund item is paid in and there are no conditions or contingences in respect of its ability to absorb losses

Article 8 - Criteria for classification of all basic own-funds items – Encumbrances

(1) To fulfil the criterion regarding an item being free from encumbrances in accordance with Article 59 COF2(1)(j), Article 61 COF4(1)(g) and Article 65 COF8(1)(g) of the Implementing Measures:

(a) The assessment as to whether an own-funds item is encumbered shall be made on the basis of the economic effect of the encumbrance taken together with the item, applying the principle of substance over form.

(b) Encumbrances shall include, but shall not be limited to:

i. rights of set off;

ii. restrictions;

iii. charges or guarantees;

iv. holding of own funds items of the undertaking;

v. the effect of a transaction or a group of connected transactions which have the same effect as any of (i) to (iv) above ; and

vi. the effect of a transaction or a group of connected transactions which otherwise undermine an item's ability to meet the criteria for classification as an own funds item.

(c) An encumbrance arising from a transaction or group of transactions which is equivalent to the holding of own shares shall include the case where an undertaking holds its own Tier 1, Tier 2 or Tier 3 items.

(d) Where the encumbrance is equivalent to the holding of own shares, the undertaking shall reduce the reconciliation reserve by the amount of the encumbered item.

(e) If an item is encumbered to the extent that it no longer satisfies the criteria for classification, the item shall not be classified as own funds.

(f) If an item is encumbered but taking into account the effect of the encumbrance it may meet the criteria for a lower tier of own funds, the item shall be classified on the basis of the combined characteristics of the item and the encumbrance.

Article 9 - Tier 2 Basic own-funds – List of own-fund items

(1) For called but not paid-in ordinary share capital to be deemed to fulfil the criteria for classification as Tier 2 basic own funds:

(a) When an undertaking calls up ordinary share capital it shall set a period of time within which the instrument shall become paid in. If the time period is not specifically defined under national law, the time period between calling on shareholders to pay and the instrument becoming paid in shall not be longer than 3 months. During this time the own funds are considered called up but not paid in and are can be classified as Tier 2 basic own funds provided that all other relevant criteria are met.

(2) For items which are called up but not paid in:

(a) In the event of the undertaking becoming insolvent or entering into winding-up procedures prior to payment on called up instruments being received, the holder of the item shall still be obliged to pay the outstanding amount and the amount shall be available to absorb losses.

Article 10 - Tier 2 Basic own-funds – Criteria for Classification

(1) Items shall be deemed to fulfil the criterion regarding features which may cause insolvency in accordance with Article 61 COF4 (1)(b) of the Implementing Measures provided that:

(a) The holder of the instrument is not in a position to petition for the insolvency of the issuer in the event of distributions not being made;

(b) The instrument is not treated as a liability for a determination that the liabilities of an undertaking exceed its assets, where such a determination constitutes a test of insolvency under applicable national legislation.

(c) The terms of the contractual arrangement governing the own-fund item shall not prevent the management of the undertaking from continuing to do business in the best interests of the policyholders, other beneficiaries and senior creditors in priority to the interests of the holders of the instrument by specifying circumstances or conditions which if met require the institution of insolvency or any other procedures which prejudice the continuance of the undertaking or its business as a going concern.

(d) The holder of the instrument shall not, as a result of a distribution being deferred, be granted any ability to cause full or partial payment of the amount invested, or to demand penalties or any other compensation payments that could result in a decrease of own funds.

(2) To fulfil the criterion regarding the maturity of a basic own-fund item and transactions that are not deemed to be a repayment or redemption as set out in [Article 61 COF4(1)(c)] of the Implementing Measures:

(a) The instrument shall not include a contractual term providing for a call option prior to 5 years from the date of issuance, including call options predicated on unforeseen changes, outside the control of the undertaking, in the treatment of an own funds item.

(b) Notwithstanding (a), arrangements predicated on unforeseen changes, outside the control of the undertaking, that would give rise to transactions or arrangements which are not deemed to be repayment or redemption shall be permitted, subject to all relevant criteria being met and to prior supervisory approval.

(3) To fulfil the criteria regarding the repayment and redemption of a basic own-fund item as set out in [Article 61 COF4(1)(d)] of the Implementing Measures and the suspension of repayment or redemption of a basic own-fund item as set out in [Article 61 COF4(1)(e)] of the Implementing Measures :

(a) The terms of the contractual arrangement governing the own-fund item shall include the provision for the suspension of the repayment or redemption of the instrument at any point up until the date of repayment or redemption in the event of non-compliance with the Solvency Capital Requirement or if the repayment or redemption would result in such non-compliance.

(b) The suspension of repayment or redemption and the undertaking's subsequent actions shall form part of its recovery plan (Article 138 of Directive 2009/138/EC).

(c) Any incentive to redeem provided by the terms of the instrument or any associated arrangement is as set out in [Article 12 of the Implementing Technical Standards].

(4) In complying with the criteria regarding the deferral of distributions as set out in [Article 61 COF4(1)(f)] of the Implementing Measures:

(a) The terms of the contractual arrangement governing the own-fund item shall ensure that the operation of the deferral overrides the requirement to redeem at contractual maturity.

Article 11 - Tier 3 Basic own-funds – Criteria for Classification

(1) To fulfil the criteria regarding the features which may cause insolvency as set out in [Article 65 COF8 (1)(b)] of the Implementing Measures:

(a) Article 10 (1) applies to Tier 3 basic own-fund items in the same way it does to Tier 2 basic own-fund items

(2) In complying with the criteria regarding the maturity of the basic own-fund item and transactions that are not deemed to be a repayment or redemption as set out in [Article 65 COF8(1)(c)] of the Implementing Measures:

(a) The instrument shall not include a contractual term providing for a call option prior to 3 years from the date of issuance, including call options predicated on unforeseen changes, outside the control of the undertaking, in the treatment of an own funds item.

(b) Notwithstanding (a), arrangements predicated on unforeseen changes, outside the control of the undertaking, that would give rise to transactions or arrangements which are not deemed to be repayment or redemption shall be permitted, subject to all relevant criteria being met and to prior supervisory approval.

(3) To fulfil the criteria regarding the repayment and redemption of a basic own-fund item as set out in Article 65 COF8(1)(d) of the Implementing Measures and the suspension of repayment or redemption of basic own fund items as set out in Article 65 COF8(1)(e) of the Implementing Measures,:

(a) The terms of the contractual arrangement governing the own-fund item shall include the provision for the suspension of the repayment or redemption of the instrument at any point up until the date of repayment or redemption in the event of non-compliance with the Solvency Capital Requirement or if the repayment or redemption would result in such non-compliance.

(b) Any incentive to redeem provided by the terms of the instrument or any associated arrangement is as set out in [Article 12 of the Implementing Technical Standards].

(4) With regard to deferral of distributions ([Article 65 COF8(1)(f)] of the Implementing Measures):

(a) The terms of the contractual arrangement governing the own-fund item shall ensure that the operation of the deferral overrides the requirement to redeem at contractual maturity.

Article 12 - Incentives to redeem

(1) To fulfil the criteria in [Article Article 59 COF1 (1)(f), Article 61 COF4 (1)(d) and Article 65 COF8 (1)(d)], incentives to redeem that are not limited shall not be permitted in any tier. Incentives to redeem that are not limited shall be:

(a) principal stock settlement combined with a call option

(b) mandatory conversion combined with a call option

(c) a change in the distribution structure from a fixed to a floating rate combined with a call option

(d) an increase in the principal amount which is applicable subsequent to the call date, combined with a call option

(e) any other provision or arrangement which might reasonably be regarded as providing an economic basis for the likely redemption of the item.

(2) In the case of items referred to in [Article 60 COF3], limited incentives to redeem, may be included if they do not occur before 10 years after the issue date of the item. In the case of items referred to in [Article 64 COF7], limited incentives may be included at any time.

(3) Incentives to redeem in the form of a step-up associated with a call option shall be considered limited if:

(a) The step-up takes the form of a single increase in the coupon rate and results in an increase over the initial rate that is no greater than the higher of the following two amounts:

i. 100 basis points, less the swap spread between the initial index basis and the stepped-up index basis; or

ii. 50% of the initial credit spread, less the swap spread between the initial index basis and the stepped-up index basis.

Explanatory text

Explanatory text 1 (Application of Article 58bis COF1bis(1)(b) of the Implementing Measures)

Foreseeable dividends and distributions

(1) In the case of a participating undertaking (A) which holds a participation in another undertaking (B) and where B has a foreseeable dividend:

(a) B's own funds are reduced by the amount of the foreseeable dividend in the calculation of the reconciliation reserve;

(b) for A, up to the point the dividend is received, the value at risk is the market consistent valuation of the participation (the net asset value on the adjusted equity method or a quoted market price which would still be "cum div" as appropriate), so no adjustment is made in respect of the foreseeable dividend.

Explanatory text 2 (Application of 59 COF2(1)(j), Article 61 COF4(1)(g) and Article 65 COF8(1)(f) of the Implementing Measures)

Encumbrances

(1) The examples below are illustrative and not exhaustive. Article 59 COF2(1)(j), Article 61 COF4(1)(g) and Article 65 COF8(1)(f) of the implementing measures provide that any transaction which undermines a basic own fund item's ability to meet the criteria set out in Article 94(1) of Directive 2009/138/EC shall be considered an encumbrance.

(a) Example 1:

i. If a parent undertaking A subscribes for share capital of €100,000 in its insurance subsidiary B and subsequently B invests €100,000 in shares or any other own-fund items of A, then this is the equivalent of B holding its own shares.

ii. An adjustment of €100,000 should be made to the reconciliation reserve of B.

(b) Example 2:

i. If insurer A subscribes for share capital of €100,000 in unrelated undertaking B and subsequently B invests €100,000 in shares or any other own-fund items of A then this is the equivalent of A holding its own shares.

ii. An adjustment of €100,000 should be made to the reconciliation reserve of A.

(b) Example 3:

i. If insurer A subscribes for share capital of €100,000 in unrelated undertaking B and subsequently B invests €80,000 in shares or any other own-fund items of A then this is the equivalent of A holding its own shares.

ii. An adjustment of €80,000 should be made to the reconciliation reserve of A.

(c) Example 4:

i. Bank A provides a subordinated loan of €200,000 to a life subsidiary L and one of €100,000 to a non-life subsidiary N of insurance undertaking B. At the same time, C, the insurance holding company of B provides a subordinated loan of €300,000 to Bank A.

ii. These transactions are connected but they do not encumber the own funds of L and N. The provision of own funds has moved through third party A rather than down the group from C to B for L and N. This does not affect the solo treatment in L and N provided the subordinated loans meet the relevant criteria.

iii. From a group perspective the connected transactions need to be considered together and eliminated to avoid the artificial creation of group own funds.

(d) Example 5:

i. Bank A receives a subordinated loan of €200,000 from a life subsidiary L and one of €100,000 from a non-life subsidiary N of insurance undertaking B. At the same time, C, the insurance holding company of B receives a subordinated loan of €300,000 from Bank A.

ii. These transactions involve a third party but they are connected. In substance, the transactions are equivalent to the holding of own shares by L and N.

iii. An adjustment of €200,000 and €100,000 should be made to the reconciliation reserves of L and N respectively.

(e) Example 6:

i. Parent A issues €100,000 subordinated debt (Tier 2 compliant) to the market, which is guaranteed on a subordinated basis by its insurance subsidiary B. A then invests the €100,000 proceeds into ordinary shares of B.

ii. The share capital issued to A is encumbered by the guarantee of the debt issue used by A to fund the investment in the share capital of B.

iii. The share capital that was in effect funded by A's issuance of Tier 2 subordinated debt to the market should be classified as Tier 2.

(f) Example 7:

i. An insurer A owns a finance subsidiary B. B issues €100,000 of Tier 2 bonds to the market and provides an intercompany loan to A for €100,000 on the same terms. A guarantees B's payment obligations under the terms of the bonds on a subordinated basis.

ii. A's own funds are not encumbered, because both the intercompany loan and the guarantee are provided on the basis that they meet the Tier 2 criteria, particularly with regard to subordination.

iii. From a group perspective, the own funds will only meet the criteria for group own funds if both the bonds and guarantee are subordinated to the claims of all policy holders and beneficiaries and non-subordinated creditors of the group.

EIOPA-FINREQ-11/010

DD MMM 2012

Proposal

for

Implementing

Technical Standards

on

Criteria for Granting Supervisory Approval of Ancillary Own Funds

EUROPEAN COMMISSION

Brussels, XXX
[…](2012) XXX draft

COMMISSION IMPLEMENTING REGULATION (EU) No …/..

of [ ]

COMMISSION IMPLEMENTING REGULATION (EU) No .../.. of [date] laying down implementing technical standards with regard to the rules for the application of the criteria to be followed for granting supervisory approval of ancillary own funds according to Directive 2009/138/EC of the European Parliament and of the Council

of XXX

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Directive 2009/138/EC of 25 November 2009 of the European Parliament and of the Council on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II)[1] amended by Omnibus II Directive and in particular article 92 thereof.

Whereas:

(1) The present Regulation establishes how supervisory authorities should the criteria for granting supervisory approval of ancillary own-fund items.

(2) Since ancillary own funds may count as own funds to meet the Solvency Capital Requirement, they must be approved by the competent supervisory authority. For this assessment the contractual terms of the ancillary own-fund item should be clear and unambiguous in relation to all relevant criteria. Neither the ancillary own-fund item nor any affiliated arrangement should undermine or be inconsistent with the own funds criteria.

(3) The main characteristic of an ancillary own-fund item is the recoverability of the funds to absorb losses. Therefore, the undertaking should be able to call the item on demand without any constraints, and payment of its amount should be certain when the item is called up.. To that end, there should be no requirements which prevent the call or otherwise undermine its purpose.

(4) The loss absorbency of an ancillary own-fund item can be materially affected by changes in its status or to the counterparties to the arrangement. The undertaking should report any such changes including default or substitution of counterparties and termination of an ancillary own-fund item or where an ancillary own-fund item is called up.

(5) This Regulation is based on the draft implementing technical standards submitted by the European Insurance and Occupational Pensions Authority to the Commission.

(6) The European Insurance and Occupational Pensions Authority has conducted open public consultations on the draft implementing technical standards on which this Regulation is based,

[1] OJ L 335, 17.12.2009, p.1

analysed the potential related costs and benefits and requested the opinion of the Insurance and Reinsurance Stakeholder Group established by Article 37 of Regulation (EU) No 1094/2010.

HAS ADOPTED THIS REGULATION:

Article 1 - Subject matter and scope

(1) This Regulation lays down the rules to be used for the application of the criteria to be followed for granting supervisory approval of ancillary own-fund items according to Article 90 of Directive 2009/138/EC.

Article 2 - Definitions

(1) For the purpose of this Regulation, the following definition shall be used:

- 'called up' means the situation where the counterparty is required to satisfy its commitments, whether that satisfaction consists of a payment to the insurance or reinsurance undertaking or of payment to a third party to discharge liabilities of the undertaking.

Article 3 -The criteria for approval of ancillary own-fund items

(1) When supervisory authorities carry out their assessment of the requirements of [Article 52 AOF2 of the draft Implementing Measures] they shall consider whether the legal or contractual terms governing the ancillary own-fund item or any affiliated arrangement:

(a) are unambiguous and clearly defined;

(b) can be enforced in all relevant jurisdictions;

(c) provide that the item or its benefits are only available to the undertaking and are not transferrable or assignable to any other party, or in any other manner able to be encumbered, so as to ensure the loss absorbing capacity of the item;

(d) set out the manner in which loss-absorbency is provided by the ancillary own-fund item once called up;

(e) are free from any explicit or implicit requirements or expectations to pay back any funds to the counterparty, or to a third party, before, at or subsequent to the time at which the item is called up, other than in the event of repayment of a basic own fund item which would satisfy the criteria in [Article 59 COF2], [Article 61 COF4] or [Article 65 COF8].

(2) In assessing the range of circumstances under which the item can be called up to absorb losses, in accordance with [Article 52 AOF2 of the draft Implementing Measures], the supervisory authority shall consider whether the ability of the undertaking to call up the item on demand is constrained because it is:

(a) contingent on the occurrence of an event or criteria being met;

(b) subject to the agreement of the counterparty or any third party;

(c) subject to any agreement, arrangement or incentive that means that the undertaking is not permitted or is not likely to call up the item; or

(d) subject to any other arrangement or combination of arrangements which has the same effect as (a) to (c).

(3) Where the counterparty is a member of the same group or subgroup by virtue of Article 213 of the Directive, the supervisory authority shall consider the ability of the counterparty to satisfy multiple calls on ancillary own funds items at the same time, having regard to the circumstances of the group and its members.

Article 4- Material changes in loss-absorbency of ancillary own funds

(1) In fulfilling the requirement to report to the supervisory authority of any material change in the loss-absorbency of ancillary own funds in accordance with [Article 57 AOF7 (2)] undertakings shall regard at least the following events as material changes:

(a) default of a counterparty;

(b) substitution of a counterparty, except where [Article 53 AOF3 paragraph (10) and (11)] apply;

(c) cancellation or expiry of an ancillary own-fund item; or

(d) use of, or call on, an ancillary own-fund item.

Article 5- Entry into force

This Regulation shall enter into force on the day following that of its publication in the *Official Journal of the European Union*.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, [ ]

[For the Commission
The President]

[On behalf of the President]
[Position]

EIOPA-CP- YY/xxx
X Month YYYY

Proposal for Implementing Technical Standards on the look through approach to calculate the Solvency Capital Requirement

EUROPEAN COMMISSION

Brussels, XXX
[…](2012) XXX draft

COMMISSION IMPLEMENTING REGULATION (EU) No …/..

of XXX

[…]

COMMISSION IMPLEMENTING REGULATION (EU) No …/... laying down implementing technical standards with regard to the look through approach to calculate the solvency capital requirement according to Directive 2009/138/EC of the European Parliament and of the Council

of [ ]

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Directive 2009/138/EC of 25 of November of 2009 of the European Parliament and of the Council on the taking up and pursuit of the business of Insurance and Reinsurance (Solvency II) as amended by Omnibus II, and in particular Article 105 thereof.

Whereas:

(1) *[More detailed recitals justifying the provisions adopted – one per substantial introduction in the text including any annex].*

(2) This Regulation is based on the draft implementing technical standards submitted by the European European Insurance and Occupational Pensions Authority to the Commission.

(3) The European Insurance and Occupational Pensions Authority has conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the opinion of the Insurance Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1094/2010.

HAS ADOPTED THIS REGULATION:

Article 1- Subject Matter and Scope

Article 2 –Definitions

Article 3- Indirect market exposures

(1) The look-through approach shall not be applied to investments in related undertakings, listed equity, tradable securities or other financial instruments based on repackaged loans.

(2) Undertakings shall apply the look-through approach to all material exposures. Where the look-through approach cannot be applied, a capital charge equivalent to the equity ‘type 2’ charge shall be applied.

(3) Where paragraph 4 of [Article 144 MR3 of the draft Implementing Measures] and paragraph 1 above do not apply, and where the debt-to-equity ratio of a holding-entity in which the undertaking is invested exceeds 0.5, the look-though approach shall be applied to capture the effect of the leverage in the solvency capital requirement calculation.

Article 4-

(1) Application of the look-through approach shall include money market funds.

Article 5-

(1) Where a number of iterations of the look-through approach is required (e.g. where an investment fund is invested in other investment funds), the number of iterations shall be sufficient to ensure that all material risk is captured.

Article 6-

(1) Where external asset management firms may delay publicising the fund composition, affected insurance undertakings shall ensure that they are able to access the information required to identify the nature of all underlying assets in line with the requirements to monitor their solvency position.

Article 7-

(1) Where paragraph 4 of Article 144 MR3 of the implementing measures is not applicable, the look-through approach shall be applied to any entity in which an undertaking is invested which serves primarily as a holding entity for underlying assets.

(2) Where the (re)insurer's loss in the event of the bankruptcy of the entity is legally limited to the value of its equity holding, the loss in basic own funds shall be limited to the value of the equity.

Article 8-

(1) Where a full look-through cannot be applied and a collective investment scheme strictly follows set asset allocation guidelines, reference shall be made to the asset allocation, provided the fund-manager can confirm the composition of the fund at the level of granularity required for the solvency capital requirement calculation at the valuation date, or in accordance with appropriate groupings. Where data groupings are used, undertakings shall be able to demonstrate that these have been applied in a prudent manner, and that they have been applied to no more than 20% of the total asset value of the undertaking.

Article 9-

(1) With reference to the groupings referred to in technical standard 8, where assets treated in the spread and interest rate risk modules are grouped according to duration bands, the duration assigned to the bands for the purposes of performing the solvency capital requirement calculations shall be demonstrably prudent. No grouping across different credit quality steps shall be applied for the purposes of calculating the spread risk charge.

Article 10-

(1) With reference to the grouping referred to in technical standard 8, where any grouping is applied to the single name exposures of the underlying assets of collective funds to be used for calculating the market risk concentration charge, undertakings shall assume that all assets for which the actual single name exposure is not identified belong to the same single name exposure, except where it can be demonstrated that the groups into which the fund is split do not contain any of the same single name exposures. Undertakings shall ensure that they aggregate exposures to such groups across all collective funds in which they are invested, as well as reconciling the net exposures to each group with the net exposures of the known single names in the undertaking's asset portfolio.

Article 11- Indirect underwriting exposures: cat bonds

(1) When calculating the solvency capital requirement in respect of indirect exposures to catastrophe risks, such as catastrophe bonds, undertakings shall take into account all applicable risk exposures, in particular any credit and catastrophe exposures, where catastrophe exposures shall be calculated directly in the catastrophe module.

(2) For catastrophe exposures that are not material with respect to the exposures to non-life catastrophe risk of the undertaking, where an undertaking is the holder of a catastrophe bond with a trigger that is not based on the actual losses of the undertaking, and the credit rating is based on the trigger event only, the catastrophe and credit components may be determined as follows:

- *the catastrophe component* may be calculated as the spread risk charge for a bond or loan of a rating equivalent to that of the cat bond; and
- *the credit risk component* may be calculated as the spread risk charge for a bond or loan with a market value and duration equal to that of the cat bond, and a credit rating equivalent to the rating of the issuer.

(3) These components shall then be aggregated according to the regular correlation matrix applicable under the standard formula.

Article 12-

(1) Where an undertaking holds indirect catastrophe exposures that are material with respect to the total exposures to non-life catastrophe risk of the undertaking, and where the application of Article 11(2) leads to deviations from the assumptions

underlying the CAT risk module's construction, undertakings shall capture any risks associated with the misrepresentation of the catastrophe exposure in their own risk and solvency assessment.

Article 13-

(1) Where an undertaking issues a cat bond and the bond is not admissible as a risk mitigation technique, in accordance with the relevant articles of the draft implementing measures, no capital relief is available in the standard formula in respect of the cat features of these bonds. They shall be considered as though the repayment schedule was fixed and not contingent on a cat event not happening.

Article 14- Longevity

(1) Where an undertaking buys an indirect longevity exposure and the instrument is not admissible as a risk mitigation technique (in accordance with the relevant articles of the draft implementing measures), the capital charge in respect of mortality and credit risk shall be calculated as follows:

- the capital charge of the *mortality* sub-module of the standard formula shall be based on a notional portfolio of term assurances based on a representative sample of the reference population underlying the longevity index, where the term of each is the term to the coupon payment;
- the capital charge of the spread risk sub-module shall be based on a bond or loan with a market value and credit rating equivalent to that of the longevity instrument.

(2) The notional portfolio referred to in the mortality component shall be constructed by undertakings in such a way that under best estimate assumptions the total benefit payments sum to the par coupon payable. Note that only the capital charge shall be included in this component, not any technical provisions in respect of the notional portfolio.

(3) Where an undertaking sells an indirect longevity exposure the capital charge in respect of the longevity sub-module shall be modelled as though the notional portfolio consists of pure endowment policies which collectively produce cash-flows equivalent to those of the bond.

(4) Longevity bonds not qualifying as risk-mitigation techniques shall not be considered to increase in value with the application of the stresses in the life underwriting module.

Explanatory Text

Article 3- Indirect market exposures

(1) The look-through approach shall not be applied to investments in related undertakings, listed equity, tradable securities or other financial instruments based on repackaged loans.

(2) Undertakings shall apply the look-through approach to all material exposures. Where the look-through approach cannot be applied, a capital charge equivalent to the equity 'type 2' charge shall be applied.

(3) Where paragraph 4 of [Article 144 MR3 of the draft Implementing Measures] and paragraph 1 above do not apply, and where the debt-to-equity ratio of a holding-entity in which the undertaking is invested exceeds 0.5, the look-though approach shall be applied to capture the effect of the leverage in the solvency capital requirement calculation.

The reason for setting the threshold at 0.5 is that this seems to be a reasonable approximation of what could be considered as a high degree of leverage based on industry averages[1].

Consider the following investment: an equity share of 60 in a property company which owns 60% of its assets outright, and finances a further 40% with loans.

Real estate assets = 100	Equity = 60
	Debt = 40

Applying an equity shock yields a capital charge of 39% * 60 = 23.4. Applying a property shock to the value of the investment only yields a shock of 25% * 60 = 15. If instead we apply the look-through approach to reflect the leveraged position of the company also, a 25% stress is applied to all the assets of the real estate management company. We therefore have a stress of 25% * 100 = 25. The more the real estate management company is leveraged, the higher the

[1] http://www.google.co.uk/url?q=http://faculty.insead.edu/peyer/FFE/Leverage%2520by%2520industry%2520European%2520Firms.doc&sa=U&ei=VDF7T6DZMcj80QX-yo2wCQ&ved=0CBQQFjAA&usg=AFQjCNHcPbiJ9114edAeQA-XzyLhQ2gpoQ

shock is with look-through compared with other methods, which is consistent with a risk-based approach.

The capital charge is however capped at the equity value of the investment in cases where the loss is legally limited. Consider the case of an equity investment of 10 where the property company instead finances 90% of its assets using debt.

Real estate assets = 100	Equity = 10
	Debt = 90

Although the property stress amounts to loss in basic own funds of 25, in this case the total loss for the equity investment for the undertaking is capped at 10.

Where relevant, the impact of other market related stresses, such as the interest rate stress, should also be taken into account.

Article 7-

(3) Where paragraph 4 of Article 144 MR3 of the implementing measures is not applicable, the look-through approach shall be applied to any entity in which an undertaking is invested which serves primarily as a holding entity for underlying assets.

(4) Where the (re)insurer's loss in the event of the bankruptcy of the entity is legally limited to the value of its equity holding, the loss in basic own funds shall be limited to the value of the equity.

Holding companies. Article 7would for instance be applicable to an entity invested exclusively in property (and which is not deemed a participation).

Article 10-

(2) With reference to the grouping referred to in technical standard 8, where any grouping is applied to the single name exposures of the underlying assets of collective funds to be used for calculating the market risk concentration charge, undertakings shall assume that all assets for which the actual single name exposure is not identified belong to the same single name exposure, except where it can be demonstrated that the groups into which the fund is split do not contain any of the same single name exposures. Undertakings shall ensure that they aggregate exposures to such groups across all collective funds in which they are invested, as well as reconciling the net

exposures to each group with the net exposures of the known single names in the undertaking's asset portfolio.

Data groupings example

The following example demonstrates one method undertakings could apply to fulfil the requirements set out for the market concentration risk module in technical standard 10 above.

Consider for instance an undertaking which holds 40% of its total assets in 5 separate collective funds with different fund managers. The undertaking has arranged with each of the fund managers to provide the details on the *ni* largest single names within each fund, where *ni* is selected for each fund *i* in such a way that on aggregate half of the total funds are effectively looked through. This leaves only 20% of total assets to which the fund applies grouping – thereby fulfilling the restriction given in technical standard 8 above.

For the 20% which is grouped, fund managers provide the breakdown of the remaining assets by rating class (7 categories) and industry sector (3 categories) of the underlying single name exposures. This leads to a division of these fund assets into 21 groups, none of which contain any of the same single name exposures.

The undertaking then needs to reconcile these groups with the single name exposures associated with the assets for which it has definite single names – both for the 20% of fund assets for which single names are provided by fund managers, and any relevant assets in the remaining 60% of the undertaking's total assets which are not held in collective funds. This can be done by dividing all the assets with definite single name exposures into the 21 groups, and adding the total grouped net exposure to the largest net exposure in that group with a definite single name. For example, if Bank X is identified as the largest known single name exposure in a group (e.g. financials with the same rating as Bank X), then the total net exposure of the group should be added to this single name exposure when determining the concentration risk charge. Where there are no definite single name exposures in a group, the total net exposure will consist of the grouped net exposure only.

The undertaking can then determine its excess exposures for the market concentration risk module according to these net exposures, which will in all cases be prudent estimates, since concentrations can only be overstated and not understated.

Article 11- Indirect underwriting exposures: cat bonds

(4) When calculating the solvency capital requirement in respect of indirect exposures to catastrophe risks, such as catastrophe bonds, undertakings shall take into account all applicable risk exposures, in particular any credit and catastrophe exposures, where catastrophe exposures shall be calculated directly in the catastrophe module.

(5) For catastrophe exposures that are not material with respect to the exposures to non-life catastrophe risk of the undertaking, where an undertaking is the holder of a

catastrophe bond with a trigger that is not based on the actual losses of the undertaking, and the credit rating is based on the trigger event only, the catastrophe and credit components may be determined as follows:

- *the catastrophe component* may be calculated as the spread risk charge for a bond or loan of a rating equivalent to that of the cat bond; and
- *the credit risk component* may be calculated as the spread risk charge for a bond or loan with a market value and duration equal to that of the cat bond, and a credit rating equivalent to the rating of the issuer.

(6) These components shall then be aggregated according to the regular correlation matrix applicable under the standard formula.

Background on catastrophe bonds

Catastrophe bonds are risk-linked securities which are generally used by (re)insurance undertakings to move some of their underwriting exposure to the banking sector. If no catastrophe occurs, they pay a coupon to investors; if a catastrophe does occur, the principal is forgiven and the insurer is free to use these funds to cover the claims they'd incur. The trigger may be indemnity (based on insurer's actual losses), based on a modelled loss, indexed to industry losses, parametric (based on a specified event such as ground speeds of winds reaching a certain threshold) or based on a parametric index (models give an approximation of loss based on the specified events to more closely match actual insurer loss).

Cat bonds are usually rated by an external rating agency – but where a typical corporate bond is rated based on the probability of default due to issuer bankruptcy, a cat bond is rated based on the probability of default due to a qualifying catastrophe triggering loss of principal.

Article 12-

(1) Where an undertaking holds indirect catastrophe exposures that are material with respect to the total exposures to non-life catastrophe risk of the undertaking, and where the application of Article 11(2) leads to deviations from the assumptions underlying the CAT risk module's construction, undertakings shall capture any risks associated with the misrepresentation of the catastrophe exposure in their own risk and solvency assessment.

Consider an insurer holding a catastrophe bond issued by a AA rated bank, and with a parametric trigger and a rating of BBB.

The catastrophe exposure of the bond may then be calculated by taking the rating of the bond – which represents catastrophe exposure – as analogous to the credit exposure on regular corporate bonds. This means calculating the capital charge according to the spread risk charge set out for bonds and loans of equivalent rating.

Any credit exposure under the arrangement could then be calculated with reference to the credit rating of the issuer of the bond, again according to the capital charges for bonds and loans in the spread risk sub-module.

For the purposes of aggregation the regular structure of the standard formula should be followed, with the cat component described substituting the cat risk sub-module, and the credit component in the spread risk sub-module.

Article 14- Longevity

(1) Where an undertaking buys an indirect longevity exposure and the instrument is not admissible as a risk mitigation technique (in accordance with the relevant articles of the draft implementing measures), the capital charge in respect of mortality and credit risk shall be calculated as follows:

- the capital charge of the *mortality* sub-module of the standard formula shall be based on a notional portfolio of term assurances based on a representative sample of the reference population underlying the longevity index, where the term of each is the term to the coupon payment;
- the capital charge of the spread risk sub-module shall be based on a bond or loan with a market value and credit rating equivalent to that of the longevity instrument.

(2) The notional portfolio referred to in the mortality component shall be constructed by undertakings in such a way that under best estimate assumptions the total benefit payments sum to the par coupon payable. Note that only the capital charge shall be included in this component, not any technical provisions in respect of the notional portfolio.

(3) Where an undertaking sells an indirect longevity exposure the capital charge in respect of the longevity sub-module shall be modelled as though the notional portfolio consists of pure endowment policies which collectively produce cash-flows equivalent to those of the bond.

(4) Longevity bonds not qualifying as risk-mitigation techniques shall not be considered to increase in value with the application of the stresses in the life underwriting module.

Longevity bonds pay a coupon that is proportional to the number of survivors in a selected birth cohort. The greater the number of survivors under such arrangements, the greater the coupon that is payable. These assets can therefore present a good risk-mitigation tool for insurers with significant longevity exposure (subject to the basis risk that may be present between the insurer's actual incurred losses and the payouts under the bond). The ratings of longevity bonds are based on the credit quality of the issuer and do not incorporate possible losses attributable to the longevity exposure.

Example

Consider a two-year bond paying a coupon of 5% of the face value at the end of years 1 and 2 and is redeemed at face value at the end of the two years. The size of each payment is proportional to the number of survivors in a cohort that starts with 1000 well diversified lives living within the EU.

The undertaking holding such a bond should then take a representative sample of the lives and assume that they hold term assurances maturing in one year with a cumulative value of 5% of face value; and in two years with a cumulative value of face value plus the 5% coupon. The mortality stress under the standard formula associated with this instrument can then be calculated based on this notional portfolio.

EIOPA-[Consultation Paper]-YY/xxx
X Month YYYY

Proposal for Implementing Technical Standards on the specification of equity index for the calculation of the symmetric adjustment for the equity risk sub-module

EIOPA – Westhafen Tower, Westhafenplatz 1 - 60327 Frankfurt – Germany - Tel. + 49 69-951119-20;
Fax. + 49 69-951119-19; site: www.eiopa.europa.eu

EUROPEAN COMMISSION

Brussels, XXX
[…](2011) XXX draft

COMMISSION IMPLEMENTING REGULATION (EU) No …/..

of [ ]

COMMISSION IMPLEMENTING REGULATION (EU) No …/..laying down implementing technical standards with regard to the calculation of the systemic adjustment of the equity capital charge according to Directive 2009/138/EC of the European Parliament and of the Council

of [ ]

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Directive 2009/138/EC of the European Parliament and of the Council of 25 November 2009 on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II)[1] as amended by Omnibus II Directive and in particular Article 111 thereof.

Whereas:

(1) This Regulation is intended to specify the appropriate equity index required to calculate the symmetric adjustment referred to in Article 106 of Directive 2009/138/EC for the purpose of the equity risk sub-module calculation.

(2) The Morgan Stanley Capital Index (MSCI) Europe Index is a free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of the developed markets in Europe. The MSCI Europe Index consists of the following 16 developed market country indices: Austria, Belgium, Denmark, Finland, France, Germany, Greece, Ireland, Italy, the Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, and the United Kingdom[2].

(3) The MSCI Europe Index complies with the requirements set out in paragraph 2 of [Article 153 SA of the draft implementing measures]. The level of the index is publicly available and published on a daily basis, enabling the current level of the index and its average value over the last 36 months to be determined at any time. The composition of the diversified portfolio of equities measured by the MSCI Europe Index is representative of the nature of equities typically held by insurance and reinsurance undertakings.

(4) The MSCI Europe local currency index is considered to avoid currency effects.

(5) This Regulation is based on the draft implementing technical standards submitted by the European Insurance and Occupational Pensions Authority to the Commission.

(6) The European Insurance and Occupational Pensions Authority has conducted open public consultations on the draft implementing technical standards on which this Regulation is

[1] OJ L 335, 17.12.2009, p.1

[2] As of 30 May 2011.

based, analysed the potential related costs and benefits and requested the opinion of the Stakeholder Group established by Article 37 of Regulation (EU) No 1094/2010.

HAS ADOPTED THIS REGULATION:

Article 1- Choice of the index

For the purpose of the calculation of the symmetric adjustment of the equity capital charge referred to in [Article 153 SA] of the draft implementing measures, EIOPA shall use as equity index the MSCI Europe Index (local currency).

Article 2- Entry into force

This Regulation shall enter into force on the day following that of its publication in the *Official Journal of the European Union*.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, [ ]

[For the Commission
The President]

[On behalf of the President]

[Position]

EIOPA-CP-YY/xxx
X Month YYYY

Proposal
for
Implementing Technical Standards
on
Risk mitigation techniques
for Basis risks

EN EN

EUROPEAN COMMISSION

Brussels, XXX
[...] (2013) XXX draft

COMMISSION IMPLEMENTING REGULATION (EU) No …/..

of [ ]

EN EN

COMMISSION IMPLEMENTING REGULATION (EU) No …/..laying down implementing technical standards with regard to the assessment criteria for risk mitigation techniques for basis risk according to Directive 2009/138/EC of the European Parliament and of the Council

of [ ]

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Directive 2009/138/EC of 25 November 2009 of the European Parliament and of the Council on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II) amended by Omnibus II Directive and in particular Article 105 and Article 111(1)(e) and (3) thereof.

Whereas:

(1) [*More detailed recitals justifying the provisions adopted – one per substantial introduction in the text including any annex.]*

(2) This Regulation sets out clear and highly harmonized criteria defining where a risk-mitigation technique has or not a material basis risk.

(3) This Regulation aims to develop the technical material necessary to put into practice a prudent allowance of risk-mitigation techniques in the standard calculation of the Solvency Capital Requirement.

(4) This Regulation is based on the draft implementing technical standards submitted by the European Supervisory Authority (European Insurance and Occupational Pensions Authority) to the Commission.

(5) The European Supervisory Authority (European Insurance and Occupational Pensions Authority) has conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the opinion of the Insurance and Reinsurance Stakeholder Group established by Article 37 of Regulation (EU) No 1094/2010.

HAS ADOPTED THIS REGULATION:

Article 1- Subject Matter and Scope

(1) Articles 2 to 4 concern the treatment of risk-mitigation techniques in the calculation of the Solvency Capital Requirement with the standard formula.

Article 2 - Risk-mitigation techniques with no material basis risk. Definition

(1) Insurance and reinsurance undertakings shall consider that a risk-mitigation technique has not a material basis risk where the following three conditions are simultaneously met:

(a) all risks derived from the risk-mitigation technique are adequately captured in the calculation of the Solvency Capital Requirement with the standard formula, and

(b) the exposure covered by the risk-mitigation technique has a sufficiently similar nature to the risk exposure actually held by the undertaking[1], and

(c) the changes in value of the exposure covered by the risk-mitigation technique closely mirror the changes in value of the risk exposure of the insurance or reinsurance undertaking under all scenarios considered in the relevant risk modules or sub-modules of the Solvency Capital Requirement.

Article 3 - Financial risk-mitigation techniques : assessment criteria of basis risk.

(1) Before allowing for a financial risk-mitigation technique in the calculation of the Solvency Capital Requirement with the standard formula, insurance and reinsurance undertakings shall ascertain that they are able to provide sufficient evidence on the fulfilment of the requirements set out in legal provision 2 according to the following principles:

(a) the materiality of the basis risk shall be assessed with reference to the exposure covered by the risk-mitigation technique and the risk exposure of the insurance or reinsurance undertaking, without considering other elements of the balance sheet, unless any other element keeps a continuous and necessary connection with the risk exposure of the undertaking,

(b) the similarity of the nature of the exposures shall be assessed taking into account at least the type of instruments or arrangements involved, their terms and conditions, the rules governing the markets where their prices are derived, and a comparison with other risk-mitigation techniques having the same nature as the risk exposure of the insurance or reinsurance undertaking,

(c) the assessment shall refer to the behaviour of both exposures under the scenario considered in the relevant risk module or sub-module of the Solvency Capital Requirement, having in mind that such scenario represents an event aimed to achieve the confidence level set out in Article 101(3) of Directive 2009/138/EC. In addition, the assessment shall adequately allow, at least, for:

i. the degree of symmetry among both exposures;

ii. any non-linear dependencies under the relevant scenario;

iii. any relevant asymmetry of the behaviours in case of bi-directional scenarios;

iv. the levels of diversification of each respective exposure;

v. any relevant risks not captured explicitly in the standard formula; and

vi. the whole pay-out distribution applying to the risk-mitigation technique.

(2) Where the assessment set out in paragraph (1) results in a lack of sufficient evidence that the change in value of the exposure covered by the risk-mitigation technique will mirror at least 90 per cent of the change in value of the risk exposure of the insurance or reinsurance undertaking, insurance and reinsurance undertakings shall consider that the risk-mitigation technique has a material basis risk.

(3) Notwithstanding paragraphs (1) and (2), insurance and reinsurance undertakings shall consider that in any case the risk-mitigation technique has a material basis risk where the risk-mitigation technique is not listed in regulated markets in the countries which are members of the EEA or the OECD, expect where the risk exposure being mitigated is not within these territories, in which case risk-mitigation technique may be listed in the market corresponding to the risk exposure. Risk-mitigation techniques shall also be deemed to contain material basis risk where they do not meet the requirements set out in the Community regarding risk-mitigation techniques for over-the-counter derivatives not cleared by a central counter party under the [Regulation on OTC derivatives, CCPs and Trade Repositories] [EMIR].

(4) Where a financial risk-mitigation technique refers to spread risk and its terms and conditions specify a '*maximum loss protection cap*' as a proportion of the principal amount, undertakings shall apply this Regulation accordingly to the proportion covered by the risk-mitigation technique.

Article 4 - Insurance risk-mitigation techniques with no material basis risk: assessment criteria.

(1) Before allowing for an insurance risk-mitigation technique in the calculation of the Solvency Capital Requirement with the standard formula, insurance and reinsurance undertakings shall identify whether reinsurance or SPV arrangements behave differently

under a comprehensive set of risk scenarios, either due to differences in terms or in conditions, compared to the insurance policies the undertaking has actually written.

(2) Undertakings shall consider that the risk-mitigation technique has a material basis risk

a) where the differences resulting from the assessment mentioned in paragraph (1) have or may have an actual or potential material impact on the outcome of the risks of the undertaking covered by such arrangement, or

b) where the exposure covered by the financial risk-mitigation technique is expressed in a currency different that the risk exposure actually held by the undertaking, unless the currencies involved are pegged with a maximum variation of 5 per cent.

Article 5- Entry into force

This Regulation shall enter into force on the day following that of its publication in the *Official Journal of the European Union.*

[It shall apply from […]. However, Articles x and y shall apply from […].]

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, [ ]

[For the Commission
The President]

[On behalf of the President]

[Position]

EIOPA-[xxx]-YY/xxx
X Month YYYY

Proposal for Implementing Technical Standards on Currencies pegged to the Euro

EIOPA – Westhafen Tower, Westhafenplatz 1 - 60327 Frankfurt – Germany - Tel. + 49 69-951119-20;
Fax. + 49 69-951119-19; site: www.eiopa.europa.eu

EUROPEAN COMMISSION

Brussels, XXX
[…](2012) XXX draft

COMMISSION IMPLEMENTING REGULATION (EU) No …/..

of XXX

[…]

COMMISSION DELEGATED REGULATION (EU) No …/..of the European Parliament and of the Council with regard to regulatory technical standards on Currencies pegged to the euro according to Directive 2009/138/EC (Solvency II) of the European Parliament and of the Council

of [ ]

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Directive 2009/138/EC of 25 of November of 2009 of the European Parliament and of the Council on the taking up and pursuit of the business of Insurance and Reinsurance (Solvency II)[1] as amended by Omnibus II, and in particular [Article 109] thereof.

Whereas:

(1) This Regulation determines which currencies fulfil the criteria in for a reduced capital requirement for currencies pegged to the euro and the factors to be used to replace the factors referred to in Article 172(3) and (4) of the draft implementing measures.

(2) This Regulation also sets the factors to be used for a reduced capital requirement under for currency risk between two currencies pegged to the euro, established transitively from the factors referred to in Recital (1).

(3) According to the Agreement of 16 March 2006 between the European Central Bank and the national central banks of the Member States outside the euro area laying down the operating procedures for an exchange rate mechanism in stage three of the Economic and Monetary Union (2006/C 73/08).

(4) This Regulation is based on the draft regulatory technical standards submitted by the European Insurance and Occupational Pensions Authority to the Commission.

(5) The European Insurance and Occupational Pensions Authority has conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the opinion of the Insurance and Reinsurance Stakeholder Group established by Article 37 of Regulation (EU) No 1094/2010.

[1] OJ L 335, 17.12.2009, p.1

HAS ADOPTED THIS REGULATION:

Article 1- Subject matter and scope

(1) The object of this Regulation is to determine for which currencies, on the condition that they are pegged to the euro, a reduced factor can be applied in the calculation of the currency risk sub-module as defined in article [172(1) and (2)] of the [draft implementing measures]. This Regulation also provides the calibration of said factor for each currency that is pegged to the euro, and establishes the transitivity of factors between currencies that are pegged to the euro.

Article 2 –Definitions

(1) For the purpose of this Regulation, the following definition shall be used:

(a) 'pegging' refers to an arrangement whereby a Central Bank sets a central target exchange rate for its currency against a reference currency within a pre-defined fluctuation band.

Article 3 - Currencies fulfilling the criteria for the reduced shock factors in the currency risk sub-module

(1) Undertakings shall apply a reduced factor in the currency risk sub-module only to the following currencies:

(a) currencies participating in the European Exchange Rate Mechanism (ERM II):

- Danish krone (DKK)
- Lithuanian litas (LTL)
- Latvian lats (LVL)

(b) Currencies where a decision from the European Council recognises pegging arrangements between that currency and the Euro:

- Comorian franc (KMF)
- Central African CFA Franc (XAF)
- West African CFA Franc (XOF)

(c) Currencies where the pegging arrangement is established by the law of the country establishing the currency:

- Bulgarian lev (BGN)

Article 4 Factors for reduced capital requirement for currencies pegged to the Euro in the currency risk sub-module.

(1) For the purposes of Article 172(5) of the draft implementing measures, undertakings shall replace the factor referred to in Article 172(3) and (4) by:

(a) 2.39% when the local and foreign currencies are the DKK and the euro;

(b) 2.64% when the local and foreign currencies are the LVL and the euro;

(c) 0.26% when the local and foreign currencies are the LTL and the euro;

(d) 1.04% when the local and foreign currencies are the BGN and the euro;

(e) 0.11% when the local and foreign currencies are the XOF and the euro;

(f) 0.11% when the local and foreign currencies are the XAF and the euro;

(g) 0.96% when the local and foreign currencies are the KMF and the euro.

Article 5 – Factors for reduced capital requirement between currencies pegged to the euro in the currency risk sub-module

(1) For the purposes of [Article 172(5)] of the [draft implementing measures] undertakings shall replace the factor referred to in [Article 172(3) and (4)] by :

(a) 5.09% when the local and foreign currencies are the DKK and the LVL;

(b) 2.66% when the local and foreign currencies are the DKK and the LTL;

(c) 3.45% when the local and foreign currencies are the DKK and the BGN;

(d) 2.5% when the local and foreign currencies are the DKK and the XOF;

(e) 2.5% when the local and foreign currencies are the DKK and the XAF;

(f) 3.37% when the local and foreign currencies are the DKK and the KMF;

(g) 2.91% when the local and foreign currencies are the LVL and the LTL;

(h) 3.70% when the local and foreign currencies are the LVL and the BGN;

(i) 2.75% when the local and foreign currencies are the LVL and the XOF;

(j) 2.75% when the local and foreign currencies are the LVL and the XAF;

(k) 3.62% when the local and foreign currencies are the LVL and the KMF;

(l) 1.3% when the local and foreign currencies are the LTL and the BGN;

(m)0.38% when the local and foreign currencies are the LTL and the XOF;

(n) 0.38% when the local and foreign currencies are the LTL and the XAF;

(o) 1.22% when the local and foreign currencies are the LTL and the KMF;

(p) 1.15% when the local and foreign currencies are the BGN and the XOF;

(q) 1.15% when the local and foreign currencies are the BGN and the XAF;

(r) 2% when the local and foreign currencies are the BGN and the KMF;

(s) 0.22% when the local and foreign currencies are the XOF and the XAF;

(t) 1.07% when the local and foreign currencies are the XOF and the KMF;

(u) 1.07% when the local and foreign currencies are the XAF and the KMF.

Article 6- Entry into force

This Regulation shall enter into force on the day following that of its publication in the *Official Journal of the European Union*.
[It shall apply from […]. However, Articles x and y shall apply from […].]

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels,

[For the Commission
The President]

[For the Commission
On behalf of the President]

[Position]

Explanatory text

1. The Bank of England is party to the Agreement of 16 March 2006 (2006/C 73/08[2]) between the European Central Bank and the national central banks of the Member States outside the euro area laying down the operating procedures for an exchange rate mechanism in stage three of the Economic and Monetary Union, the European Exchange Rate Mechanism (ERM II), but has not fixed a central rate nor a fluctuation corridor with the euro, and therefore the British pound cannot be considered as pegged to the euro. The same situation applies to the central banks of Poland, Sweden, Hungary and the Czech Republic.

2. The Bulgarian National Bank is party to the Agreement of 14 December 2007 (2007/C 319/04)[3], which updates the Agreement of 16 March 2006, but is not yet considered as fully participating in the mechanism. Therefore, since Bulgaria has fixed its currency in a pegging arrangement by the 1997 Law on National Bulgarian Bank, the currency is considered to fulfil the criterion in [Article 172 (5)(c)]. The Romanian Central Bank is also a new party to this Agreement, but has not fixed its currency in a pegging arrangement.

3. Denmark, Lithuania and Latvia are considered as fully participating in ERM II.

4. Pegging of the CFA Franc and the Comorian Franc is recognized by Council Decision (98/683/EC)[4] of 23 November 1998 concerning exchange rate matters relating to the CFA Franc and the Comorian Franc.

5. Pegging of the Cape Verde Escudo to the euro is recognized by Council Decision (98/744/EC)[5] of 21 December 1998 concerning exchange rate matters relating to the Cape Verde Escudo[6]. This Council Decision indicates that the convertibility of the Cape Verde Escudo is ensured by a limited credit facility provided by the Portuguese government and that the Portuguese government has ensured that the agreement with Cape Verde has no substantial financial implications for Portugal. The credit line open for strengthening exchange reserves is, however, limited to 5,500 millions or 9,000 millions of Portuguese Escudos as per the referred article in the Council Decision (Acordo de cooperação cambial entre a República Portuguesa e a República de Cabo Verde, Decreto nº 24/98 de 15 de Julho 1998)[7]. Therefore the financial resources of the parties that guarantee the

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[2] http://www.ecb.int/ecb/legal/pdf/c_07320060325en00210027.pdf
[3] http://www.ecb.int/ecb/legal/pdf/c_31920071229en00070009.pdf
[4] http://eur-lex.europa.eu/smartapi/cgi/sga_doc?smartapi!celexplus!prod!DocNumber&lg=en&type_doc=Decision&an_doc=1998&nu_doc=683
[5]
[6] OJ L 358 of 31.12.1998
[7] http://www.gddc.pt/siii/docs/dec24-1998.pdf

pegging might jeopardize the robustness of the pegging arrangement, which is a risk identified in [Article 172.5 CR1].

Article 4 Factors for reduced capital requirement for currencies pegged to the Euro in the currency risk sub-module.

(2) For the purposes of Article 172(5) of the draft implementing measures, undertakings shall replace the factor referred to in Article 172(3) and (4) by:

(a) 2.39% when the local and foreign currencies are the DKK and the euro;

(b) 2.64% when the local and foreign currencies are the LVL and the euro;

(c) 0.26% when the local and foreign currencies are the LTL and the euro;

(d) 1.04% when the local and foreign currencies are the BGN and the euro;

(e) 0.11% when the local and foreign currencies are the XOF and the euro;

(f) 0.11% when the local and foreign currencies are the XAF and the euro;

(g) 0.96% when the local and foreign currencies are the KMF and the euro.

Two methods have been used for the determination of shock factors: (1) a de jure approach, which uses the official fluctuation band announced by the Central Bank around the target exchange rate to the Euro as the reduced shock factor; (2) the historical (de facto) approach, which determines the shock factor based on past volatility of exchange rates.

For each currency, the retained shock factor was the highest factor obtained from both methods.

De jure approach:

In the de jure approach, the assumption is that the possible variation occurs between both extremes of the fluctuation band, not just from the target rate to one end of the corridor. However, in order not to penalize countries with relatively wide fluctuation bands but whose currencies actually are observed to show limited variations around the central rate, the methodology applied was to calculate, for each observation point, the maximum deviation between the absolute values of the distance between the observed rate and both extremes of the corridor. The average value of these calculations, relative to the central rate, yields the "de jure" coefficient.

The official central rates as announced by the countries concerned by this Regulation are as follows:

- A Danish krone fluctuation band around its central rate against the euro of +/- 2,25% was announced in the Vienna Communiqué of 26 September 1998[8].
- The Latvian lats fluctuation band around its central rate against the euro of +/- 1% was announced in a press release dated 30 December 2004.
- A 0% fluctuation band was announced for the Lithuanian litas in the law on credibility of litas[9].
- Article 30 of the Law on the Bulgarian National Bank[10], which was amended in 2005, states that "on demand, the Bulgarian National Bank shall be bound to sell and purchase Euro against Bulgarian levs up to any amount within the territory of the country on the basis of spot exchange rates which shall not depart from the official exchange rate by more than 0.5 per cent, inclusive of any fees, commissions and other charges to the customer".
- Council Decision 98/683/EC[11] concerning exchange rate matters relating to the CFA franc and the Comorian franc recognises that France has concluded several agreements with the Economic community of West African States (ECOWAS), the Economic Community of Central African States (ECCAS and the Comoros) which are intended to guarantee the convertibility of the CFA and Comorian francs into the French franc at a fixed parity. It is further acknowledged that the conversion of the CFA and the Comorian francs is guaranteed by a budgetary commitment of the French authorities; whereas the French authorities have ensured that the agreements with the ECOWAS, the ECCAS and the Comoros have no substantial financial implications for France. The cooperation between France and the ECOWAS, ECCAS and the Comoros is founded on the unlimited guarantee given by France to all currencies issued and on the deposit at the French Treasury of all, or part of, the exchange reserves of those countries, as stated in the relevant monetary cooperation agreements (Accord de Coopération entre la République Française et les Républiques Membres de l'Union Monétaire Ouest-Africaine[12], Accord de coopération monétaire entre la République Française et la République fédérale islamique des Comores[13], Convention de coopération monétaire entre les États membres de la banque des États de l'Afrique centrale (BEAC) et la

[8] http://nationalbanken.dk/C1256B730054214F/sysOakFil/Wien-kommunik%C3%A9/$File/Wien-kommunik%C3%A9.pdf
[9] http://www3.lrs.lt/pls/inter3/dokpaieska.showdoc_l?p_id=368969
[10] http://www.bnb.bg/bnbweb/groups/public/documents/bnb_law/laws_bnb_en.pdf
[11] http://eur-lex.europa.eu/smartapi/cgi/sga_doc?smartapi!celexplus!prod!DocNumber&lg=en&type_doc=Decision&an_doc=1998&nu_doc=683
[12] http://www.banque-france.fr/fr/eurosys/zonefr/page4_1a.htm
[13] http://www.banque-france.fr/fr/eurosys/zonefr/page4_3.htm

République Française[14]). The exchange rate is fixed in those agreements, with no fluctuation band allowed.

De facto approach:

Data on exchange rates were extracted from Bloomberg for the period between 01/01/2005 to 29/06/2012. This period was chosen since it corresponds to the longest time series that can be extracted since all pegging arrangements defined in this Regulation are in force. The latest addition being the Latvian press release dated 30 December 2004 and the amendments to the Bulgarian Central Bank law in 2005. The approach used for this exercise was the rolling window annualisation, thereby leaving one year of daily data out, from which the 99.5% levels are extracted.

The following table summarises the factors obtained:

Currency	De jure approach (from 2005)	De facto approach (from 2005)	Retained factor
BGN	1,04%	0,36%	1,04%
DKK	2,39%	0,46%	2,39%
LVL	1,74%	2,64%	2,64%
LTL	0,02%	0,26%	0,26%
XOF	0,00%	0,11%	0,11%
XAF	0,00%	0,11%	0,11%
KMF	0,13%	0,96%	0,96%

The fact that in some cases the *de facto* factor is higher than the *de jure* factor by a non-material amount (i.e. less than 1 percentage point) can be explained by considerations other than the capacity of the country to maintain its peg; mainly transaction costs, sporadic inadequacy in data collection by the data provider, inclusion or not of commission fee in the daily rate etc.

Article 5 – Factors for reduced capital requirement between currencies pegged to the euro in the currency risk sub-module

(2) For the purposes of [Article 172(5)] of the [draft implementing measures] undertakings shall replace the factor referred to in [Article 172(3) and (4)] by :

(a) 5.09% when the local and foreign currencies are the DKK and the LVL;

(b) 2.66% when the local and foreign currencies are the DKK and the LTL;

(c) 3.45% when the local and foreign currencies are the DKK and the BGN;

[14] http://www.banque-france.fr/fr/eurosys/zonefr/page4_2_cemac001.htm

(d) 2.5% when the local and foreign currencies are the DKK and the XOF;

(e) 2.5% when the local and foreign currencies are the DKK and the XAF;

(f) 3.37% when the local and foreign currencies are the DKK and the KMF;

(g) 2.91% when the local and foreign currencies are the LVL and the LTL;

(h) 3.70% when the local and foreign currencies are the LVL and the BGN;

(i) 2.75% when the local and foreign currencies are the LVL and the XOF;

(j) 2.75% when the local and foreign currencies are the LVL and the XAF;

(k) 3.62% when the local and foreign currencies are the LVL and the KMF;

(l) 1.3% when the local and foreign currencies are the LTL and the BGN;

(m)0.38% when the local and foreign currencies are the LTL and the XOF;

(n) 0.38% when the local and foreign currencies are the LTL and the XAF;

(o) 1.22% when the local and foreign currencies are the LTL and the KMF;

(p) 1.15% when the local and foreign currencies are the BGN and the XOF;

(q) 1.15% when the local and foreign currencies are the BGN and the XAF;

(r) 2% when the local and foreign currencies are the BGN and the KMF;

(s) 0.22% when the local and foreign currencies are the XOF and the XAF;

(t) 1.07% when the local and foreign currencies are the XOF and the KMF;

(u) 1.07% when the local and foreign currencies are the XAF and the KMF.

The reduced factor for each pair of currencies pegged to the euro is obtained through the following formula:

$RSC_{ab} = (1 + RSCa \quad) * (1 + RSC_b) - 1$

Where RSC_{ab} is the reduced shock factor between countries a and b, and RSC_a and RSC_b the reduced shock factors as defined in Article 4 for the countries a and b pegging their currency against the Euro.

This formula corresponds effectively to the sum of the addition and the product of the two risk factors ($RSC_{ab} = RSC_a RSC_b + RSC_a + RSC_b$). This corresponds to the most satisfying second order approximation of the actual exact calculation, which is shown below:

Where

- R_a : observed exchange rate of currency A against the Euro
- R_b : observed exchange rate of currency B against the Euro
- R : observed exchange rate of currency A against currency B
- $\overline{R_a}$: target rate of currency A against the Euro
- $\overline{R_b}$: target rate of currency B against the Euro
- α : authorized fluctuation band for currency A against the Euro

- β : authorized fluctuation band for currency B against the Euro

R_a can fluctuate in the range $\left[\overline{R_a}\,.(1-\alpha)\,,\ \overline{R_a}\,.(1+\alpha)\right]$

R_b can fluctuate in the range $\left[\overline{R_b}\,.(1-\beta)\,,\ \overline{R_b}\,.(1+\beta)\right]$

Hence $\frac{R_a}{R_b}$ fluctuates in the range $\left[\overline{R_a}\,.(1-\alpha)\Big/\overline{R_b}\,.(1+\beta)\ ,\ \overline{R_a}\,.(1+\alpha)\Big/\overline{R_b}\,.(1-\beta)\right]$

The maximum variation factor which can be applied to the average rate $\overline{R_a}\Big/\overline{R_b}$

is equal to:

$$RSC_{ab} = max\left(1 - \frac{1-\ \alpha}{1+\ \beta}\ ,\ \frac{1+\ \alpha}{1-\ \beta} -\ 1\right)$$

RSC_{ab} = max $\left(\frac{\beta+\alpha}{1+\beta}\ ,\frac{\alpha+\beta}{1-\ \beta}\right)$

$RSC_{ab} = \frac{\alpha+\ \beta}{1-\ \beta}$ (because β is by definition always smaller than 1)

This gives, through limited development

$$RSC_{ab} = (\ \alpha +\ \beta\ ) * (1 + \beta +\ \ \beta^2 \dots)$$

$$RSC_{ab} =\ \alpha +\ \beta +\ \alpha\beta +\ \beta^2 +\ \alpha\beta^2 +\ \beta^3 \dots$$

Because of the marginal amounts at play beyond first order and in order not to overburden the calculation, it has been decided to keep only the first three terms, which also means that the calculation is exactly symmetric regardless of whether we consider A or B as the reference currency.

EIOPA-[xxx]-YY/xxx
xxx 2012

Proposal for Implementing Technical Standards on Undertaking Specific Parameters

EUROPEAN COMMISSION

Brussels, XXX
[…](2012) XXX draft

COMMISSION IMPLEMENTING REGULATION (EU) No …/..

of XXX

[…]

COMMISSION IMPLEMENTING REGULATION (EU) No …/... laying down implementing technical standards with regard to methods for calculating undertaking specific parameters according to Directive 2009/138/EC of the European Parliament and of the Council

of XXX

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Directive 2009/138/EC of the European Parliament and of the Council of 25 November 2009 on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II)[1] amended by Omnibus II Directive and in particular to Article 111 thereof.

Whereas:

(1) For cases when it is possible for insurance and reinsurance undertakings to demonstrate to the supervisory authorities that it is appropriate to replace a subset of parameters of the standard formula by parameters that are specific to the undertaking concerned, this Regulation specifies the methods for calculating those undertaking specific parameters.

(2) More specifically, this Regulation addresses the interpretation and practical application of the methods that can be used to calculate the undertaking specific parameters.

(3) This Regulation is based on the draft regulatory technical standards submitted by the European Insurance and Occupational Pensions Authority to the Commission.

(4) The European Insurance and Occupational Pensions Authority has conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the opinion of the Insurance and Reinsurance Stakeholder Group established by Article 37 of Regulation (EU) No 1094/2010.

[1] OJ L 335, 17.12.2009, p.1

HAS ADOPTED THIS REGULATION:

Article 1 – Subject Matter and Scope

(1) The subject matter and scope of this Regulation is the use of standardised methods to calculate undertaking specific parameters. Articles 2 to 5 shall apply irrespective of whether an undertaking is applying to use an undertaking specific parameter as defined in Article 104 of Directive 2009/138/EC or whether an undertaking is required to use an undertaking specific parameter by the relevant supervisory authority as defined in Article 110 of Directive 2009/138/EC.

Article 2 - Definitions

(1) For the purpose of this Regulation, the following definitions shall apply:

a) 'Expected loss ratio for a given line of business' is the ratio of the sum of payments and the expected claims outstanding divided by the earned premium.

b) 'Accident year' is the year of occurrence of the loss covered by the contract regardless of its reporting year.

c) 'Development year' is the difference between a calendar year and an accident year. A 'development year' is greater than or equal to zero.

d) 'Aggregate loss for accident year t at the end of financial year x for a given line of business' is defined as the sum of cumulative payments and provision for claims outstanding for accident year t at the end of year x for the relevant Line of Business.

Article 3 – List of Techniques

(1) The undertaking shall choose a technique from the following list, as described in Annex 1:

e) 'Premium Risk – Lognormal' for premium risk;

f) 'Reserve Risk – Lognormal' for reserve risk;

g) 'Reserve Risk – Triangle Method - Paid' for reserve risk;

h) 'Revision Risk' for revision risk; or

i) 'NP Factor per lob' for non-proportional reinsurance adjustment factor

Article 4 – Credibility factor

(1) The undertaking shall apply the credibility factor as set out in Annex 2.

Article 5 – Appropriateness of methods

(1) The undertaking shall, for each calculation of the parameter:

a) follow the calculation as set out in Annex 1 or Annex 2 as relevant;

b) ensure that the data used comply with the data requirements referred in Annex 1 and Article 82 of Directive 2009/138/EC; and

c) verify that the assumptions underlying the technique are met.

Article 6 – Entry into force

This Regulation shall enter into force on the day following that of its publication in the *Official Journal of the European Union*.

[It shall apply from […]. However, Articles x and y shall apply from […].]

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels,

[For the Commission
The President]

[For the Commission
On behalf of the President]

[Position]

ANNEX 1

TECHNIQUES TO BE USED FOR THE CALCULATION OF THE UNDERTAKING SPECIFIC PARAMETERS

The techniques to be used when calculating the undertaking specific parameters shall be the following:

Lognormal technique for premium risk

(1) Where, for the inputs,

a) T is the number of accident years, which shall be equal or more than 5,

b) t is the accident year indexed as $t = 1, \ldots T$,

c) x_t is the earned premium as exposure by accident year t and lob,

d) y_t is the aggregate loss after the first year of development by accident year t and lob.

(2) And for the outputs,

a) β is the expected loss ratio by lob,

b) δ is the mixing parameter, which shall be between 0 and 1,

c) σ_{prem} is the undertaking specific standard deviation parameter for premium risk.

(3) The assumptions are that for any particular undertaking, any year and any lob:

a) The expected aggregate loss is proportional to exposure: $E(y_t) = \beta x_t$

b) The variance of the aggregate loss is quadratic in exposure:

$$V(y_t) = \sigma^2\left((1-\delta)\bar{x}x_t + \delta x_t^2\right) \quad \text{where} \quad \bar{x} = \tfrac{1}{T}\sum_{t=1}^{T} x_t$$

When $\delta = 0$ the variance becomes proportional with exposure and when $\delta = 1$ it becomes proportional with the square of exposure.

c) The aggregate loss after one year follows a lognormal distribution.

d) The maximum likelihood estimation is appropriate.

(4) The derivation of the lognormal technique is as follows:

An aggregate loss y with parametric functions for mean and variance can be related to a lognormal distribution with mean and variance μ and ω for $\log(y)$ as follows:

$$E(y) = \exp(\mu + \tfrac{1}{2}\omega) = \beta x$$
$$V(y) = \exp(2\mu + 2\omega) - \exp(2\mu + \omega) = (\beta x)^2 \left(e^{\omega} - 1\right) = \sigma^2 \left((1-\delta)\bar{x}x + \delta x^2\right)$$

From this we can express the mean μ and the variance ω as:

$$\mu = \log(\beta x) - \tfrac{1}{2}\omega \qquad \text{and}$$

$$\omega = \log\left(1 + \frac{V(y)}{(\beta x)^2}\right) = \log\left(1 + \frac{\sigma^2\left((1-\delta)\bar{x}x + \delta x^2\right)}{(\beta x)^2}\right) = \pi^{-1}$$

Writing $z_t = \log(y_t / x_t)$ the estimation criterion function follows as:

$$\ell(\sigma, \delta, \beta \mid data) = \tfrac{1}{2}\sum \pi_t (z_t + \tfrac{1}{2}\omega_t - \log\beta)^2 + \tfrac{1}{2}\sum \log \omega_t$$

Where $\sum$ denotes summation over $t = 1, \cdots, T$. The above tri-dimensional function can be reduced by rewriting:

$$\sigma\beta^{-1} = e^{\gamma} \Rightarrow \omega_t = \log\left(1 + \left((1-\delta)\bar{x}x_t^{-1} + \delta\right)e^{2\gamma}\right) = \pi_t^{-1}$$

$$u_t = z_t + \tfrac{1}{2}\omega_t + \gamma$$

That results in:

$$\ell(\sigma, \gamma, \delta \mid data) = \tfrac{1}{2}\sum \pi_t (u_t - \log\sigma)^2 + \tfrac{1}{2}\sum \log \omega_t$$

This expression allows analytical optimisation with respect to σ, conditionally on γ and δ:

$$\log\hat{\sigma}(\gamma, \delta) = \log\hat{\sigma} = \frac{\sum u_t \pi_t}{\sum \pi_t},$$

resulting in a two-dimensional concentrated estimation criterion function:

$$\ell(\gamma, \delta \mid data) = \tfrac{1}{2}\sum \pi_t (u_t - \log\hat{\sigma})^2 + \tfrac{1}{2}\sum \log \omega_t$$

that must be minimised with respect to γ and $0 \le \delta \le 1$. It may happen, especially when there is little variation in the exposure through time, that the optimal value for δ occurs at 0 or 1. Undertakings should also make sure that a global optimum is identified. This may be done by exploring several optimisations with different starting points for γ and δ. At the global optimum, the estimates for γ and δ should be used in the optimal expression for σ. In order to get an approximate unbiased expression, undertakings should multiply this by a correction factor to get finally the undertaking specific estimate standard deviation for premium risk:

$$\sigma_{prem} = \hat{\sigma}(\hat{\gamma}, \hat{\delta}) \cdot \left(\frac{T+1}{T-1}\right)^{\frac{1}{2}}$$

(5) The data used shall be yearly and meet the following requirements:

a) If the undertaking is calculating the gross of reinsurance premium risk volatility, the data shall reflect the gross of reinsurance premium risk that is covered in the line of business during the next accident year, in particular in relation to its nature and composition.

b) If the undertaking is calculating the net of reinsurance premium risk volatility, the data shall reflect the net of reinsurance premium risk that is covered in the line of business during the next accident year, in particular in relation to its nature and composition.

c) The data shall be purged for catastrophe claims to the extent that they are addressed in the non-life or health catastrophe risk sub-modules.

d) Aggregate loss shall include all relevant expenses.

Lognormal technique for reserve risk

(6) For reserve risk, Lognormal technique for premium risk shall be applied only with the appropriate redefinition and interpretation of the various symbols. The financial (accounting) year shall be applied in this context.

(7) Where, for the inputs,

a) x_t is the total claims provision at the start of financial year *t* by lob,

b) y_t is the sum of incremental claim payments and updated claims provision, for the accident years <*t*, during financial year *t* by lob.

(8) And for the outputs,

a) β is the ratio of y_t divided by x_t by lob.

(9) The data shall be yearly and meet the requirements as stated for the Lognormal technique for premium risk, as well as the following:

a) Historical claims data shall be netted off of the relevant past and next twelve months risk mitigation in such a way that:

i. The data used are representative of the risk profile of the firm for the modelled line of business over the next twelve months;

ii. The resulting notional SCR of the modelled line of business is equal to the Value at Risk of the Basic Own Fund over the next year.

b) The transformed data shall be representative of the risk in the next twelve months as referred in Article 105 of the Directive 2009/138/EC

Triangle method for reserve risk

(10) This approach is based on calculating the mean squared error of prediction (*MSEP*) of the claims development result over one year and fitting a model to these results. The analysis should be performed using the net of reinsurance payments triangle.

(11) Where, for the inputs,

a) *i* is the accident year index, $i = 0, \ldots, I \text{ and } I \geq 4$,

b) *j* is the development year index, $j = 0, \ldots, J \text{ and } J \geq 4$, $I \leq J$

c) $C_{i,j}$ is the Cumulative claims for accident year *i*, development year *j*, where $i = 0, \ldots, I \text{ and } j = 0, \ldots, J$

(12) And for the outputs,

a) f_j is the development factor in development year *j,*

b) σ_j is the volatility factor in development *j,*

c) $\hat{f}_j^I$ is the development factor estimate in development year *j*, estimated with information up to time *I*.

d) $\hat{C}_{i,j}^I$ is the cumulative claim estimate in accident year *i*, development year *j*, estimated with information up to time.

(13) The assumptions are

a) Cumulative claims, $C_{i,j}$ in different accident years are independent.

b) Cumulative claims, $(C_{i,j})_{1 \leq j \leq J}$, in the same accident year are Markov process and there exist constants $f_j > 0$ and $\sigma_j > 0$ such that for $1 \leq j \leq J$ and $0 \leq i \leq I$:

$$E\left[C_{i,j} \middle| C_{i,j-1}\right] = f_{j-1} \cdot C_{i,j-1}$$

$$Var\left[C_{i,j} \middle| C_{i,j-1}\right] = \sigma_{j-1}^2 \cdot C_{i,j-1}$$

(14) The final results are

$$MSEP = \sum_{i=1}^{I} \left(\hat{C}_{i,J}^{I}\right)^2 \cdot \left(\sum_{j=I-i+1}^{J-1} \left(\frac{C_{I-j,j}}{S_j^{I+1}}\right)^2 \frac{\hat{Q}_j^I}{C_{I-j,j}} + \frac{\hat{Q}_{I-i}^I}{C_{i,I-i}} + \frac{\hat{Q}_{I-i}^I}{S_{I-i}^I} + \sum_{j=I-i+1}^{J-1} \left(\frac{C_{I-j,j}}{S_j^{I+1}}\right)^2 \frac{\hat{Q}_j^I}{S_j^I} \right)$$

$$+2 \sum_{k>i>0} \hat{C}_{i,J}^I \hat{C}_{k,J}^I \cdot \left(\sum_{j=I-i+1}^{J-1} \left(\frac{C_{I-j,j}}{S_j^{I+1}}\right)^2 \frac{\hat{Q}_j^I}{C_{I-j,j}} + \frac{\hat{Q}_{I-i}^I}{S_{I-i}^{I+1}} + \frac{C_{i,I-i}}{S_{I-i}^{I+1}} \cdot \frac{\hat{Q}_{I-i}^I}{S_{I-i}^I} + \sum_{j=I-i+1}^{J-1} \left(\frac{C_{I-j,j}}{S_j^{I+1}}\right)^2 \frac{\hat{Q}_j^I}{S_j^I} \right)$$

Where,

a) $\hat{Q}_j^I = \left(\hat{\sigma}_j / \hat{f}_j^I\right)^2$

b) $\hat{C}_{i,j}^I = C_{i,I-i} \hat{f}_{I-i}^I \cdots \hat{f}_{j-2}^I \hat{f}_{j-1}^I$

c) $S_j^I = \sum_{i=0}^{I-j-1} C_{i,j}$

d) $S_j^{I+1} = \sum_{i=0}^{I-j} C_{i,j}$

e) $\hat{f}_j^I = \frac{\sum_{i=0}^{I-j-1} C_{i,j+1}}{S_j^I}$,

f) $\hat{\sigma}_j^2 = \frac{1}{I-j-1} \sum_{i=0}^{I-i-1} C_{i,j} \left(\frac{C_{i,j+1}}{C_{i,j}} - \hat{f}_j \right)^2$

(15) The standard derivation of reserve risk factor is

$$\frac{\sqrt{MSEP}}{\sum_{i=0}^{I} \hat{C}_{i,J}^I}$$

(16) The data used shall meet the following requirements:

a) The estimation shall be made on closed claims triangles for payments.

b) Data shall be yearly.

c) Payments shall be net of reinsurance. It is preferred that the undertakings use net data to calculate the undertaking specific parameters directly.

   a. The net data shall be calculated from gross data. Historical claims data shall be netted off of the relevant past and next twelve months risk mitigation in such a way that:

i. The data used are representative of the risk profile of the firm for the modelled line of business over the next twelve months;

ii. The resulting notional SCR of the modelled line of business is equal to the Value at Risk of the Basic Own Fund over the next year.

d) The payments shall include all relevant expenses.

e) The transformed data shall be representative of the risk in the next twelve months as referred in Article 105 of Directive 2009/138/EC.

Shock for revision risk

(17) This risk sub-module shall be applied only to annuities and to those benefits that can be approximated by a life annuity arising from non-life claims (in particular, life assistance benefits from workers' compensation lob). The undertaking-specific shock for revision risk is restricted only to workers' compensation or to annuities, which are not subject to significant inflation risk. This restriction stems from the assumption in the calculation procedure, that the number and severity of revisions are independent. In the case of inflation the number and severity are usually dependent because the value of inflation determines which annuities will be revised and the severity of this revision.

(18) On the computation of the capital charge for this risk, the impact on those annuities for which a revision process is possible to occur during the next year, for example annuities where there are legal or other eligibility restrictions shall not be included, shall be considered.

(19) In order to derive an estimate of the revision risk, the undertakings concerned shall use time series of annual amounts of individual annuities, such as life assistance benefits, in payment in consecutive years, during the time horizon in which they are subject to revision risk.

(20) Where, for the inputs

a) μ_X is the historical average of absolute changes of individual annuities or life assistance benefits,

b) σ_X is the historical standard deviation of absolute changes of individual annuities or life assistance benefits, estimated by means of the standard estimator,

c) *E(N)* is estimate of number of individual annuities or life assistance benefits for which a revision process occurs during the forthcoming year; the estimate shall be derived by:

i. estimating the average percentage of individual annuities or life assistance benefits for which a revision process occurred, average percentage of revised annuities equals average of the number of revised annuities in year *t-s* / number of annuities at the beginning of year *t-s*,

ii. multiplying the average percentage of individual annuities or life assistance benefits with the number of annuities at the beginning of year t exposed to revision risk,

$$E(N) = \left(\frac{1}{S} \sum_{s=1}^{S} \frac{N_{t-s}}{A_{t-s}} \right) \cdot A_t$$

Where,

- A_{t-s} denotes number of annuities exposed to revision risk at the beginning of year t-s,
- N_{t-s} denotes number of revised annuities in year t-s,
- S denotes the length of time series in years

  If a volume measure, other than number of annuities at the beginning of year, appears to be statistically more appropriate and this can be justified by the undertaking, the volume measure may be replaced in the above procedure.

d) σ_N is the historical standard deviation of number of individual annuities or life assistance benefits for which a revision process occurred, estimated by means of the standard estimator.

(21) Calculation

a) For each calendar year t, the set of annuities or life assistance claims that were exposed to revision risk during the whole year need to be identified. Those individual annuities that were exposed only during a part of the year, but where an upward revision has effectively occurred in that period shall also be included. Annuities or life assistance claims that entered or exited the books during the period, for example new claims or death of the beneficiary, shall be excluded.

b) Statistical fitting techniques shall then be applied to these sets of observations, with the objective to fit a theoretical probability distribution to the relevant random variable *Rev* describing the 1-year absolute change in the annual amount of annuities or life assistance claims at the portfolio level.

c) Undertakings are expected to validate the goodness-of-fit of all the distributions and assumptions made, using the sets of observations as derived above. Particular attention shall be paid to the robustness of the fitting techniques to the tails of the distributions. Non satisfactory results in these tests would be sufficient conditions to reject the request to use the undertaking specific parameter under analysis.

d) The next step is to calculate the mean and standard deviation of the distribution of *Rev* using the appropriate and unbiased estimators and the sets of observations.

e) The relevant size of the shock (*Revshock*) is then given by the difference between the 99.5% quantile of the distribution $VaR_{0.995}(\mathrm{Re}v)$ and its average $\overline{\mathrm{Re}v}$ divided by the average. In this step, it shall be confirmed that the 'average' rate of revision assumed in the best estimate calculation is consistent with this result.

(22) Please note that for the purpose of this paragraph, NB refer to Negative Binomial distribution and LN to the Lognormal distribution. The calculation of undertaking-specific revision shock in revision risk is based on the assumption that the frequency and the severity of revision depend on a random variable θ which represents the randomness in the frequency process as well as in the severity of revision.

As:

$$\mathrm{Re}\,v shock = \frac{VaR_{0.995}(\mathrm{Re}\,v) - \overline{\mathrm{Re}\,v}}{\overline{\mathrm{Re}\,v}}$$

$\mathrm{Re}\,v = \sum_{i=1}^{N} X_i$ - sum of random cases of annuities revision, assuming that

$N|\theta \sim NB(\alpha(\theta), q(\theta))$, where N and X_i are conditionally independent, α ,q, μ and σ denote the parameters of the distributions.

Therefore

$\overline{\mathrm{Re}\,v} = \mu_X E(N)$ is the average of the distribution,

$VaR_{0.995}(\mathrm{Re}\,v) = f(\mu_X, \sigma_X, E(N), \sigma_N)$

$VaR_{0.995}(\mathrm{Re}\,v)$ shall be derived using simulation. The undertaking shall:

I. simulate one number n_j from $NB(E(N), \sigma_N)$

II. simulate n_j numbers of x_i from $LN(\mu_X, \sigma_X)$, *i*=1, ..., *n*,

III. calculate $\mathrm{Re}\,v_j = \sum_{i=1}^{n_j} x_i$

IV. repeat 5000 times steps I – III, which means calculate $\mathrm{Re}\,v_j$ for *j*=1, ..., 5000,

V. calculate $VaR_{0.995}(\mathrm{Re}\,v)$ as $F^{-1}_{\mathrm{Re}\,v_j}(0.995)$ of simulated values.

(23) The additional data requirements for this undertaking-specific parameter are that:

a) The goodness-of-fit of the distributions and assumptions to the sets of observations shall be considered satisfactory. In particular, the estimates of the average, standard deviation and 99.5% quantile of the *Rev* distribution shall be sufficiently robust.

b) The number of available historical years, and the number of annuities, or life assistance claims, within each year shall be sufficiently large to allow for statistically credible results.

c) The mix of types of annuities, or life assistance claims, shall be relatively comparable across different years and shall be representative of the current portfolio.

d) There shall not be structural changes in the environment, which could lead to a significant change in the behaviour of the revision risk drivers, for example a change in legislation, both during the historical period and when compared with the expectations for next year.

Non-proportional actor per lob

(24) For the purpose of this annex 'excess of loss reinsurance contract' shall also denote arrangements with special purpose vehicles that provide risk transfer which is equivalent to that of an excess of loss reinsurance contract.

(25) An excess of loss reinsurance contract for a segment shall be considered recognisable if it meets the following conditions:

(a) it provides, to the extent that losses of the ceding undertaking that relate either to single insurance claims or all insurance claims under the same policy during a specified time period are larger than a specified retention, complete compensation for such losses up to a specified limit or without limit, per risk excess of loss reinsurance;

(b) it covers all insurance claims that the insurance or reinsurance undertaking may incur in the segment during the following 12 months;

(c) it allows for a sufficient number of reinstatements;

(d) it applies to the gross claims, without deductions for recoverables from other reinsurance contracts or special purpose vehicles;

(e) it meets the requirements set out in Articles [SCRRM1 to SCRRM3 and SCRRM5 of Regulation N°.../...].

(26) For the segments 1 to 9 set out in [Annex NLUR1 of Regulation N°.../...] and the segments 1 to 3 set out in [Annex HUR1 of Regulation N°.../...], the adjustment factor for non-proportional reinsurance of a segment shall be calculated as set out in following paragraphs.

(27) Gross claim amounts are assumed to follow a lognormal probability distribution with density function:

$$f(y \mid \theta, \eta) = \frac{1}{y\eta\sqrt{2\pi}} \exp\left[-\frac{(\log y - \theta)^2}{2\eta^2}\right] \qquad y > 0$$

(28) The first and second raw moments are given by

$$\mu = \exp(\theta + \tfrac{1}{2}\eta^2) \qquad \text{and} \qquad \omega = \exp(2\theta + 2\eta^2)$$

(29) The excess of loss reinsurance is designed by barrier values $0 < b_1 < b_2 < b_3 = \infty$ that define three layers: $[0,b_1)$, $[b_1,b_2)$ and $[b_2, \infty)$. The second layer has capacity $(b_2 - b_1)$.

(30) The following variables for $\ell = 1,2$ and 3 shall be defined as:

$q_\ell = (\log b_\ell - \theta)/\eta$	auxiliary variable
$\mu_\ell = \mu N(q_\ell - \eta) + b_\ell N(-q_\ell)$	right-censored first moment
$\omega_\ell = \omega N(q_\ell - 2\eta) + b_\ell^2 N(-q_\ell)$	right-censored second moment

Here $N(\,)$ denotes the standard Normal cumulative probability function.

Hence $\mu_3 = \mu$ and $\omega_3 = \omega$.

(31) Where insurance and reinsurance undertakings have concluded a recognisable excess of loss for reinsurance contracts of a segment, the adjustment factor *NP* for non-proportional reinsurance of the segment shall be equal to the following:

$$NP = \left(\frac{\omega_1 - \omega_2 + \omega_3 + 2(b_2 - b_1)(\mu_2 - \mu_3)}{\omega_3} \right)^{1/2} < 1$$

When the second layer is unlimited this arrives at:

$$NP = \left(\frac{\omega_1}{\omega_3} \right)^{1/2} < 1$$

(32) The parameters μ and ω are estimated by the methods of moments as :

$$\mu = \tfrac{1}{n}\sum_{i=1}^{n} Y_i \qquad \text{and} \qquad \omega = \tfrac{1}{n}\sum_{i=1}^{n} Y_i^2$$

from which follow $\theta = 2\log\mu - \tfrac{1}{2}\log\omega$ and $\eta = \sqrt{\log\omega - 2\log\mu}$.

Here *n* denotes the number of insurance claims that were reported to the insurance or reinsurance undertaking in segment *s* during the last $T \geq 5$ years and $Y_1, \ldots, Y_n$ denote the ultimate claim amounts as estimated in the year they were reported. The ultimate claim amounts shall be gross, without deduction of the amounts receivable from reinsurance contracts and special purpose vehicles. Where, according to the conditions of the recognisable excess of loss reinsurance contract, several of those insurance claims would have been considered together in order to assess whether the amount of claims are larger than the retention of the excess of loss reinsurance contract, these claims shall be considered as a single claim.

(33) Where insurance and reinsurance undertakings have not concluded a recognisable excess of loss reinsurance contract for a segment, the adjustment factor for non-proportional reinsurance of the segment shall be equal to 1.

(34) Where insurance and reinsurance undertakings have concluded several recognisable excess of loss reinsurance contracts and their combined reinsurance cover meets the requirements set out in paragraph [25], then they shall be considered as one recognisable reinsurance contract for the purpose of the calculation set out in paragraphs [27] to [33].

(35) Where an excess of loss reinsurance contract meets the requirements set out in points (a) to (c) and (e) of paragraph [25], and does not apply to gross claims referred to in point (d) of paragraph [25],, but to claims after deduction of the recoverables from certain other reinsurance contracts and special purpose vehicles, then it shall also be considered as recognisable and the adjustment factor for non-proportional reinsurance shall be calculated in the same way as set out in paragraphs[27] [] to [34]. but with the following change: the ultimate gross claim amounts $Y_1,\ldots,Y_n$ referred to in paragraph [32] are after deduction of the amounts receivable from the certain reinsurance contracts and special purpose vehicles.

(36) Irrespective of paragraph [26], insurance and reinsurance undertakings may use an adjustment factor for non-proportional reinsurance of 1 for any of the segments 1 to 9 set out in [Annex NLUR1 of Regulation N°.../...] and any of the segments 1 to 3 set out in [Annex HUR1 of Regulation N°.../...]to calculate the non-life and NSLT health premium and reserve risk sub-module.

For the segments 10 to 12 set out in [Annex NLUR1 of Regulation N°.../...] and segment 4 set out in [Annex HUR1 of Regulation N°.../...]:, the adjustment factor for non-proportional reinsurance of a segment shall be equal to 1.

(37) In the situation that non-proportional reinsurance is purchased by a homogeneous risk group, the adjustment factor should be estimated as follows: the adjustment factor *NPss* should be calculated per segment by using the formula specified above. The individual adjustment factors estimated by a homogeneous risk group level should be weighted by the premium volume measure specified in [Article 82 of Regulation N°.../...] at a homogeneous risk group level, in order to derive the non-proportional reinsurance adjustment for the segment; i.e.

$$NP_s = \frac{\sum_{ss} V_{(prem,ss)} NP_{ss}}{\sum_{ss} V_{(prem,ss)}},$$

where *V*(*prem*, *ss*) is calculated in accordance with [Article 82 of Regulation N°.../...] , at homogeneous risk group level.

(38) The standard deviation net of reinsurance for premium risk is the product of the gross standard deviation multiplied by the non-proportional factor NP_s .

ANNEX 2

CREDIBILITY FACTORS[2]

(1) For segments 1, 5 and 6 as referred to in [Annex NLUR1 of Regulation N°.../...:]

Time length *T* *(years)*	5	6	7	8	9	10	11	12	13	14	≥15
Credibility factor *c*	34%	43%	51%	59%	67%	74%	81%	87%	92%	96%	100%

(2) For other segments referred to in [Annex NLUR1 of Regulation N°.../...] and segments referred in Annex [HUR1 of Regulation N°.../...]:

Time length *T* *(years)*	5	6	7	8	9	≥10
Credibility factor *c*	34%	51%	67%	81%	92%	100%

In accordance with [article 199 Article USP4 of Regulation N°.../...], the undertaking shall derive its parameter by applying the following formula:

$$c \cdot \sigma_U + (1 - c) \cdot \sigma_M$$

where c is the credibility factor depending on the undertaking's time length of data and the lob; σ_U is the estimated undertaking-specific parameter; and σ_M is the standard parameter for the same lob, provided in [the Regulation N°.../....]

Article 4 – Credibility factor

The undertaking shall apply the credibility factor as set out in [Annex 2].

[2]The credibility factors for QIS3 were initially calibrated for QIS3 with historical data using the Bühlmann-Straub Model. The results were then adjusted by expert judgements in order to better reflect the EU market. Since they have been tested by QIS5 and are based on relevant statistical and expert judgements, it has been decided to use the same credibility factors.

EIOPA-CP-YY/xxx
X Month YYYY

Proposal for Implementing Technical Standards on Lists of Regional Governments and Local Authorities, Exposures to whom are to be treated as Exposures to the Central Government

Please note: this is a preliminary version of the Technical Standards based on a heuristic interpretation of the criteria set out in Article 109a (1) (a) by technical experts.
The final version should be developed on basis of an official request to member states to name the relevant exposures. Also, the standard is incomplete with respect to the member states covered, because not all member states provided input yet.

The version presents two options dependent on the final version of OMDII.

EUROPEAN COMMISSION

Brussels, XXX
[…](2012) XXX draft

COMMISSION IMPLEMENTING REGULATION (EU) No …/..

of XXX

[…]

COMMISSION IMPLEMENTING REGULATION (EU) No …/... laying down implementing technical standards with regard to Lists of Regional Governments and Local Authorities, Exposures to whom are to be treated as Exposures to the Central Government according to [Directive 2009/138/EC of the European Parliament and of the Council

of XXX

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Directive 2009/138/EC of the European Parliament and of the Council of 25 November 2009 on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II)[1] amended by Omnibus II Directive and in particular Article 109a thereof.

(1) [More detailed recitals justifying the provisions adopted – one per substantial introduction in the text including any annex].

(2) This implementing technical standard determines exposures to regional governments and local authorities which currencies are to be treated as exposures to the central government.

(3) This Regulation is based on the draft implementing technical standards submitted by the European European Insurance and Occupational Pensions Authority to the Commission.

(4) The European Insurance and Occupational Pensions Authority has conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the opinion of the Insurance Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1094/2010.

HAS ADOPTED THIS REGULATION:

Article 1- Subject Matter [and Scope]

[…]

[1] OJ L 335, 17.12.2009, p.1

Article 2 [proposal A]

(1) In accordance with the criteria set out in Article 109a (1) (a), exposures to the following bodies shall be treated as exposures to the central government:

(a) Authorities established in the Kingdom of Belgium:

- communities,
- regions, and
- local communities.

Entities established in the Kingdom of Denmark:

- the KommuneKredit.

(b) Authorities established in the jurisdiction of the Republic of Finland:

- municipalities, and
- cities.

(c) Authorities established in the jurisdiction of the Federal Republic of Germany:

- state governments (Länder),
- local governments (Gemeinden), and
- local government associations (Gemeindeverbände).

(d) Authorities established in the Grand Duchy of Luxembourg:

- municipalities (villes et communes), and
- municipalities associations (syndicats de communes).

(e) Authorities established in the Republic of Lithuania:

- municipalities.

(f) Authorities established in the Kingdom of the Netherlands:

- provinces,
- municipalities, and
- water boards.

(g) Authorities established in the Republic of Poland:

- oivodships,
- powiats,
- gminas,
- associations of above mentioned authorities,
- the capital city of Warszawa,
- województwa,

- powiaty,
- gminy,
- związki powyższych jednostek samorządu terytorialnego, and
- miasto stołeczne Warszawa.

(h) Authorities established in the Kingdom of Sweden:

- municipalities,
- country councils, and
- regions.

Article 2 [proposal B]

In accordance with the criteria set out in Article 109a (1) (a), exposures to the following bodies shall be treated as exposures to the central government:

Authorities established in the Kingdom of Belgium:

- (…)

Entities established in the Kingdom of Denmark:

- the KommuneKredit.

Authorities established in the jurisdiction of the Republic of Finland:

- (…)

Authorities established in the jurisdiction of the Federal Republic of Germany:

State Governments:

- Baden-Württemberg
- Bayern
- Berlin
- Brandenburg
- Bremen
- Hamburg
- Hessen
- Mecklenburg-Vorpommern
- Niedersachsen
- Nordrhein-Westfalen
- Rheinland-Pfalz
- Saarland
- Sachsen
- Sachsen-Anhalt
- Schleswig-Holstein

- Thüringen

Local Governments and Local Government Associations in Baden-Württemberg

- Aach
- Aalen
- Abstatt
- Abtsgmünd
- Achberg
- Achern
- Achstetten
- Adelberg
- Adelmannsfelden
- Adelsheim
- Affalterbach
- Aglasterhausen
- Ahorn
- Aichelberg
- Aichhalden
- Aichstetten
- Aichtal
- Aichwald
- Aidlingen
- Aitern
- Aitrach
- Albbruck
- Albershausen
- Albstadt
- Aldingen
- Alfdorf
- Allensbach
- Alleshausen
- Allmannsweiler
- Allmendingen
- Allmersbach im Tal
- Alpirsbach
- Altbach
- Altdorf (Lkr. Böblingen)
- Altdorf (Lkr. Esslingen)
- Altenriet
- Altensteig
- Altheim (Alb)
- Altheim (Alb-Donau-Kreis)
- Altheim (Lkr. Biberach) - Althengstett
- Althütte
- Altlußheim
- Altshausen
- Ammerbuch

- Amstetten
- Amtzell
- Angelbachtal
- Appenweier
- Argenbühl
- Aspach
- Asperg
- Assamstadt
- Asselfingen
- Attenweiler
- Au (Breisgau)
- Au am Rhein
- Auenwald
- Auggen
- Aulendorf

- Backnang
- Bad Bellingen
- Bad Boll
- Bad Buchau
- Bad Ditzenbach
- Bad Dürrheim
- Baden-Baden
- Badenweiler
- Bad Friedrichshall
- Bad Herrenalb
- Bad Krozingen
- Bad Liebenzell
- Bad Mergentheim
- Bad Peterstal-Griesbach
- Bad Rappenau
- Bad Rippoldsau-Schapbach
- Bad Säckingen
- Bad Saulgau
- Bad Schönborn
- Bad Schussenried
- Bad Teinach-Zavelstein
- Bad Überkingen
- Bad Urach
- Bad Waldsee
- Bad Wildbad
- Bad Wimpfen
- Bad Wurzach
- Bahlingen am Kaiserstuhl
- Baienfurt
- Baiersbronn
- Baindt
- Balgheim

- Balingen
- Ballendorf
- Ballrechten-Dottingen
- Baltmannsweiler
- Balzheim
- Bammental
- Bärenthal
- Bartholomä
- Beilstein
- Beimerstetten
- Bempflingen
- Benningen am Neckar
- Berg
- Bergatreute
- Berghaupten
- Berghülen
- Berglen
- Berkheim
- Bermatingen
- Bernau im Schwarzwald
- Bernstadt
- Besigheim
- Betzenweiler
- Beuren
- Beuron
- Biberach (Baden)
- Biberach an der Riß
- Biederbach
- Bietigheim (Baden)
- Bietigheim-Bissingen
- Billigheim
- Binau
- Bingen
- Binzen
- Birenbach
- Birkenfeld
- Bischweier
- Bisingen
- Bissingen an der Teck
- Bitz
- Blaubeuren
- Blaufelden
- Blaustein
- Blumberg
- Böbingen an der Rems
- Böblingen
- Bodelshausen
- Bodman-Ludwigshafen

- Bodnegg
- Böhmenkirch
- Böllen
- Bollschweil
- Boms
- Bondorf
- Bonndorf im Schwarzwald
- Bönnigheim
- Bopfingen
- Börslingen
- Börtlingen
- Bösingen
- Böttingen
- Bötzingen
- Boxberg
- Brackenheim
- Bräunlingen
- Braunsbach
- Breisach am Rhein
- Breitingen
- Breitnau
- Bretten
- Bretzfeld
- Brigachtal
- Bruchsal
- Brühl
- Bubsheim
- Buchen (Odenwald)
- Buchenbach
- Buchheim
- Buggingen
- Bühl
- Bühlertal
- Bühlertann
- Bühlerzell
- Burgrieden
- Burgstetten
- Burladingen
- Büsingen am Hochrhein

- Calw
- Cleebronn
- Crailsheim
- Creglingen

- Dachsberg (Südschwarzwald)
- Daisendorf
- Dauchingen

- Dautmergen
- Deckenpfronn
- Deggenhausertal
- Deggingen
- Deilingen
- Deißlingen
- Deizisau
- Denkendorf
- Denkingen
- Denzlingen
- Dettenhausen
- Dettenheim
- Dettighofen
- Dettingen an der Erms
- Dettingen an der Iller
- Dettingen unter Teck
- Dielheim
- Dietenheim
- Dietingen
- Dischingen
- Ditzingen
- Dobel
- Dogern
- Donaueschingen
- Donzdorf
- Dormettingen
- Dornhan
- Dornstadt
- Dornstetten
- Dörzbach
- Dossenheim
- Dotternhausen
- Drackenstein
- Dunningen
- Durbach
- Dürbheim
- Durchhausen
- Durlangen
- Dürmentingen
- Durmersheim
- Dürnau (Lkr. Göppingen)
- Dürnau (Lkr. Biberach)
- Dußlingen

- Ebenweiler
- Eberbach
- Eberdingen

- Eberhardzell
- Ebersbach an der Fils
- Ebersbach-Musbach
- Eberstadt
- Ebhausen
- Ebringen
- Edingen-Neckarhausen
- Efringen-Kirchen
- Egenhausen
- Egesheim
- Eggenstein-Leopoldshafen
- Eggingen
- Ehingen (Donau)
- Ehningen
- Ehrenkirchen
- Eichstegen
- Eichstetten am Kaiserstuhl
- Eigeltingen
- Eimeldingen
- Eisenbach (Hochschwarzwald)
- Eisingen
- Eislingen/Fils
- Elchesheim-Illingen
- Ellenberg
- Ellhofen
- Ellwangen (Jagst)
- Elzach
- Elztal
- Emeringen
- Emerkingen
- Emmendingen
- Emmingen-Liptingen
- Empfingen
- Endingen am Kaiserstuhl
- Engelsbrand
- Engen
- Engstingen
- Eningen unter Achalm
- Enzklösterle
- Epfenbach
- Epfendorf
- Eppelheim
- Eppingen
- Erbach
- Erdmannhausen
- Eriskirch
- Erkenbrechtsweiler
- Erlenbach

- Erlenmoos
- Erligheim
- Erolzheim
- Ertingen
- Eschach
- Eschbach
- Eschbronn
- Eschelbronn
- Eschenbach
- Essingen
- Esslingen am Neckar
- Ettenheim
- Ettlingen
- Eutingen im Gäu

- Fahrenbach
- Feldberg (Schwarzwald)
- Fellbach
- Fichtenau
- Fichtenberg
- Filderstadt
- Fischerbach
- Fischingen
- Flein
- Fleischwangen
- Fluorn-Winzeln
- Forbach
- Forchheim
- Forchtenberg
- Forst
- Frankenhardt
- Freiamt
- Freiberg am Neckar
- Freiburg im Breisgau
- Freudenberg
- Freudenstadt
- Freudental
- Frickenhausen
- Frickingen
- Fridingen an der Donau
- Friedenweiler
- Friedrichshafen
- Friesenheim
- Friolzheim
- Frittlingen
- Fröhnd
- Fronreute

- Furtwangen im Schwarzwald

- Gaggenau
- Gaiberg
- Gaienhofen
- Gaildorf
- Gailingen am Hochrhein
- Gammelshausen
- Gammertingen
- Gärtringen
- Gäufelden
- Gechingen
- Geisingen
- Geislingen (b. Balingen)
- Geislingen an der Steige
- Gemmingen
- Gemmrigheim
- Gengenbach
- Gerabronn
- Gerlingen
- Gernsbach
- Gerstetten
- Giengen an der Brenz
- Gingen an der Fils
- Glatten
- Glottertal
- Göggingen
- Gomadingen
- Gomaringen
- Gondelsheim
- Göppingen
- Görwihl
- Gosheim
- Gottenheim
- Gottmadingen
- Graben-Neudorf
- Grabenstetten
- Grafenau
- Grafenberg
- Grafenhausen
- Grenzach-Wyhlen
- Griesingen
- Grömbach
- Großbettlingen
- Großbottwar
- Grosselfingen
- Großerlach
- Großrinderfeld

- Gruibingen
- Grundsheim
- Grünkraut
- Grünsfeld
- Gschwend
- Guggenhausen
- Güglingen
- Gundelfingen
- Gundelsheim
- Gunningen
- Gutach im Breisgau
- Gutach (Schwarzwaldbahn)
- Gütenbach
- Gutenzell-Hürbel

- Häg-Ehrsberg
- Hagnau am Bodensee
- Haigerloch
- Haiterbach
- Hambrücken
- Hardheim
- Hardt
- Hardthausen am Kocher
- Hartheim
- Hasel
- Haslach im Kinzigtal
- Haßmersheim
- Hattenhofen
- Hausach
- Hausen am Bussen
- Hausen am Tann
- Hausen im Wiesental
- Hausen ob Verena
- Häusern
- Hayingen
- Hechingen
- Heddesbach
- Heddesheim
- Heidelberg
- Heidenheim an der Brenz
- Heilbronn
- Heiligenberg
- Heiligkreuzsteinach
- Heimsheim
- Heiningen
- Heitersheim
- Helmstadt-Bargen
- Hemmingen

- Hemsbach
- Herbertingen
- Herbolzheim
- Herbrechtingen
- Herdwangen-Schönach
- Hermaringen
- Heroldstatt
- Herrenberg
- Herrischried
- Hessigheim
- Hettingen
- Heubach
- Heuchlingen
- Heuweiler
- Hildrizhausen
- Hilzingen
- Hinterzarten
- Hirrlingen
- Hirschberg an der Bergstraße
- Hochdorf (Lkr. Esslingen) - Hochdorf (Lkr. Biberach)
- Höchenschwand
- Hockenheim
- Höfen an der Enz
- Hofstetten
- Hohberg
- Hohenfels
- Hohenstadt
- Hohenstein
- Hohentengen
- Hohentengen am Hochrhein
- Holzgerlingen
- Holzkirch
- Holzmaden
- Höpfingen
- Horb am Neckar
- Horben
- Horgenzell
- Hornberg
- Hoßkirch
- Hüffenhardt
- Hüfingen
- Hügelsheim
- Hülben
- Hüttisheim
- Hüttlingen

- Ibach
- Iffezheim

- Igersheim
- Iggingen
- Ihringen
- Illerkirchberg
- Illerrieden
- Illingen
- Illmensee
- Ilsfeld
- Ilshofen
- Ilvesheim
- Immendingen
- Immenstaad am Bodensee
- Ingelfingen
- Ingersheim
- Ingoldingen
- Inzigkofen
- Inzlingen
- Irndorf
- Isny im Allgäu
- Ispringen
- Ittlingen

- Jagsthausen
- Jagstzell
- Jestetten
- Jettingen
- Jungingen

- Kaisersbach
- Kämpfelbach
- Kandern
- Kanzach
- Kappel-Grafenhausen
- Kappelrodeck
- Karlsbad
- Karlsdorf-Neuthard
- Karlsruhe
- Kehl
- Keltern
- Kenzingen
- Kernen im Remstal
- Ketsch
- Kieselbronn
- Kippenheim
- Kirchardt
- Kirchberg an der Iller
- Kirchberg an der Jagst
- Kirchberg an der Murr

- Kirchdorf an der Iller
- Kirchentellinsfurt
- Kirchheim am Neckar
- Kirchheim am Ries
- Kirchheim unter Teck
- Kirchzarten
- Kißlegg
- Kleines Wiesental
- Klettgau
- Knittlingen
- Kohlberg
- Kolbingen
- Köngen
- Könighheim
- Königsbach-Stein
- Königsbronn
- Königseggwald
- Königsfeld im Schwarzwald
- Königsheim
- Konstanz
- Korb
- Korntal-Münchingen
- Kornwestheim
- Kraichtal
- Krauchenwies
- Krautheim
- Kreßberg
- Kressbronn am Bodensee
- Kronau
- Kuchen
- Külsheim
- Künzelsau
- Kupferzell
- Kuppenheim
- Kürnbach
- Küssaberg
- Kusterdingen

- Ladenburg
- Lahr/Schwarzwald
- Laichingen
- Langenargen
- Langenau
- Langenbrettach
- Langenburg
- Langenenslingen
- Lauchheim
- Lauchringen

- Lauda-Königshofen
- Laudenbach
- Lauf
- Laufenburg (Baden)
- Lauffen am Neckar
- Laupheim
- Lautenbach
- Lauterach
- Lauterbach
- Lauterstein
- Lehrensteinsfeld
- Leibertingen
- Leimen
- Leinfelden-Echterdingen
- Leingarten
- Leinzell
- Lenningen
- Lenzkirch
- Leonberg
- Leutenbach
- Leutkirch im Allgäu
- Lichtenau
- Lichtenstein
- Lichtenwald
- Limbach
- Linkenheim-Hochstetten
- Lobbach
- Löchgau
- Loffenau
- Löffingen
- Lonsee
- Lorch
- Lörrach
- Loßburg
- Lottstetten
- Löwenstein
- Ludwigsburg

- Magstadt
- Mahlberg
- Mahlstetten
- Mainhardt
- Malsburg-Marzell
- Malsch (Lkr. Karlsruhe)
- Malsch (Rhein-Neckar-Kreis)
- Malterdingen
- Mannheim
- Marbach am Neckar

- March
- Markdorf
- Markgröningen
- Marxzell
- Maselheim
- Massenbachhausen
- Mauer
- Maulbronn
- Maulburg
- Meckenbeuren
- Meckesheim
- Meersburg
- Mehrstetten
- Meißenheim
- Mengen
- Merdingen
- Merklingen
- Merzhausen
- Meßkirch
- Meßstetten
- Metzingen
- Michelbach an der Bilz
- Michelfeld
- Mietingen
- Mittelbiberach
- Möckmühl
- Mögglingen
- Möglingen
- Mönchweiler
- Mönsheim
- Moos
- Moosburg
- Mosbach
- Mössingen
- Mötzingen
- Mudau
- Muggensturm
- Mühlacker
- Mühlenbach
- Mühlhausen (Kraichgau)
- Mühlhausen im Täle
- Mühlhausen-Ehingen
- Mühlheim an der Donau
- Mühlingen
- Mulfingen
- Müllheim
- Mundelsheim
- Munderkingen

- Münsingen
- Münstertal/Schwarzwald
- Murg
- Murr
- Murrhardt
- Mutlangen

- Nagold
- Nattheim
- Neckarbischofsheim
- Neckargemünd
- Neckargerach
- Neckarsulm
- Neckartailfingen
- Neckartenzlingen
- Neckarwestheim
- Neckarzimmern
- Neenstetten
- Nehren
- Neidenstein
- Neidlingen
- Nellingen
- Nerenstetten
- Neresheim
- Neubulach
- Neudenau
- Neuenbürg
- Neuenburg am Rhein
- Neuenstadt am Kocher
- Neuenstein
- Neuffen
- Neufra
- Neuhausen (Enzkreis)
- Neuhausen auf den Fildern
- Neuhausen ob Eck
- Neukirch
- Neuler
- Neulingen
- Neulußheim
- Neunkirchen
- Neuried
- Neustetten
- Neuweiler
- Niedereschach
- Niedernhall
- Niederstetten
- Niederstotzingen
- Niefern-Öschelbronn

- Nordheim
- Nordrach
- Notzingen
- Nufringen
- Nürtingen
- Nusplingen
- Nußloch

- Oberboihingen
- Oberderdingen
- Oberdischingen
- Obergröningen
- Oberharmersbach
- Oberhausen-Rheinhausen
- Oberkirch
- Oberkochen
- Obermarchtal
- Oberndorf am Neckar
- Obernheim
- Oberreichenbach
- Oberried
- Oberriexingen
- Oberrot
- Obersontheim
- Oberstadion
- Oberstenfeld
- Obersulm
- Oberteuringen
- Oberwolfach
- Obrigheim
- Ochsenhausen
- Oedheim
- Offenau
- Offenburg
- Ofterdingen
- Oftersheim
- Oggelshausen
- Ohlsbach
- Ohmden
- Öhningen
- Öhringen
- Ölbronn-Dürrn
- Öllingen
- Öpfingen
- Oppenau
- Oppenweiler
- Orsingen-Nenzingen
- Ortenberg

- Ostelsheim
- Osterburken
- Ostfildern
- Ostrach
- Östringen
- Ötigheim
- Ötisheim
- Ottenbach
- Ottenhöfen im Schwarzwald
- Ottersweier
- Owen
- Owingen

- Pfaffenhofen
- Pfaffenweiler
- Pfalzgrafenweiler
- Pfedelbach
- Pfinztal
- Pforzheim
- Pfronstetten
- Pfullendorf
- Pfullingen
- Philippsburg
- Plankstadt
- Pleidelsheim
- Pliezhausen
- Plochingen
- Plüderhausen

- Radolfzell am Bodensee
- Rainau
- Rammingen
- Rangendingen
- Rastatt
- Ratshausen
- Rauenberg
- Ravensburg
- Ravenstein
- Rechberghausen
- Rechtenstein
- Reichartshausen
- Reichenau
- Reichenbach an der Fils
- Reichenbach am Heuberg
- Reilingen
- Remchingen
- Remseck am Neckar
- Remshalden

- Renchen
- Renningen
- Renquishausen
- Reute
- Reutlingen
- Rheinau
- Rheinfelden (Baden)
- Rheinhausen
- Rheinmünster
- Rheinstetten
- Rickenbach
- Riederich
- Riedhausen
- Riedlingen
- Riegel am Kaiserstuhl
- Rielasingen-Worblingen
- Riesbürg
- Rietheim-Weilheim
- Ringsheim
- Rohrdorf
- Roigheim
- Römerstein
- Rosenberg (Baden)
- Rosenberg (Württemberg)
- Rosenfeld
- Rosengarten
- Rot am See
- Rot an der Rot
- Rottenacker
- Rottenburg am Neckar
- Rottweil
- Rudersberg
- Rümmingen
- Ruppertshofen
- Rust
- Rutesheim

- Sachsenheim
- Salach
- Salem
- Sandhausen
- Sasbach (Ortenau)
- Sasbach am Kaiserstuhl
- Sasbachwalden
- Satteldorf
- Sauldorf
- Schallbach
- Schallstadt

- Schechingen
- Scheer
- Schefflenz
- Schelklingen
- Schemmerhofen
- Schenkenzell
- Schiltach
- Schlaitdorf
- Schlat
- Schliengen
- Schlier
- Schlierbach
- Schluchsee
- Schnürpflingen
- Schömberg (b. Balingen)
- Schömberg (Lkr. Calw)
- Schonach im Schwarzwald
- Schönaich
- Schönau (Odenwald)
- Schönau im Schwarzwald
- Schönbrunn
- Schönenberg
- Schöntal
- Schönwald im Schwarzwald
- Schopfheim
- Schopfloch
- Schorndorf
- Schramberg
- Schriesheim
- Schrozberg
- Schuttertal
- Schutterwald
- Schwäbisch Gmünd
- Schwäbisch Hall
- Schwaigern
- Schwaikheim
- Schwanau
- Schwarzach
- Schwendi
- Schwenningen
- Schwetzingen
- Schwieberdingen
- Schwörstadt
- Seckach
- Seebach
- Seekirch
- Seelbach
- Seewald

- Seitingen-Oberflacht
- Sersheim
- Setzingen
- Sexau
- Siegelsbach
- Sigmaringen
- Sigmaringendorf
- Simmersfeld
- Simmozheim
- Simonswald
- Sindelfingen
- Singen (Hohentwiel)
- Sinsheim
- Sinzheim
- Sipplingen
- Sölden
- Sonnenbühl
- Sontheim an der Brenz
- Spaichingen
- Spechbach
- Spiegelberg
- Spraitbach
- St. Blasien
- St. Georgen im Schwarzwald
- St. Johann
- St. Leon-Rot
- St. Märgen
- St. Peter
- Staig
- Starzach
- Staufen im Breisgau
- Stegen
- Steinach
- Steinen
- Steinenbronn
- Steinhausen an der Rottum
- Steinheim am Albuch
- Steinheim an der Murr
- Steinmauern
- Steißlingen
- Sternenfels
- Stetten (Bodenseekreis)
- Stetten am kalten Markt
- Stimpfach
- Stockach
- Stödtlen
- Straßberg
- Straubenhardt

- Stühlingen
- Stutensee
- Stuttgart (Landeshauptstadt)
- Sulz am Neckar
- Sulzbach an der Murr
- Sulzbach-Laufen
- Sulzburg
- Sulzfeld
- Süßen

- Täferrot
- Talheim (Lkr. Heilbronn)
- Talheim (Lkr. Tuttlingen)
- Tamm
- Tannhausen
- Tannheim
- Tauberbischofsheim
- Tengen
- Teningen
- Tettnang
- Tiefenbach
- Tiefenbronn
- Titisee-Neustadt
- Todtmoos
- Todtnau
- Triberg im Schwarzwald
- Trochtelfingen
- Trossingen
- Tübingen
- Tunau
- Tuningen
- Tuttlingen

- Überlingen
- Ubstadt-Weiher
- Uhingen
- Uhldingen-Mühlhofen
- Ühlingen-Birkendorf
- Ulm
- Umkirch
- Ummendorf
- Unlingen
- Untereisesheim
- Unterensingen
- Untergruppenbach
- Unterkirnach
- Untermarchtal
- Untermünkheim

- Unterreichenbach
- Unterschneidheim
- Unterstadion
- Unterwachingen
- Unterwaldhausen
- Urbach
- Uttenweiler
- Utzenfeld

- Vaihingen an der Enz
- Vellberg
- Veringenstadt
- Villingendorf
- Villingen-Schwenningen
- Vogt
- Vogtsburg im Kaiserstuhl
- Vöhrenbach
- Vöhringen
- Volkertshausen
- Vörstetten

- Waghäusel
- Waiblingen
- Waibstadt
- Wain
- Wald
- Waldachtal
- Waldbronn
- Waldbrunn
- Waldburg
- Walddorfhäslach
- Waldenbuch
- Waldenburg
- Waldkirch
- Waldshut-Tiengen
- Waldstetten
- Walheim
- Walldorf
- Walldürn
- Wallhausen
- Walzbachtal
- Wangen (b. Göppingen)
- Wangen im Allgäu
- Wannweil
- Warthausen
- Wäschenbeuren
- Wehingen
- Wehr

- Weidenstetten
- Weikersheim
- Weil am Rhein
- Weil der Stadt
- Weil im Schönbuch
- Weilen unter den Rinnen
- Weilheim (Baden)
- Weilheim an der Teck
- Weingarten (Baden)
- Weingarten
- Weinheim
- Weinsberg
- Weinstadt
- Weisenbach
- Weissach (Lkr. Böblingen)
- Weissach im Tal
- Weißbach
- Weisweil
- Wellendingen
- Welzheim
- Wembach
- Wendlingen am Neckar
- Wernau (Neckar)
- Werbach
- Wertheim
- Westerheim
- Westerstetten
- Westhausen
- Widdern
- Wieden
- Wiernsheim
- Wiesenbach
- Wiesensteig
- Wiesloch
- Wildberg
- Wilhelmsdorf
- Wilhelmsfeld
- Willstätt
- Wimsheim
- Winden im Elztal
- Winnenden
- Winterbach
- Winterlingen
- Wittighausen
- Wittlingen
- Wittnau
- Wolfach
- Wolfegg

- Wolfschlugen
- Wolpertshausen
- Wolpertswende
- Wörnersberg
- Wört
- Wurmberg
- Wurmlingen
- Wüstenrot
- Wutach
- Wutöschingen
- Wyhl am Kaiserstuhl

- Zaberfeld
- Zaisenhausen
- Zell am Harmersbach
- Zell im Wiesental
- Zell unter Aichelberg
- Zimmern ob Rottweil
- Zimmern unter der Burg
- Zuzenhausen
- Zweiflingen
- Zwiefalten
- Zwingenb

Local Governments and Local Government Associations in Bayern

- Abenberg
- Abensberg
- Absberg Markt
- Abtswind Markt
- Achslach
- Adelschlag
- Adelsdorf
- Adelshofen (Mittelfranken)
- Adelshofen (Oberbayern)
- Adelsried
- Adelzhausen
- Adlkofen
- Affing
- Aham
- Aholfing
- Aholming
- Ahorn
- Ahorntal
- Aicha vorm Wald

- Aichach
- Aichen
- Aidenbach Markt
- Aidhausen
- Aiglsbach
- Aindling Markt
- Ainring
- Aislingen Markt
- Aiterhofen
- Aitrang
- Albaching
- Albertshofen
- Aldersbach
- Alerheim
- Alesheim
- Aletshausen
- Alfeld
- Allersberg Markt
- Allershausen
- Alling
- Allmannshofen
- Altdorf (Niederbayern) Markt
- Altdorf bei Nürnberg
- Alteglofsheim
- Altenbuch
- Altendorf (Landkreis Bamberg, Oberfranken)
- Altendorf (Landkreis Schwandorf, Oberpfalz)
- Altenkunstadt
- Altenmarkt an der Alz
- Altenmünster
- Altenstadt (Iller) Markt
- Altenstadt (bei Schongau)
- Altenstadt an der Waldnaab
- Altenthann
- Altertheim
- Altfraunhofen
- Althegnenberg
- Altmannstein Markt
- Altomünster Markt
- Altötting
- Altusried Markt
- Alzenau
- Amberg (Oberpfalz)
- Amberg (Schwaben)
- Amerang
- Amerdingen
- Ammerndorf Markt
- Ammerthal

- Amorbach
- Ampfing
- Andechs
- Anger
- Ansbach
- Antdorf
- Anzing
- Apfeldorf
- Apfeltrach
- Arberg Markt
- Aresing
- Arnbruck
- Arnschwang
- Arnstein
- Arnstorf Markt
- Arrach
- Arzberg
- Asbach-Bäumenheim
- Ascha
- Aschaffenburg
- Aschau am Inn
- Aschau im Chiemgau
- Aschheim
- Aßling
- Attenhofen
- Attenkirchen
- Atting
- Au in der Hallertau Markt
- Aub
- Aubstadt
- Auerbach (Niederbayern)
- Auerbach in der Oberpfalz
- Aufhausen
- Aufseß
- Augsburg
- Auhausen
- Aura an der Saale
- Aura im Sinngrund
- Aurach
- Aurachtal
- Außernzell
- Aying
- Aystetten

-
- Baar (Schwaben)
- Baar-Ebenhausen
- Babenhausen Markt

- Babensham
- Bach an der Donau
- Bachhagel
- Bächingen an der Brenz
- Bad Abbach Markt
- Bad Aibling
- Bad Alexandersbad
- Bad Bayersoien
- Bad Berneck im Fichtelgebirge
- Bad Birnbach Markt
- Bad Bocklet Markt
- Bad Brückenau
- Bad Endorf Markt
- Bad Feilnbach
- Bad Füssing
- Bad Griesbach im Rottal
- Bad Grönenbach Markt
- Bad Heilbrunn
- Bad Hindelang Markt
- Bad Kissingen
- Bad Kohlgrub
- Bad Königshofen im Grabfeld
- Bad Kötzting
- Bad Neustadt an der Saale
- Bad Reichenhall
- Bad Rodach
- Bad Staffelstein
- Bad Steben Markt
- Bad Tölz
- Bad Wiessee
- Bad Windsheim
- Bad Wörishofen
- Baierbach
- Baierbrunn
- Baiern
- Baiersdorf
- Baisweil
- Balderschwang
- Balzhausen
- Bamberg
- Barbing
- Bärnau
- Bastheim
- Baudenbach Markt
- Baunach
- Bayerbach (Rottal-Inn)
- Bayerbach bei Ergoldsbach
- Bayerisch Eisenstein

- Bayerisch Gmain
- Bayreuth
- Bayrischzell
- Bechhofen Markt
- Bechtsrieth
- Beilngries
- Bellenberg
- Benediktbeuern
- Benningen
- Beratzhausen Markt
- Berching
- Berchtesgaden Markt
- Berg (Oberfranken)
- Berg (am Starnberger See)
- Berg bei Neumarkt in der Oberpfalz
- Berg im Gau
- Bergen (Chiemgau)
- Bergen (Mittelfranken)
- Bergheim
- Bergkirchen
- Berglern
- Bergrheinfeld
- Bergtheim
- Bernau am Chiemsee
- Bernbeuren
- Berngau
- Bernhardswald
- Bernried am Starnberger See
- Bernried
- Bessenbach
- Betzenstein
- Betzigau
- Beutelsbach
- Biberbach Markt
- Bibertal
- Biburg
- Bichl
- Bidingen
- Biebelried
- Bieberehren
- Biessenhofen
- Bindlach
- Binswangen
- Birgland
- Birkenfeld
- Bischberg
- Bischbrunn
- Bischofsgrün

- Bischofsheim an der Rhön
- Bischofsmais
- Bischofswiesen
- Bissingen Markt
- Blaibach
- Blaichach
- Blankenbach
- Blindheim
- Böbing
- Bobingen
- Böbrach
- Bockhorn
- Bodenkirchen
- Bodenmais Markt
- Bodenwöhr
- Bodolz
- Bogen
- Böhen
- Böhmfeld
- Bolsterlang
- Bonstetten
- Boos
- Brand
- Brannenburg
- Breitbrunn (Unterfranken)
- Breitbrunn am Chiemsee
- Breitenberg
- Breitenbrunn (Oberpfalz) Markt
- Breitenbrunn (Schwaben)
- Breitengüßbach
- Breitenthal
- Brennberg
- Bruck (Oberbayern)
- Bruck in der Oberpfalz Markt
- Bruckberg (Niederbayern)
- Bruckberg (Mittelfranken)
- Bruckmühl Markt
- Brunn
- Brunnen
- Brunnthal
- Bubenreuth
- Bubesheim
- Buch (Schwaben) Markt
- Buch am Buchrain
- Buch am Erlbach
- Buch am Wald
- Buchbach Markt
- Buchbrunn

- Buchdorf
- Büchenbach
- Buchenberg Markt
- Buchhofen
- Büchlberg
- Buchloe
- Buckenhof
- Bundorf
- Burgau
- Burgberg im Allgäu
- Burgbernheim
- Burgebrach Markt
- Burggen
- Burghaslach Markt
- Burghausen
- Burgheim Markt
- Burgkirchen an der Alz
- Burgkunstadt
- Burglauer
- Burglengenfeld
- Burgoberbach
- Burgpreppach Markt
- Burgsalach
- Burgsinn Markt
- Bürgstadt Markt
- Burgthann
- Burgwindheim Markt
- Burk
- Burkardroth Markt
- Burtenbach Markt
- Buttenheim Markt
- Buttenwiesen
- Bütthard Markt
- Buxheim (Schwaben)
- Buxheim (Oberbayern)

- Cadolzburg Markt
- Castell
- Cham
- Chamerau
- Chieming
- Chiemsee
- Coburg
- Collenberg
- Colmberg Markt
- Creußen

- Dachau

- Dachsbach Markt
- Daiting
- Dammbach
- Dasing
- Deggendorf
- Deining
- Deiningen
- Deisenhausen
- Denkendorf
- Denklingen
- Dentlein am Forst Markt
- Dettelbach
- Deuerling
- Diebach
- Diedorf Markt
- Diespeck
- Dießen am Ammersee Markt
- Dietenhofen Markt
- Dietersburg
- Dietersheim
- Dieterskirchen
- Dietfurt an der Altmühl
- Dietmannsried Markt
- Dietramszell
- Dillingen an der Donau
- Dingolfing
- Dingolshausen
- Dinkelsbühl
- Dinkelscherben Markt
- Dirlewang Markt
- Dittelbrunn
- Dittenheim
- Döhlau
- Dollnstein Markt
- Dombühl Markt
- Donaustauf Markt
- Donauwörth
- Donnersdorf
- Dorfen
- Dörfles-Esbach
- Dorfprozelten
- Dormitz
- Drachselsried
- Duggendorf
- Durach
- Dürrlauingen Markt
- Dürrwangen

- Ebelsbach
- Ebensfeld Markt
- Eberfing
- Ebermannsdorf
- Ebermannstadt
- Ebern
- Ebersberg
- Ebersdorf bei Coburg
- Ebershausen
- Ebnath
- Ebrach Markt
- Eching (Lkr. Freising)
- Eching (Lkr. Landshut)
- Eching am Ammersee
- Eckental Markt
- Eckersdorf
- Edelsfeld
- Ederheim
- Edling
- Effeltrich
- Egenhofen
- Egg an der Günz
- Eggenfelden
- Eggenthal
- Egglham
- Egglkofen
- Eggolsheim Markt
- Eggstätt
- Eging am See Markt
- Eglfing
- Egling
- Egling an der Paar
- Egloffstein Markt
- Egmating
- Egweil
- Ehekirchen
- Ehingen (Lkr. Augsburg)
- Ehingen (Mittelfranken)
- Ehingen am Ries
- Eibelstadt
- Eichenau
- Eichenbühl
- Eichendorf Markt
- Eichstätt
- Eiselfing
- Eisenberg
- Eisenheim Markt
- Eisingen

- Eitensheim
- Eitting
- Elchingen
- Elfershausen Markt
- Ellgau
- Ellingen
- Ellzee
- Elsendorf
- Elsenfeld Markt
- Eltmann
- Emersacker
- Emmering (Lkr. Ebersberg)
- Emmering (Lkr. Fürstenfeldbruck)
- Emmerting
- Emskirchen Markt
- Emtmannsberg
- Engelsberg
- Engelthal
- Ensdorf
- Eppenschlag
- Eppishausen
- Erbendorf
- Erding
- Erdweg
- Eresing
- Ergersheim
- Ergolding Markt
- Ergoldsbach Markt
- Erharting
- Ering
- Erkheim Markt
- Erlabrunn
- Erlangen
- Erlbach
- Erlenbach am Main
- Erlenbach bei Marktheidenfeld
- Ermershausen
- Ernsgaden
- Eschau Markt
- Eschenbach in der Oberpfalz
- Eschenlohe
- Eschlkam Markt
- Eslarn Markt
- Esselbach
- Essenbach Markt
- Essing Markt
- Estenfeld
- Ettal

- Ettenstatt
- Ettringen
- Etzelwang
- Etzenricht
- Euerbach
- Euerdorf Markt
- Eurasburg (Oberbayern)
- Eurasburg (Schwaben)
- Eußenheim

- Fahrenzhausen
- Falkenberg (Niederbayern)
- Falkenberg (Oberpfalz) Markt
- Falkenfels
- Falkenstein Markt
- Farchant
- Faulbach
- Feichten an der Alz
- Feilitzsch
- Feldafing
- Feldkirchen (bei München)
- Feldkirchen (Niederbayern)
- Feldkirchen-Westerham
- Fellen
- Fellheim
- Fensterbach
- Feucht Markt
- Feuchtwangen
- Fichtelberg
- Finning
- Finningen
- Finsing
- Fischach Markt
- Fischbachau
- Fischen im Allgäu
- Flachslanden Markt
- Fladungen
- Flintsbach am Inn
- Floß Markt
- Flossenbürg
- Forchheim
- Forheim
- Forstern
- Forstinning
- Frammersbach Markt
- Frankenwinheim
- Frasdorf
- Frauenau

- Frauenneuharting
- Fraunberg
- Freihung Markt
- Freilassing
- Freising
- Fremdingen
- Frensdorf
- Freudenberg
- Freystadt
- Freyung
- Frickenhausen am Main Markt
- Fridolfing
- Friedberg
- Friedenfels
- Friesenried
- Frontenhausen Markt
- Fuchsmühl Markt
- Fuchsstadt
- Fuchstal
- Fünfstetten
- Fürsteneck
- Fürstenfeldbruck
- Fürstenstein
- Fürstenzell Markt
- Furth (Niederbayern)
- Furth im Wald
- Fürth
- Füssen

- Gablingen
- Gachenbach
- Gädheim
- Gaimersheim Markt
- Gaißach
- Gallmersgarten
- Gammelsdorf
- Gangkofen Markt
- Garching an der Alz
- Garching bei München
- Garmisch-Partenkirchen Markt
- Gars am Inn Markt
- Gattendorf
- Gaukönigshofen
- Gauting
- Gebenbach
- Gebsattel
- Gefrees
- Geiersthal

- Geiselbach
- Geiselhöring
- Geiselwind Markt
- Geisenfeld
- Geisenhausen Markt
- Gelchsheim Markt
- Geldersheim
- Geltendorf
- Gemünden am Main
- Genderkingen
- Georgenberg
- Georgensgmünd
- Gerach
- Geratskirchen
- Gerbrunn
- Geretsried
- Gerhardshofen
- Germaringen
- Germering
- Geroda Markt
- Geroldsgrün
- Geroldshausen
- Gerolfingen
- Gerolsbach
- Gerolzhofen
- Gersthofen
- Gerzen
- Gesees
- Geslau
- Gessertshausen
- Gestratz
- Giebelstadt Markt
- Gilching
- Glashütten
- Glattbach
- Gleiritsch
- Gleißenberg
- Glonn Markt
- Glött
- Gmund am Tegernsee
- Gnotzheim Markt
- Gochsheim
- Goldbach Markt
- Goldkronach
- Gollhofen
- Görisried
- Gössenheim
- Gößweinstein Markt

- Gotteszell
- Gottfrieding
- Graben
- Grabenstätt
- Gräfelfing
- Grafenau
- Gräfenberg
- Gräfendorf
- Grafengehaig Markt
- Grafenrheinfeld
- Grafenwiesen
- Grafenwöhr
- Grafing bei München
- Grafling
- Grafrath
- Grainau
- Grainet
- Grasbrunn
- Grassau Markt
- Grattersdorf
- Greding
- Greifenberg
- Greiling
- Gremsdorf
- Grettstadt
- Greußenheim
- Griesstätt
- Gröbenzell
- Großaitingen
- Großbardorf
- Großeibstadt
- Großenseebach
- Großhabersdorf
- Großheirath
- Großheubach Markt
- Großkarolinenfeld
- Großlangheim Markt
- Großmehring
- Großostheim Markt
- Großwallstadt
- Großweil
- Grub am Forst
- Grünenbach
- Grünwald
- Gstadt am Chiemsee
- Gundelfingen an der Donau
- Gundelsheim
- Gundremmingen

- Güntersleben
- Günzach
- Günzburg
- Gunzenhausen
- Guteneck
- Gutenstetten
- Guttenberg

- Haag (Oberfranken)
- Haag an der Amper
- Haag in Oberbayern Markt
- Haar
- Haarbach
- Habach
- Hafenlohr
- Hagelstadt
- Hagenbüchach
- Hahnbach Markt
- Haibach (Niederbayern)
- Haibach (Unterfranken)
- Haidmühle
- Haimhausen
- Haiming
- Hainsfarth
- Halblech
- Haldenwang (Allgäu)
- Haldenwang (Schwaben)
- Halfing
- Hallbergmoos
- Hallerndorf
- Hallstadt
- Halsbach
- Hammelburg
- Happurg
- Harburg (Schwaben)
- Harsdorf
- Hartenstein
- Haselbach
- Hasloch
- Haßfurt
- Hattenhofen
- Haundorf
- Haunsheim
- Hausen (Unterfranken)
- Hausen (Niederbayern)
- Hausen (Oberfranken)
- Hausen (Rhön)
- Hausen bei Würzburg

- Hausham
- Hauzenberg
- Hawangen
- Hebertsfelden
- Hebertshausen
- Heideck
- Heidenheim Markt
- Heigenbrücken
- Heiligenstadt in Oberfranken Markt
- Heilsbronn
- Heimbuchenthal
- Heimenkirch Markt
- Heimertingen
- Heinersreuth
- Heinrichsthal
- Heldenstein
- Helmbrechts
- Helmstadt Markt
- Hemau
- Hemhofen
- Hemmersheim
- Hendungen
- Henfenfeld
- Hengersberg Markt
- Hepberg
- Herbstadt
- Heretsried
- Hergatz
- Hergensweiler
- Heroldsbach
- Heroldsberg Markt
- Herrieden
- Herrngiersdorf
- Herrsching am Ammersee
- Hersbruck
- Herzogenaurach
- Heßdorf
- Hettenshausen
- Hettstadt
- Hetzles
- Heustreu
- Hilgertshausen-Tandern
- Hilpoltstein
- Hiltenfingen
- Hiltpoltstein Markt
- Himmelkron
- Himmelstadt
- Hinterschmiding

- Hirschaid Markt
- Hirschau
- Hirschbach
- Hitzhofen
- Höchberg Markt
- Höchheim
- Hochstadt am Main
- Höchstadt an der Aisch
- Höchstädt an der Donau
- Höchstädt im Fichtelgebirge
- Hof
- Hofheim in Unterfranken
- Hofkirchen Markt
- Hofstetten
- Hohenaltheim
- Hohenau
- Hohenberg an der Eger
- Hohenbrunn
- Hohenburg Markt
- Hohenfels Markt
- Hohenfurch
- Hohenkammer
- Höhenkirchen-Siegertsbrunn
- Hohenlinden
- Hohenpeißenberg
- Hohenpolding
- Hohenroth
- Hohenthann
- Hohenwart Markt
- Hohenwarth
- Hollenbach
- Hollfeld
- Hollstadt
- Holzgünz
- Holzheim (Donau-Ries)
- Holzheim (bei Neu-Ulm)
- Holzheim (bei Dillingen)
- Holzheim am Forst
- Holzkirchen (Oberbayern) Markt
- Holzkirchen (Unterfranken)
- Hopferau
- Horgau
- Hörgertshausen
- Hösbach Markt
- Höslwang
- Höttingen
- Huglfing
- Huisheim

- Hummeltal
- Hunderdorf
- Hunding
- Hurlach
- Hutthurm Markt

- Ichenhausen
- Icking
- Iffeldorf
- Igensdorf Markt
- Iggensbach
- Igling
- Ihrlerstein
- Illertissen
- Illesheim
- Illschwang
- Ilmmünster
- Immenreuth
- Immenstadt im Allgäu
- Inchenhofen Markt
- Ingenried
- Ingolstadt
- Innernzell
- Inning am Ammersee
- Inning am Holz
- Insingen
- Inzell
- Iphofen
- Ippesheim Markt
- Ipsheim Markt
- Irchenrieth
- Irlbach
- Irschenberg
- Irsee Markt
- Isen Markt
- Ismaning
- Issigau
- Itzgrund

- Jachenau
- Jandelsbrunn
- Jengen
- Jesenwang
- Jettenbach
- Jettingen-Scheppach Markt
- Jetzendorf
- Johannesberg
- Johanniskirchen

- Julbach

- Kahl am Main
- Kaisheim Markt
- Kalchreuth
- Kallmünz Markt
- Kaltental Markt
- Kammeltal
- Kammerstein
- Kammlach
- Karbach Markt
- Karlsfeld
- Karlshuld
- Karlskron
- Karlstadt
- Karlstein am Main
- Karsbach
- Kasendorf Markt
- Kastl (bei Kemnath)
- Kastl (Lauterachtal) Markt
- Kastl (Oberbayern)
- Kaufbeuren
- Kaufering Markt
- Kelheim
- Kellmünz an der Iller Markt
- Kemmern
- Kemnath
- Kempten (Allgäu)
- Kettershausen
- Kiefersfelden
- Kienberg
- Kinding Markt
- Kinsau
- Kipfenberg Markt
- Kirchanschöring
- Kirchberg (Oberbayern)
- Kirchberg im Wald
- Kirchdorf (Hallertau)
- Kirchdorf (bei Haag)
- Kirchdorf an der Amper
- Kirchdorf am Inn
- Kirchdorf im Wald
- Kirchehrenbach
- Kirchendemenreuth
- Kirchenlamitz
- Kirchenpingarten
- Kirchensittenbach
- Kirchenthumbach Markt

- Kirchham
- Kirchhaslach
- Kirchheim (Unterfranken)
- Kirchheim bei München
- Kirchheim in Schwaben Markt
- Kirchlauter
- Kirchroth
- Kirchseeon Markt
- Kirchweidach
- Kirchzell Markt
- Kissing
- Kist
- Kitzingen
- Kleinaitingen
- Kleinheubach Markt
- Kleinkahl
- Kleinlangheim Markt
- Kleinostheim
- Kleinrinderfeld
- Kleinsendelbach
- Kleinwallstadt Markt
- Klingenberg am Main
- Klosterlechfeld
- Knetzgau
- Kochel am See
- Köditz
- Ködnitz
- Köfering
- Kohlberg Markt
- Kolbermoor
- Kolitzheim
- Kollnburg
- Königsberg in Bayern
- Königsbrunn
- Königsdorf
- Königsfeld
- Königsmoos
- Königstein Markt
- Konnersreuth Markt
- Konradsreuth
- Konzell
- Kösching Markt
- Kößlarn Markt
- Kottgeisering
- Kötz
- Kraftisried
- Kraiburg am Inn Markt
- Krailling

- Kranzberg
- Kreuth
- Kreuzwertheim Markt
- Krombach
- Kronach
- Kronburg
- Kröning
- Krumbach (Schwaben)
- Krummennaab
- Krün
- Kühbach Markt
- Kühlenthal
- Kulmain
- Kulmbach
- Kumhausen
- Kümmersbruck
- Kunreuth
- Künzing
- Kupferberg
- Küps Markt
- Kürnach
- Kutzenhausen

- Laaber Markt
- Laberweinting
- Lachen
- Lalling
- Lam Markt
- Lamerdingen
- Landau an der Isar
- Landensberg
- Landsberg am Lech
- Landsberied
- Landshut
- Langdorf
- Langenaltheim
- Langenbach
- Langenfeld
- Langenmosen
- Langenneufnach
- Langenpreising
- Langensendelbach
- Langenzenn
- Langerringen
- Langfurth
- Langquaid Markt
- Langweid am Lech
- Lappersdorf Markt

- Lauben (Oberallgäu)
- Lauben (Unterallgäu)
- Laudenbach
- Lauf an der Pegnitz
- Laufach
- Laufen
- Laugna
- Lauingen (Donau)
- Lauter
- Lauterhofen Markt
- Lautertal
- Lautrach
- Lechbruck am See
- Legau Markt
- Lehrberg Markt
- Leiblfing
- Leidersbach
- Leinach
- Leinburg
- Leipheim
- Lengdorf
- Lengenwang
- Lenggries
- Lenting
- Leonberg
- Leuchtenberg Markt
- Leupoldsgrün
- Leutenbach
- Leutershausen
- Lichtenau Markt
- Lichtenberg
- Lichtenfels
- Lindau (Bodensee)
- Lindberg
- Lindenberg im Allgäu
- Lisberg
- Litzendorf
- Lohberg
- Lohkirchen
- Lohr am Main
- Loiching
- Loitzendorf
- Lonnerstadt Markt
- Ludwigschorgast Markt
- Ludwigsstadt
- Luhe-Wildenau Markt
- Lülsfeld
- Lupburg Markt

- Lutzingen

- Mähring Markt
- Maierhöfen
- Maihingen
- Mainaschaff
- Mainbernheim
- Mainburg
- Mainleus Markt
- Mainstockheim
- Maisach
- Maitenbeth
- Malching
- Malgersdorf
- Mallersdorf-Pfaffenberg Markt
- Mammendorf
- Mamming
- Manching Markt
- Mantel Markt
- Margetshöchheim
- Mariaposching
- Marklkofen
- Marktbergel Markt
- Markt Berolzheim Markt
- Marktbreit
- Markt Bibart Markt
- Markt Einersheim Markt
- Markt Erlbach Markt
- Marktgraitz Markt
- Marktheidenfeld
- Markt Indersdorf Markt
- Marktl Markt
- Marktleugast Markt
- Marktleuthen
- Markt Nordheim Markt
- Marktoberdorf
- Marktoffingen
- Marktredwitz
- Markt Rettenbach Markt
- Marktrodach Markt
- Marktschellenberg Markt
- Marktschorgast Markt
- Markt Schwaben Markt
- Marktsteft
- Markt Taschendorf Markt
- Markt Wald Markt
- Marktzeuln Markt
- Marloffstein

- Maroldsweisach Markt
- Marquartstein
- Martinsheim
- Marxheim
- Marzling
- Maßbach Markt
- Massing Markt
- Mauern
- Mauerstetten
- Mauth
- Maxhütte-Haidhof
- Medlingen
- Meeder
- Megesheim
- Mehlmeisel
- Mehring
- Meinheim
- Meitingen Markt
- Mellrichstadt
- Memmelsdorf
- Memmingen
- Memmingerberg
- Mengkofen
- Merching
- Mering Markt
- Merkendorf
- Mertingen
- Mespelbrunn
- Metten Markt
- Mettenheim
- Michelau in Oberfranken
- Michelau im Steigerwald
- Michelsneukirchen
- Mickhausen
- Miesbach
- Miltach
- Miltenberg
- Mindelheim
- Mindelstetten
- Mintraching
- Missen-Wilhams
- Mistelbach
- Mistelgau
- Mitteleschenbach
- Mittelneufnach
- Mittelsinn
- Mittelstetten
- Mittenwald Markt

- Mitterfels Markt
- Mitterskirchen
- Mitterteich
- Mitwitz Markt
- Mödingen
- Möhrendorf
- Mömbris Markt
- Mömlingen
- Mönchberg Markt
- Mönchsdeggingen
- Mönchsroth
- Monheim
- Moorenweis
- Moos
- Moosach
- Moosbach Markt
- Moosburg an der Isar
- Moosinning
- Moosthenning
- Mörnsheim Markt
- Motten
- Möttingen
- Mötzing
- Mühldorf am Inn
- Mühlhausen (Franken) Markt
- Mühlhausen (Oberpfalz)
- Muhr am See
- Münchberg
- München Landeshauptstadt
- Münchsmünster
- Münchsteinach
- Münnerstadt
- Munningen
- Münsing
- Münster
- Münsterhausen Markt
- Murnau am Staffelsee Markt

- Nabburg
- Nagel
- Naila
- Nandlstadt Markt
- Nassenfels Markt
- Nennslingen Markt
- Nersingen
- Nesselwang Markt
- Neualbenreuth Markt
- Neubeuern Markt

- Neubiberg
- Neubrunn Markt
- Neuburg an der Donau
- Neuburg an der Kammel Markt
- Neuburg am Inn
- Neuching
- Neudrossenfeld
- Neuendettelsau
- Neuendorf
- Neuenmarkt
- Neufahrn bei Freising
- Neufahrn in Niederbayern
- Neufraunhofen
- Neuhaus an der Pegnitz Markt
- Neuhaus am Inn
- Neuhof an der Zenn Markt - Neuhütten
- Neukirchen (Niederbayern)
- Neukirchen beim Heiligen Blut Markt
- Neukirchen bei Sulzbach-Rosenberg
- Neukirchen-Balbini Markt
- Neukirchen vorm Wald
- Neumarkt in der Oberpfalz
- Neumarkt-Sankt Veit
- Neunburg vorm Wald
- Neunkirchen (Unterfranken)
- Neunkirchen am Brand Markt
- Neunkirchen am Sand
- Neuötting
- Neureichenau
- Neuried
- Neusäß
- Neuschönau
- Neusitz
- Neusorg
- Neustadt am Kulm
- Neustadt am Main
- Neustadt an der Aisch
- Neustadt an der Donau
- Neustadt an der Waldnaab
- Neustadt bei Coburg
- Neutraubling
- Neu-Ulm
- Niederaichbach
- Niederalteich
- Niederbergkirchen
- Niederfüllbach
- Niederlauer
- Niedermurach

- Niedernberg
- Niederrieden
- Niederschönenfeld
- Niedertaufkirchen
- Niederviehbach
- Niederwerrn
- Niederwinkling
- Nittenau
- Nittendorf Markt
- Nonnenhorn
- Nordendorf
- Nordhalben Markt
- Nordheim am Main
- Nordheim vor der Rhön
- Nördlingen
- Nüdlingen
- Nürnberg
- Nußdorf (Chiemgau)
- Nußdorf am Inn

- Oberammergau
- Oberasbach
- Oberau
- Oberaudorf
- Oberaurach
- Oberbergkirchen
- Oberdachstetten
- Oberding
- Oberdolling
- Oberelsbach Markt
- Obergriesbach
- Obergünzburg Markt
- Oberhaching
- Oberhaid
- Oberhausen (b. Neuburg)
- Oberhausen (b. Peißenberg)
- Oberickelsheim
- Oberkotzau Markt
- Oberleichtersbach
- Obermaiselstein
- Obermeitingen
- Obermichelbach
- Obernbreit Markt
- Obernburg am Main
- Oberndorf am Lech
- Oberneukirchen
- Obernzell Markt
- Obernzenn Markt

- Oberostendorf
- Oberottmarshausen
- Oberpframmern
- Oberpleichfeld
- Oberpöring
- Oberreichenbach
- Oberreute
- Oberrieden
- Oberroth
- Oberscheinfeld Markt
- Oberschleißheim
- Oberschneiding
- Oberschönegg
- Oberschwarzach Markt
- Oberschweinbach
- Obersinn Markt
- Obersöchering
- Oberstaufen Markt
- Oberstdorf Markt
- Oberstreu
- Obersüßbach
- Obertaufkirchen
- Oberthulba Markt
- Obertraubling
- Obertrubach
- Oberviechtach
- Obing
- Ochsenfurt
- Odelzhausen
- Oerlenbach
- Oettingen in Bayern
- Offenberg
- Offenhausen
- Offingen Markt
- Ofterschwang
- Ohlstadt
- Ohrenbach
- Olching
- Opfenbach
- Ornbau
- Ortenburg Markt
- Osterberg
- Osterhofen
- Osterzell
- Ostheim vor der Rhön
- Ottenhofen
- Ottensoos
- Otterfing

- Otting
- Ottobeuren Markt
- Ottobrunn
- Otzing
- Oy-Mittelberg

- Pähl
- Painten Markt
- Palling
- Pappenheim
- Parkstein Markt
- Parkstetten
- Parsberg
- Partenstein
- Passau
- Pastetten
- Patersdorf
- Paunzhausen
- Pechbrunn
- Pegnitz
- Peißenberg Markt
- Peiting Markt
- Pemfling
- Pentling
- Penzberg
- Penzing
- Perach
- Perasdorf
- Perkam
- Perlesreut Markt
- Petersaurach
- Petersdorf
- Petershausen
- Pettendorf
- Petting
- Pettstadt
- Pfaffenhausen Markt
- Pfaffenhofen an der Glonn
- Pfaffenhofen an der Ilm
- Pfaffenhofen an der Roth Markt
- Pfaffing
- Pfakofen
- Pfarrkirchen
- Pfarrweisach
- Pfatter
- Pfeffenhausen Markt
- Pfofeld
- Pförring Markt

- Pforzen
- Pfreimd
- Pfronten
- Philippsreut
- Piding
- Pielenhofen
- Pilsach
- Pilsting Markt
- Pinzberg
- Pirk
- Pittenhart
- Planegg
- Plankenfels
- Plattling
- Plech Markt
- Pleinfeld Markt
- Pleiskirchen
- Pleß
- Pleystein
- Pliening
- Plößberg Markt
- Pocking
- Pöcking
- Poing
- Pollenfeld
- Polling (b. Mühldorf)
- Polling (b. Weilheim)
- Polsingen
- Pommelsbrunn
- Pommersfelden
- Poppenhausen
- Poppenricht
- Pörnbach
- Pösing
- Postau
- Postbauer-Heng Markt
- Postmünster
- Pottenstein
- Pöttmes Markt
- Poxdorf
- Prackenbach
- Prebitz
- Prem
- Pressath
- Presseck Markt
- Pressig Markt
- Pretzfeld Markt
- Prichsenstadt

- Prien am Chiemsee Markt
- Priesendorf
- Prittriching
- Prosselsheim
- Prutting
- Püchersreuth
- Puchheim
- Pullach im Isartal
- Pullenreuth
- Pürgen
- Puschendorf
- Putzbrunn
- Pyrbaum Markt

- Rain (am Lech)
- Rain (Niederbayern)
- Raisting
- Raitenbuch
- Ramerberg
- Rammingen
- Ramsau bei Berchtesgaden
- Ramsthal
- Randersacker Markt
- Rannungen
- Rattelsdorf Markt
- Rattenberg
- Rattenkirchen
- Rattiszell
- Raubling
- Rauhenebrach
- Rechtenbach
- Rechtmehring
- Reckendorf
- Rednitzhembach
- Redwitz an der Rodach
- Regen
- Regensburg
- Regenstauf Markt
- Regnitzlosau
- Rehau
- Rehling
- Reichenbach (Landkreis Cham)
- Reichenbach (Oberfranken)
- Reichenberg Markt
- Reichenschwand
- Reichersbeuern
- Reichertshausen
- Reichertsheim

- Reichertshofen Markt
- Reichling
- Reimlingen
- Reisbach Markt
- Reischach
- Reit im Winkl
- Remlingen Markt
- Rennertshofen Markt
- Rentweinsdorf Markt
- Rettenbach (Landkr. Günzburg)
- Rettenbach (Oberpfalz)
- Rettenbach am Auerberg
- Rettenberg
- Retzstadt
- Reut
- Reuth bei Erbendorf
- Ried
- Riedbach
- Rieden (Oberpfalz) Markt
- Rieden (b. Kaufbeuren)
- Rieden am Forggensee
- Riedenberg
- Riedenburg
- Riedenheim
- Riedering
- Riegsee
- Riekofen
- Rieneck
- Rimbach (Niederbayern)
- Rimbach (Oberpfalz)
- Rimpar Markt
- Rimsting
- Rinchnach
- Ringelai
- Röckingen
- Rödelmaier
- Rödelsee
- Roden
- Rödental
- Roding
- Röfingen
- Roggenburg
- Rögling
- Rohr (Mittelfranken)
- Rohr in Niederbayern Markt
- Rohrbach
- Rohrdorf
- Rohrenfels

- Röhrmoos
- Röhrnbach Markt
- Röllbach
- Ronsberg Markt
- Rosenheim
- Röslau
- Roßbach
- Roßhaupten
- Roßtal Markt
- Roth
- Röthenbach (Allgäu)
- Röthenbach an der Pegnitz
- Rothenbuch
- Rothenburg ob der Tauber
- Rothenfels
- Röthlein
- Rott (Landkr. Landsberg)
- Rott am Inn
- Rottach-Egern
- Röttenbach (b. Erlangen)
- Röttenbach (Landkr. Roth)
- Rottenbuch
- Rottenburg an der Laaber
- Rottendorf
- Rotthalmünster Markt
- Röttingen
- Rötz
- Rückersdorf
- Rückholz
- Rudelzhausen
- Rüdenau
- Rüdenhausen Markt
- Ruderatshofen
- Ruderting
- Rugendorf
- Rügland
- Ruhmannsfelden Markt
- Ruhpolding
- Ruhstorf an der Rott Markt
- Runding

- Saal an der Donau
- Saal an der Saale Markt
- Saaldorf-Surheim
- Sachsen bei Ansbach
- Sachsenkam
- Sailauf
- Salching

- Saldenburg
- Salgen
- Salz
- Salzweg
- Samerberg
- Sand am Main
- Sandberg
- Sankt Englmar
- Sankt Oswald-Riedlhütte
- Sankt Wolfgang
- Sauerlach
- Saulgrub
- Schäftlarn
- Schalkham
- Schauenstein
- Schaufling
- Schechen
- Scheidegg Markt
- Scheinfeld
- Schernfeld
- Scherstetten
- Scheßlitz
- Scheuring
- Scheyern
- Schierling Markt
- Schillingsfürst
- Schiltberg
- Schirmitz
- Schirnding Markt
- Schlammersdorf
- Schleching
- Schlehdorf
- Schliersee Markt
- Schlüsselfeld
- Schmidgaden
- Schmidmühlen Markt
- Schmiechen
- Schnabelwaid Markt
- Schnaitsee
- Schnaittach Markt
- Schnaittenbach
- Schneckenlohe
- Schneeberg Markt
- Schneizlreuth
- Schnelldorf
- Schöfweg
- Schollbrunn
- Schöllkrippen Markt

- Schöllnach Markt
- Schönau (Niederbayern)
- Schönau an der Brend
- Schönau am Königssee
- Schönberg (Niederbayern) Markt
- Schönberg (Oberbayern)
- Schönbrunn im Steigerwald
- Schondorf am Ammersee
- Schondra Markt
- Schongau
- Schöngeising
- Schönsee
- Schonstett
- Schönthal
- Schonungen
- Schönwald
- Schopfloch Markt
- Schorndorf
- Schrobenhausen
- Schwabach
- Schwabbruck
- Schwabhausen
- Schwabmünchen
- Schwabsoien
- Schwaig bei Nürnberg
- Schwaigen
- Schwandorf
- Schwanfeld
- Schwangau
- Schwanstetten Markt
- Schwarzach (Niederbayern) Markt
- Schwarzach am Main Markt
- Schwarzach bei Nabburg
- Schwarzenbach (Oberpfalz)
- Schwarzenbach am Wald
- Schwarzenbach an der Saale
- Schwarzenbruck
- Schwarzenfeld Markt
- Schwarzhofen Markt
- Schwebheim
- Schweinfurt
- Schweitenkirchen
- Schwenningen
- Schwifting
- Schwindegg
- Seefeld
- Seeg
- Seehausen am Staffelsee

- Seeon-Seebruck
- Seeshaupt
- Segnitz
- Seinsheim Markt
- Selb
- Selbitz
- Senden
- Sengenthal
- Sennfeld
- Seßlach
- Seubersdorf in der Oberpfalz
- Seukendorf
- Seybothenreuth
- Siegenburg Markt
- Siegsdorf
- Sielenbach
- Sigmarszell
- Simbach (b. Landau) Markt
- Simbach am Inn
- Simmelsdorf
- Simmershofen
- Sindelsdorf
- Sinzing
- Söchtenau
- Solnhofen
- Sommerach
- Sommerhausen Markt
- Sommerkahl
- Sonderhofen
- Sondheim vor der Rhön
- Sonnefeld
- Sonnen
- Sontheim
- Sonthofen
- Soyen
- Spalt
- Spardorf
- Sparneck Markt
- Spatzenhausen
- Speichersdorf
- Speinshart
- Spiegelau
- Stadelhofen
- Stadlern
- Stadtbergen
- Stadtlauringen Markt
- Stadtprozelten
- Stadtsteinach

- Stallwang
- Stammbach Markt
- Stammham (am Inn)
- Stammham (b. Ingolstadt)
- Stamsried Markt
- Starnberg
- Staudach-Egerndach
- Stegaurach
- Stein
- Steinach
- Steinbach am Wald
- Steinberg am See
- Steindorf
- Steinfeld
- Steingaden
- Steinhöring
- Steinkirchen
- Steinsfeld
- Steinwiesen Markt
- Stephanskirchen
- Stephansposching
- Stetten
- Stettfeld
- Stiefenhofen
- Stockheim (Oberfranken)
- Stockheim (Unterfranken)
- Stockstadt am Main Markt
- Störnstein
- Stötten am Auerberg
- Stöttwang
- Strahlungen
- Straßkirchen
- Straßlach-Dingharting
- Straubing
- Strullendorf
- Stubenberg
- Stulln
- Sugenheim Markt
- Sulzbach am Main Markt
- Sulzbach-Rosenberg
- Sulzberg Markt
- Sulzdorf an der Lederhecke
- Sulzemoos
- Sulzfeld (im Grabfeld)
- Sulzfeld am Main
- Sulzheim
- Sulzthal Markt
- Sünching

- Surberg
- Syrgenstein

- Tacherting
- Taching am See
- Tagmersheim
- Tann Markt
- Tännesberg Markt
- Tapfheim
- Tauberrettersheim
- Taufkirchen (Landkr. Mühldorf)
- Taufkirchen (b. München)
- Taufkirchen (Vils)
- Tegernheim
- Tegernsee
- Teisendorf Markt
- Teising
- Teisnach Markt
- Tettau Markt
- Tettenweis
- Teublitz
- Teugn
- Teunz
- Teuschnitz
- Thaining
- Thalmassing
- Thalmässing Markt
- Thannhausen
- Thanstein
- Theilenhofen
- Theilheim
- Theisseil
- Theres
- Thierhaupten Markt
- Thiersheim Markt
- Thierstein Markt
- Thundorf in Unterfranken
- Thüngen Markt
- Thüngersheim
- Thurmansbang
- Thurnau Markt
- Thyrnau
- Tiefenbach (b. Landshut)
- Tiefenbach (b. Passau)
- Tiefenbach (Oberpfalz)
- Tirschenreuth
- Titting Markt
- Tittling Markt

- Tittmoning
- Todtenweis
- Töging am Inn
- Töpen
- Trabitz
- Train
- Traitsching
- Trappstadt Markt
- Traunreut
- Traunstein
- Trausnitz
- Trautskirchen
- Trebgast
- Treffelstein
- Treuchtlingen
- Triefenstein Markt
- Triftern Markt
- Trogen
- Tröstau
- Trostberg
- Trunkelsberg
- Tschirn
- Tuchenbach
- Tuntenhausen
- Türkenfeld
- Türkheim Markt
- Tussenhausen Markt
- Tüßling Markt
- Tutzing
- Tyrlaching

- Übersee
- Üchtelhausen
- Uffenheim
- Uffing am Staffelsee
- Uehlfeld Markt
- Uettingen
- Ungerhausen
- Unsleben
- Unterammergau
- Unterdießen
- Unterdietfurt
- Unteregg
- Unterföhring
- Untergriesbach Markt
- Unterhaching
- Unterleinleiter
- Untermeitingen

- Untermerzbach
- Unterneukirchen
- Unterpleichfeld
- Unterreit
- Unterroth
- Unterschleißheim
- Unterschwaningen
- Untersiemau
- Untersteinach
- Unterthingau Markt
- Unterwössen
- Untrasried
- Ursberg
- Ursensollen
- Urspringen
- Ustersbach
- Uttenreuth
- Utting am Ammersee

- Vachendorf
- Valley
- Vaterstetten
- Veitsbronn
- Veitshöchheim
- Velburg
- Velden (Mittelfranken)
- Velden (Niederbayern) Markt
- Vestenbergsgreuth Markt - Viechtach
- Viereth-Trunstadt
- Vierkirchen
- Vilgertshofen
- Villenbach
- Vilsbiburg
- Vilseck
- Vilsheim
- Vilshofen an der Donau
- Vogtareuth
- Vohburg an der Donau
- Vohenstrauß
- Vöhringen
- Volkach
- Volkenschwand
- Vorbach
- Vorra

- Waakirchen
- Waal Markt
- Wachenroth Markt

- Wackersberg
- Wackersdorf
- Waffenbrunn
- Waging am See Markt
- Waidhaus Markt
- Waidhofen
- Waigolshausen
- Waischenfeld
- Wald (Allgäu)
- Wald (Oberpfalz)
- Waldaschaff
- Waldbrunn
- Waldbüttelbrunn
- Walderbach
- Waldershof
- Waldkirchen
- Waldkraiburg
- Waldmünchen
- Waldsassen
- Waldstetten Markt
- Waldthurn Markt
- Walkertshofen
- Wallenfels
- Wallerfing
- Wallersdorf Markt
- Wallerstein Markt
- Wallgau
- Walpertskirchen
- Walsdorf
- Waltenhausen
- Waltenhofen
- Walting
- Wang
- Warmensteinach
- Warngau
- Wartenberg Markt
- Wartmannsroth
- Wasserburg (Bodensee)
- Wasserburg am Inn
- Wasserlosen
- Wassertrüdingen
- Wattendorf
- Wechingen
- Wegscheid Markt
- Wehringen
- Weibersbrunn
- Weichering
- Weichs

- Weiden in der Oberpfalz
- Weidenbach Markt
- Weidenberg Markt
- Weidhausen bei Coburg
- Weiding (Lkr. Cham) - Weiding (Lkr. Schwandorf)
- Weigendorf
- Weigenheim
- Weihenzell
- Weiherhammer
- Weihmichl
- Weil
- Weilbach Markt
- Weiler-Simmerberg Markt
- Weilersbach
- Weilheim in Oberbayern
- Weiltingen Markt
- Weisendorf Markt
- Weismain
- Weißdorf
- Weißenbrunn
- Weißenburg in Bayern
- Weißenhorn
- Weißenohe
- Weißensberg
- Weißenstadt
- Weitnau Markt
- Weitramsdorf
- Welden Markt
- Wellheim Markt
- Wemding
- Wendelstein Markt
- Weng
- Wenzenbach
- Wernberg-Köblitz Markt
- Werneck Markt
- Wertach Markt
- Wertingen
- Weßling
- Wessobrunn
- Westendorf (Allgäu)
- Westendorf (Lkr. Augsburg)
- Westerheim
- Westerngrund
- Westheim
- Wettringen
- Wettstetten
- Weyarn
- Wiedergeltingen

- Wielenbach
- Wiesau Markt
- Wiesen
- Wiesenbach
- Wiesenbronn
- Wiesenfelden
- Wiesent
- Wiesenthau
- Wiesentheid Markt
- Wiesenttal Markt
- Wieseth
- Wiesthal
- Wiggensbach Markt
- Wilburgstetten
- Wildenberg
- Wildflecken Markt
- Wildpoldsried
- Wildsteig
- Wilhelmsdorf
- Wilhelmsthal
- Wilhermsdorf Markt
- Willanzheim Markt
- Willmars
- Willmering
- Windach
- Windberg
- Windelsbach
- Windischeschenbach
- Windorf Markt
- Windsbach
- Winhöring
- Winkelhaid
- Winklarn Markt
- Winterbach
- Winterhausen Markt
- Winterrieden
- Winzer Markt
- Wipfeld
- Wirsberg Markt
- Wittelshofen
- Wittibreut
- Wittislingen Markt
- Witzmannsberg
- Wolfersdorf
- Wolferstadt
- Wolfertschwenden
- Wolframs-Eschenbach
- Wolfratshausen

- Wolfsegg
- Wollbach
- Wolnzach Markt
- Wonfurt
- Wonneberg
- Wonsees Markt
- Woringen
- Wörnitz
- Wörth (Lkr. Erding)
- Wörth am Main
- Wörth an der Donau
- Wörth an der Isar
- Wörthsee
- Wülfershausen an der Saale
- Wunsiedel
- Wurmannsquick Markt
- Wurmsham
- Würzburg

- Zachenberg
- Zandt
- Zangberg
- Zapfendorf Markt
- Zeil am Main
- Zeilarn
- Zeitlarn
- Zeitlofs Markt
- Zell (Oberpfalz)
- Zell im Fichtelgebirge Markt
- Zell am Main Markt
- Zellingen Markt
- Zenting
- Ziemetshausen Markt
- Ziertheim
- Zirndorf
- Zolling
- Zorneding
- Zöschingen
- Zusamaltheim
- Zusmarshausen Markt
- Zwiesel

Local Governments and Local Government Associations in Brandenburg

- Ahrensfelde
- Altdöbern
- Althüttendorf

- Altlandsberg
- Alt Tucheband
- Alt Zauche-Wußwerk
- Am Mellensee
- Angermünde

- Bad Belzig (Kreisstadt)
- Bad Freienwalde (Oder)
- Bad Liebenwerda
- Bad Saarow
- Bad Wilsnack
- Baruth/Mark
- Beelitz
- Beeskow (Kreisstadt)
- Beetzsee
- Beetzseeheide
- Beiersdorf-Freudenberg
- Bensdorf
- Berge
- Berkenbrück
- Berkholz-Meyenburg
- Bernau bei Berlin
- Bersteland
- Bestensee
- Biesenthal
- Birkenwerder
- Blankenfelde-Mahlow
- Bleyen-Genschmar
- Bliesdorf
- Boitzenburger Land
- Borkheide
- Borkwalde
- Brandenburg an der Havel
- Breddin
- Breese
- Breydin
- Brieselang
- Briesen / Brjazyna
- Briesen (Mark)
- Brieskow-Finkenheerd
- Britz
- Bronkow
- Brück
- Brüssow
- Buckautal
- Buckow (Märkische Schweiz)
- Burg (Spreewald) / Bórkowy (Błota)
- Byhleguhre-Byhlen / Běła Góra-Bělin

- Calau
- Carmzow-Wallmow
- Casekow
- Chorin
- Cottbus / Chóśebuz
- Crinitz
- Cumlosen

- Dabergotz
- Dahme/Mark
- Dahmetal
- Dallgow-Döberitz
- Diensdorf-Radlow
- Dissen-Striesow / Dešno-Strjažow
- Doberlug-Kirchhain
- Döbern
- Drachhausen / Hochoza
- Drahnsdorf
- Drebkau / Drjowk
- Dreetz
- Drehnow / Drjenow

- Eberswalde (Kreisstadt)
- Eichwalde
- Eisenhüttenstadt
- Elsterwerda
- Erkner

- Falkenberg
- Falkenberg/Elster
- Falkenhagen (Mark)
- Falkensee
- Fehrbellin
- Felixsee
- Fichtenhöhe
- Fichtwald
- Finsterwalde
- Flieth-Stegelitz
- Forst (Lausitz) (Kreisstadt)
- Frankfurt (Oder)
- Frauendorf
- Fredersdorf-Vogelsdorf
- Friedland
- Friedrichswalde
- Friesack
- Fürstenberg/Havel
- Fürstenwalde/Spree

- Gartz (Oder)
- Garzau-Garzin
- Gerdshagen
- Gerswalde
- Glienicke/Nordbahn
- Gollenberg
- Golßen
- Golzow (b.Brandenburg)
- Golzow (Oderbruch)
- Gorden-Staupitz
- Göritz
- Görzke
- Gosen-Neu Zittau
- Gräben
- Gramzow
- Gransee
- Gröden
- Großbeeren
- Großderschau
- Großkmehlen
- Groß Köris
- Groß Kreutz (Havel)
- Groß Lindow
- Groß Pankow (Prignitz)
- Großräschen
- Groß Schacksdorf-Simmersdorf
- Großthiemig
- Großwoltersdorf
- Grünewald
- Grünheide (Mark)
- Grünow
- Grunow-Dammendorf
- Guben
- Guhrow / Góry
- Gülitz-Reetz
- Gumtow
- Gusow-Platkow
- Guteborn

- Halbe
- Halenbeck-Rohlsdorf
- Havelaue
- Havelsee
- Heckelberg-Brunow
- Heideblick
- Heideland
- Heidesee
- Heiligengrabe

- Heinersbrück / Móst
- Hennigsdorf
- Hermsdorf
- Herzberg (Elster) (Kreisstadt)
- Herzberg (Mark)
- Hirschfeld
- Hohenbocka
- Hohenbucko
- Hohenfinow
- Höhenland
- Hohenleipisch
- Hohen Neuendorf
- Hohenselchow-Groß Pinnow
- Hoppegarten
- Hornow-Wadelsdorf / Lěšće-Zakrjejc
- Ihlow
- -
- Jacobsdorf
- Jamlitz
- Jämlitz-Klein Düben
- Jänschwalde / Janšojce - Joachimsthal
- Jüterbog

- Karstädt
- Kasel-Golzig
- Ketzin/Havel
- Kleinmachnow
- Kleßen-Görne
- Kloster Lehnin
- Kolkwitz / Gołkojce
- Königs Wusterhausen
- Kotzen
- Krausnick-Groß Wasserburg
- Kremitzaue
- Kremmen
- Kroppen
- Kümmernitztal
- Küstriner Vorland
- Kyritz

- Langewahl
- Lanz
- Lauchhammer
- Lawitz
- Lebus
- Lebusa
- Leegebruch
- Legde/Quitzöbel

- Lenzen (Elbe)
- Lenzerwische
- Letschin
- Lichterfeld-Schacksdorf
- Liebenwalde
- Lieberose
- Liepe
- Lietzen
- Lindenau
- Lindendorf
- Lindow (Mark)
- Linthe
- Löwenberger Land
- Lübben (Spreewald) (Kreisstadt)
- Lübbenau/Spreewald / Lubnjow/Błota
- Luckaitztal
- Luckau
- Luckenwalde (Kreisstadt)
- Ludwigsfelde
- Lunow-Stolzenhagen
- Lychen

- Madlitz-Wilmersdorf
- Marienfließ
- Marienwerder
- Märkisch Buchholz
- Märkisch Linden
- Märkisch Luch
- Märkische Heide
- Märkische Höhe
- Mark Landin
- Massen-Niederlausitz
- Melchow
- Merzdorf
- Mescherin
- Meyenburg
- Michendorf
- Milmersdorf
- Milower Land
- Mittenwalde (Mark)
- Mittenwalde (Uckermark)
- Mixdorf
- Mühlberg/Elbe
- Mühlenbecker Land
- Mühlenberge
- Mühlenfließ
- Müllrose
- Müncheberg

- Münchehofe

- Nauen
- Neiße-Malxetal
- Neißemünde
- Nennhausen
- Neuenhagen bei Berlin
- Neuhardenberg
- Neuhausen/Spree
- Neulewin
- Neupetershain
- Neuruppin (Kreisstadt)
- Neu-Seeland
- Neustadt (Dosse)
- Neutrebbin
- Neu Zauche / Nowa Niwa
- Neuzelle
- Niederer Fläming
- Niederfinow
- Niedergörsdorf
- Niemegk
- Nordwestuckermark
- Nuthetal
- Nuthe-Urstromtal

- Oberbarnim
- Oberkrämer
- Oberuckersee
- Oderaue
- Oderberg
- Oranienburg (Kreisstadt)
- Ortrand

- Päwesin
- Panketal
- Parsteinsee
- Passow
- Paulinenaue
- Peitz / Picnjo
- Perleberg (Kreisstadt)
- Pessin
- Petershagen/Eggersdorf
- Pinnow
- Pirow
- Planebruch
- Planetal
- Plattenburg
- Plessa
- Podelzig

- Potsdam
- Premnitz
- Prenzlau (Kreisstadt)
- Pritzwalk
- Prötzel
- Putlitz

- Rabenstein/Fläming
- Ragow-Merz
- Randowtal
- Rangsdorf
- Rathenow (Kreisstadt)
- Rauen
- Rehfelde
- Reichenow-Möglin
- Reichenwalde
- Reitwein
- Retzow
- Rheinsberg
- Rhinow
- Rietz-Neuendorf
- Rietzneuendorf-Staakow
- Röderland
- Rosenau
- Roskow
- Rückersdorf
- Rüdersdorf bei Berlin
- Rüdnitz
- Ruhland
- Rühstädt
- Rüthnick

- Sallgast
- Schenkenberg
- Schenkendöbern
- Schilda
- Schipkau
- Schlaubetal
- Schlepzig
- Schlieben
- Schmogrow-Fehrow / Smogorjow-Prjawoz
- Schönborn
- Schöneberg
- Schönefeld
- Schöneiche bei Berlin
- Schönermark
- Schönewalde
- Schönfeld

- Schönwald
- Schönwalde-Glien
- Schorfheide
- Schraden
- Schulzendorf
- Schwarzbach
- Schwarzheide
- Schwedt/Oder
- Schwerin
- Schwielochsee
- Schwielowsee
- Seddiner See
- Seeblick
- Seelow (Kreisstadt)
- Senftenberg (Kreisstadt)
- Siehdichum
- Sieversdorf-Hohenofen
- Sonnenberg
- Sonnewalde
- Spreenhagen
- Spreewaldheide
- Spremberg / Grodk
- Stahnsdorf
- Stechlin
- Stechow-Ferchesar
- Steinhöfel
- Steinreich
- Storbeck-Frankendorf
- Storkow (Mark)
- Straupitz / Tšupc
- Strausberg
- Stüdenitz-Schönermark
- Sydower Fließ

- Tantow
- Tauche
- Tauer / Turjej
- Teichland / Gatojce
- Teltow
- Temmen-Ringenwalde
- Temnitzquell
- Temnitztal
- Templin
- Tettau
- Teupitz
- Trebbin
- Treplin
- Treuenbrietzen

- Triglitz
- Tröbitz
- Tschernitz
- Turnow-Preilack / Turnow-Pśiłuk
- Uckerfelde
- Uckerland
- Uebigau-Wahrenbrück
- Unterspreewald

- Velten
- Vetschau/Spreewald / Wětošow/Błota
- Vielitzsee
- Vierlinden
- Vogelsang

- Waldsieversdorf
- Walsleben
- Wandlitz
- Weisen
- Welzow
- Wendisch Rietz
- Wenzlow
- Werben / Wjerbno
- Werder (Havel)
- Werneuchen
- Wiesenau
- Wiesenaue
- Wiesenburg/Mark
- Wiesengrund
- Wildau
- Wittenberge
- Wittstock/Dosse
- Wollin
- Woltersdorf
- Wriezen
- Wusterhausen/Dosse
- Wustermark
- Wusterwitz

- Zechin
- Zehdenick
- Zernitz-Lohm
- Zeschdorf
- Zeuthen
- Zichow
- Ziesar
- Ziethen
- Ziltendorf

- Zossen

Local Governments and Local Government Associations in Bremen

- Bremen
- Bremerhaven

Local Governments and Local Government Associations in Hessen

- Darmstadt
- Frankfurt am Main
- Kassel
- Offenbach am Main
- Wiesbaden
- Bad Homburg v.d. Höhe
- Fulda
- Gießen
- Hanau
- Marburg
- Rüsselsheim
- Wetzlar

- Aarbergen
- Abtsteinach
- Ahnatal
- Alheim
- Allendorf (Eder)
- Allendorf (Lumda)
- Alsbach-Hähnlein
- Alsfeld
- Altenstadt
- Amöneburg
- Angelburg
- Antrifttal
- Aßlar

- Babenhausen
- Bad Arolsen
- Bad Camberg
- Bad Emstal
- Bad Endbach
- Bad Hersfeld
- Bad Karlshafen
- Bad König
- Bad Nauheim
- Bad Orb
- Bad Salzschlirf

- Bad Schwalbach
- Bad Soden am Taunus
- Bad Soden-Salmünster
- Bad Sooden-Allendorf
- Bad Vilbel
- Bad Wildungen
- Bad Zwesten
- Battenberg (Eder)
- Baunatal
- Bebra
- Beerfelden
- Bensheim
- Berkatal
- Beselich
- Biblis
- Bickenbach
- Biebertal
- Biebesheim am Rhein
- Biebergemünd
- Biedenkopf
- Birkenau
- Birstein
- Bischoffen
- Bischofsheim
- Borken (Hessen)
- Brachttal
- Braunfels
- Brechen
- Breidenbach
- Breitenbach a. Herzberg
- Breitscheid
- Brensbach
- Breuberg
- Breuna
- Brombachtal
- Bromskirchen
- Bruchköbel
- Büdingen
- Bürstadt
- Büttelborn
- Burghaun
- Burgwald
- Buseck
- Butzbach

- Calden
- Cölbe

- Cornberg

- Dautphetal
- Dieburg
- Diemelsee
- Diemelstadt
- Dietzenbach
- Dietzhölztal
- Dipperz
- Dillenburg
- Dornburg
- Dreieich
- Driedorf

- Ebersburg
- Ebsdorfergrund
- Echzell
- Edermünde
- Edertal
- Egelsbach
- Ehrenberg (Rhön)
- Eichenzell
- Ehringshausen
- Einhausen
- Eiterfeld
- Elbtal
- Eltville am Rhein
- Elz
- Eppertshausen
- Eppstein
- Erbach
- Erlensee
- Erzhausen
- Eschborn
- Eschenburg
- Eschwege
- Espenau

- Feldatal
- Felsberg
- Fernwald
- Fischbachtal
- Flieden
- Flörsbachtal
- Flörsheim am Main
- Florstadt
- Fränkisch-Crumbach
- Frankenau

- Frankenberg (Eder)
- Freiensteinau
- Freigericht
- Friedberg (Hessen)
- Friedewald
- Friedrichsdorf
- Frielendorf
- Fritzlar
- Fronhausen
- Fürth
- Fuldabrück
- Fuldatal

- Gedern
- Geisenheim
- Gelnhausen
- Gemünden (Felda)
- Gemünden (Wohra)
- Gernsheim
- Gersfeld (Rhön)
- Gilserberg
- Ginsheim-Gustavsburg
- Gladenbach
- Glauburg
- Glashütten
- Gorxheimertal
- Grävenwiesbach
- Grasellenbach
- Grebenau
- Grebenhain
- Grebenstein
- Greifenstein
- Griesheim
- Großalmerode
- Groß-Bieberau
- Großenlüder
- Groß-Gerau
- Großkrotzenburg
- Groß-Rohrheim
- Groß-Umstadt
- Groß-Zimmern
- Grünberg
- Gründau
- Gudensberg
- Guxhagen

- Habichtswald
- Hadamar

- Haiger
- Haina (Kloster)
- Hainburg
- Hammersbach
- Hasselroth
- Hattersheim am Main
- Hatzfeld (Eder)
- Hauneck
- Haunetal
- Heidenrod
- Helsa
- Heppenheim (Bergstraße)
- Herborn
- Herbstein
- Heringen (Werra)
- Herleshausen
- Hesseneck
- Hessisch Lichtenau
- Heuchelheim
- Heusenstamm
- Hilders
- Hirschhorn (Neckar)
- Hirzenhain
- Hochheim am Main
- Höchst i. Odw.
- Hofbieber
- Hofgeismar
- Hofheim am Taunus
- Hohenahr
- Hohenroda
- Hohenstein
- Homberg (Efze)
- Homberg (Ohm)
- Hosenfeld
- Hünfeld
- Hünfelden
- Hünstetten
- Hüttenberg
- Hungen

- Idstein
- Immenhausen

- Jesberg
- Jossgrund

- Kalbach
- Karben

- Kaufungen
- Kefenrod
- Kelkheim (Taunus)
- Kelsterbach
- Kiedrich
- Kirchhain
- Kirchheim
- Kirtorf
- Knüllwald
- Königstein im Taunus
- Körle
- Korbach
- Kriftel
- Kronberg im Taunus
- Künzell

- Lahnau
- Lahntal
- Lampertheim
- Langen (Hessen)
- Langenselbold
- Langgöns
- Laubach
- Lauterbach (Hessen)
- Lautertal (Odenwald)
- Lautertal (Vogelsberg)
- Leun
- Lich
- Lichtenfels
- Liebenau
- Liederbach am Taunus
- Limburg a.d. Lahn
- Limeshain
- Linden
- Lindenfels
- Linsengericht
- Löhnberg
- Lohfelden
- Lohra
- Lollar
- Lorch
- Lorsch
- Ludwigsau
- Lützelbach

- Mainhausen
- Maintal
- Malsfeld

- Meinhard
- Meißner
- Melsungen
- Mengerskirchen
- Merenberg
- Messel
- Michelstadt
- Mittenaar
- Mörfelden-Walldorf
- Mörlenbach
- Modautal
- Morschen
- Mossautal
- Mücke
- Mühlheim am Main
- Mühltal
- Münchhausen
- Münster
- Münzenberg

- Nauheim
- Naumburg
- Neckarsteinach
- Nentershausen
- Neu-Anspach
- Neuberg
- Neu-Eichenberg
- Neuenstein
- Neuental
- Neuhof
- Neu-Isenburg
- Neukirchen
- Neustadt (Hessen)
- Nidda
- Niddatal
- Nidderau
- Niedenstein
- Niederaula
- Niederdorfelden
- Niedernhausen
- Nieste
- Niestetal
- Nüsttal

- Oberaula
- Ober-Mörlen
- Ober-Ramstadt

- Obertshausen
- Oberursel (Taunus)
- Oberweser
- Oestrich-Winkel
- Otzberg
- Ortenberg
- Ottrau

- Petersberg
- Philippsthal (Werra)
- Pfungstadt
- Pohlheim
- Poppenhausen (Wasserkuppe)

- Rabenau
- Ranstadt
- Rasdorf
- Raunheim
- Rauschenberg
- Reichelsheim (Odenwald)
- Reichelsheim (Wetterau)
- Reinhardshagen
- Reinheim
- Reiskirchen
- Riedstadt
- Rimbach
- Ringgau
- Rockenberg
- Rodenbach
- Rodgau
- Rödermark
- Romrod
- Ronneburg
- Ronshausen
- Rosbach v.d. Höhe
- Rosenthal
- Roßdorf
- Rotenburg a.d. Fulda
- Rothenberg
- Rüdesheim am Rhein
- Runkel

- Schaafheim
- Schauenburg
- Schenklengsfeld
- Schlangenbad
- Schlitz
- Schlüchtern

- Schmitten
- Schöffengrund
- Schöneck
- Schotten
- Schrecksbach
- Schwalbach am Taunus
- Schwalmstadt
- Schwalmtal
- Schwarzenborn
- Seeheim-Jugenheim
- Seligenstadt
- Selters (Taunus)
- Sensbachtal
- Siegbach
- Sinn
- Sinntal
- Söhrewald
- Solms
- Sontra
- Spangenberg
- Stadtallendorf
- Staufenberg
- Steffenberg
- Steinau an der Straße
- Steinbach (Taunus)
- Stockstadt am Rhein
- Sulzbach (Taunus)

- Tann (Rhön)
- Taunusstein
- Trebur
- Trendelburg
- Twistetal

- Ulrichstein
- Usingen

- Viernheim
- Vellmar
- Villmar
- Vöhl
- Volkmarsen

- Wabern
- Wächtersbach
- Wahlsburg
- Waldbrunn (Westerwald)
- Waldeck

- Waldems
- Waldkappel
- Wald-Michelbach
- Waldsolms
- Walluf
- Wanfried
- Wartenberg
- Wehretal
- Wehrheim
- Weilburg
- Weilmünster, Marktflecken
- Weilrod
- Weimar (Lahn)
- Weinbach
- Weißenborn
- Weiterstadt
- Wettenberg
- Wetter (Hessen)
- Wildeck
- Willingen (Upland)
- Willingshausen
- Witzenhausen
- Wölfersheim
- Wöllstadt
- Wohratal
- Wolfhagen

- Zierenberg
- Zwingenberg

Local Governments and Local Government Associations in Mecklenburg-Vorpommern

- Admannshagen-Bargeshagen
- Ahlbeck
- Ahrenshagen-Daskow
- Ahrenshoop
- Alt Bukow
- Altefähr
- Altenhagen
- Altenhof
- Altenkirchen
- Altenpleen
- Altentreptow
- Altkalen
- Alt Krenzlin
- Alt Meteln
- Alt Schwerin

- Alt Sührkow
- Alt Tellin
- Altwarp
- Altwigshagen
- Alt Zachun
- Am Salzhaff
- Ankershagen
- Anklam

- Baabe
- Bad Doberan
- Bad Kleinen
- Bad Sülze
- Balow
- Bandelin
- Bandenitz
- Banzkow
- Bargischow
- Barkhagen
- Barnekow
- Barnin
- Bartelshagen II b. Barth
- Bartenshagen-Parkentin
- Barth
- Bartow
- Basedow
- Bastorf
- Baumgarten
- Beggerow
- Behrenhoff
- Behren-Lübchin
- Belsch
- Bengerstorf
- Benitz
- Bentwisch
- Bentzin
- Benz (bei Wismar)
- Benz (Usedom)
- Bergen auf Rügen
- Bergholz
- Bernitt
- Bernstorf
- Beseritz
- Besitz
- Bibow
- Biendorf
- Binz
- Blankenberg

- Blankenhagen
- Blankenhof
- Blankensee (Mecklenburg)
- Blankensee (Vorpommern)
- Blesewitz
- Blievenstorf
- Blowatz
- Blumenholz
- Bobitz
- Bobzin
- Boddin
- Boiensdorf
- Boizenburg/Elbe
- Boldekow
- Bollewick
- Boltenhagen
- Boock
- Börgerende-Rethwisch
- Borkow
- Born a. Darß
- Borrentin
- Börzow
- Brahlstorf
- Bredenfelde
- Breege
- Breesen
- Breest
- Brenz
- Bresegard bei Eldena
- Bresegard bei Picher
- Brietzig
- Briggow
- Bröbberow
- Broderstorf
- Brüel
- Brunow
- Brunn
- Brünzow
- Brüsewitz
- Buchberg
- Buchholz
- Bugewitz
- Buggenhagen
- Bülow
- Burg Stargard
- Burow
- Buschvitz
- Bütow

- Butzow
- Bützow

- Cambs
- Cammin (bei Neubrandenburg)
- Cammin (bei Rostock)
- Carinerland
- Carlow
- Carpin
- Cölpin
- Cramonshagen
- Crivitz

- Dabel
- Daberkow
- Dahmen
- Dalberg-Wendelstorf
- Dalkendorf
- Dambeck
- Damm
- Damshagen
- Dargelin
- Dargen
- Dargun
- Dassow
- Datzetal
- Dechow
- Demen
- Demmin
- Dersekow
- Dersenow
- Dettmannsdorf
- Deyelsdorf
- Diedrichshagen
- Diekhof
- Dierhagen
- Divitz-Spoldershagen
- Dobbertin
- Dobbin-Linstow
- Dobin am See
- Dolgen am See
- Dömitz
- Domsühl
- Dorf Mecklenburg
- Dragun
- Dranske
- Dratow-Schloen
- Drechow
- Dreetz

- Dreschvitz
- Ducherow
- Duckow
- Dümmer
- Dummerstorf

- Eggesin
- Eichhorst
- Eixen
- Eldena
- Elmenhorst
- Elmenhorst/Lichtenhagen

- Fahrenwalde
- Faulenrost
- Feldberger Seenlandschaft
- Ferdinandshof
- Fincken
- Finkenthal
- Franzburg
- Friedland
- Friedrichsruhe
- Fuhlendorf
- Fünfseen

- Gadebusch
- Gägelow
- Gager
- Galenbeck
- Gallin
- Gallin-Kuppentin
- Gammelin
- Ganzlin
- Garz
- Garz/Rügen
- Gelbensande
- Genzkow
- Gielow
- Gingst
- Gischow
- Glasewitz
- Glasin
- Glasow
- Glewitz
- Glienke
- Glowe
- Gneven
- Gnevkow

- Gnewitz
- Gnoien
- Godendorf
- Göhlen
- Göhren
- Göhren-Lebbin
- Golchen
- Goldberg
- Gorlosen
- Görmin
- Gottesgabe
- Gotthun
- Graal-Müritz
- Grabow
- Grabow-Below
- Grabowhöfe
- Grambin
- Grambow (bei Schwerin)
- Grambow (Vorpommern)
- Grammendorf
- Grammentin
- Grammow
- Gransebieth
- Granzin
- Grapzow
- Grebs-Niendorf
- Greifswald (Kreisstadt)
- Gremersdorf-Buchholz
- Gresse
- Greven
- Grevesmühlen
- Gribow
- Grieben
- Grimmen
- Grischow
- Groß Godems
- Groß Kelle
- Groß Kiesow
- Groß Kordshagen
- Groß Krams
- Groß Laasch
- Groß Luckow
- Groß Miltzow
- Groß Mohrdorf
- Groß Molzahn
- Groß Nemerow
- Groß Plasten
- Groß Polzin

- Groß Roge
- Groß Schwiesow
- Groß Siemz
- Groß Stieten
- Groß Teetzleben
- Groß Wokern
- Groß Wüstenfelde
- Grünow
- Gültz
- Gülzow
- Gülzow-Prüzen
- Gustow
- Güstrow (Kreisstadt)
- Gutow
- Gützkow

- Hagenow
- Hammer a. d. Uecker
- Hanshagen
- Heinrichsruh
- Heinrichswalde
- Helpt
- Heringsdorf
- Hinrichshagen
- Hintersee
- Hohenbollentin
- Hohen Demzin
- Hohenfelde
- Hohenkirchen
- Hohenmocker
- Hohen Pritz
- Hohen Sprenz
- Hohen Viecheln
- Hohen Wangelin
- Hohenzieritz
- Holdorf
- Holldorf
- Holthusen
- Hoort
- Hoppenrade
- Hornstorf
- Hugoldsdorf
- Hülseburg

- Insel Hiddensee
- Insel Poel
- Iven

- Ivenack

- Jabel
- Jakobsdorf
- Jarmen
- Jatznick
- Jesendorf
- Jördenstorf
- Jürgenshagen
- Jürgenstorf

- Kalkhorst
- Kamminke
- Karbow-Vietlübbe
- Karenz
- Kargow
- Karlsburg
- Karlshagen
- Karnin
- Karrenzin
- Karstädt
- Kassow
- Katzow
- Kemnitz
- Kentzlin
- Kenz-Küstrow
- Kieve
- Kirch Jesar
- Kirch Mulsow
- Kittendorf
- Klausdorf
- Klein Belitz
- Klein Bünzow
- Klein Kussewitz
- Klein Rogahn
- Klein Trebbow
- Klein Upahl
- Klein Vielen
- Kletzin
- Klink
- Klocksin
- Kluis
- Klütz
- Kneese
- Knorrendorf
- Koblentz
- Kobrow
- Kogel

- Kölzin
- Königsfeld
- Körchow
- Korswandt
- Koserow
- Krackow
- Krakow am See
- Kramerhof
- Kratzeburg
- Kreien
- Krembz
- Kremmin
- Krien
- Kriesow
- Kritzmow
- Kritzow
- Kröpelin
- Kröslin
- Kruckow
- Krugsdorf
- Krummin
- Krusenfelde
- Krusenhagen
- Kublank
- Kuchelmiß
- Kuckssee
- Kuhlen-Wendorf
- Kühlungsborn
- Kuhs
- Kuhstorf
- Kummerow (am See)
- Kummerow (bei Stralsund)
- Laage
- Lalendorf
- Lambrechtshagen
- Lancken-Granitz
- Langen Brütz
- Langen Jarchow
- Langhagen
- Lärz
- Lassan
- Leezen
- Lehsen
- Leizen
- Lelkendorf
- Leopoldshagen
- Leussow
- Levenhagen

- Lewitzrand
- Liepen
- Liepgarten
- Lietzow
- Lindenberg
- Lindetal
- Lindholz
- Löbnitz
- Löcknitz
- Lockwisch
- Loddin
- Lohme
- Lohmen
- Loissin
- Loitz
- Lübberstorf
- Lübesse
- Lüblow
- Lubmin
- Lübow
- Lübs
- Lübstorf
- Lübtheen
- Lübz
- Luckow
- Lüdersdorf
- Lüdershagen
- Ludorf
- Ludwigslust
- Lühburg
- Lühmannsdorf
- Lüssow (Mecklenburg)
- Lüssow (bei Stralsund)
- Lutheran
- Lütow
- Lüttow-Valluhn
- Lützow

- Malchin
- Malchow
- Malk Göhren
- Mallentin
- Malliß
- Marlow
- Marnitz
- Massow
- Medow
- Meesiger

- Meiersberg
- Mellenthin
- Melz
- Menzendorf
- Mesekenhagen
- Mestlin
- Metelsdorf
- Middelhagen
- Mildenitz
- Millienhagen-Oebelitz
- Milow
- Mirow
- Mistorf
- Möllenbeck (bei Neustrelitz)
- Möllenbeck (Landkreis Ludwigslust-Parchim) - Möllenhagen
- Mölln
- Mölschow
- Moltzow
- Mönchhagen
- Mönkebude
- Moraas
- Muchow
- Mühl Rosin
- Mühlen Eichsen
- Murchin
- Mustin

- Nadrensee
- Neddemin
- Neetzka
- Neetzow
- Nesow
- Neu Bartelshagen
- Neu Boltenhagen
- Neubrandenburg (Kreisstadt)
- Neubukow
- Neuburg
- Neuenkirchen (bei Anklam) - Neuenkirchen (bei Greifswald)
- Neuenkirchen (bei Neubrandenburg)
- Neuenkirchen (Rügen)
- Neu Gaarz
- Neu Gülze
- Neukalen
- Neu Kaliß
- Neukloster
- Neu Kosenow
- Neu Poserin
- Neustadt-Glewe

- Neustrelitz
- Neverin
- Nieden
- Niendorf
- Nienhagen
- Niepars
- Nossendorf
- Nossentiner Hütte
- Nostorf
- Nustrow

- Obere Warnow

- Pampow
- Pantelitz
- Papendorf (Vorpommern)
- Papendorf (Warnow)
- Papenhagen
- Papenhusen
- Parchim (Kreisstadt)
- Parchtitz
- Pasewalk
- Passee
- Passow
- Pätow-Steegen
- Patzig
- Peenehagen
- Peenemünde
- Penkow
- Penkun
- Penzin
- Penzlin
- Perlin
- Petersdorf
- Picher
- Pingelshagen
- Pinnow
- Plaaz
- Plate
- Plau am See
- Plöwen
- Plüschow
- Pokrent
- Pölchow
- Polzow
- Poppendorf
- Poseritz
- Postlow

- Pragsdorf
- Prebberede
- Preetz
- Prerow
- Priborn
- Priepert
- Pripsleben
- Prislich
- Pritzier
- Prohn
- Pruchten
- Pudagla
- Putbus
- Putgarten

- Raben Steinfeld
- Ralswiek
- Rambin
- Ramin
- Rankwitz
- Rappin
- Rastow
- Rechlin
- Reddelich
- Redefin
- Rehna
- Reimershagen
- Rerik
- Retschow
- Ribnitz-Damgarten
- Richtenberg
- Rieps
- Ritzerow
- Röbel/Müritz
- Röckwitz
- Roduchelstorf
- Roggendorf
- Roggenstorf
- Roggentin (bei Neustrelitz)
- Roggentin (bei Rostock)
- Rögnitz
- Rollwitz
- Rom
- Rosenow
- Rossin
- Rossow
- Rostock
- Rothemühl

- Rothenklempenow
- Rövershagen
- Rubenow
- Rubkow
- Rühn
- Rukieten
- Rüting

- Saal
- Sagard
- Samtens
- Sanitz
- Sarmstorf
- Sarnow
- Sarow
- Sassen-Trantow
- Sassnitz
- Satow
- Sauzin
- Schaprode
- Schildetal
- Schlagsdorf
- Schlemmin
- Schmatzin
- Schönbeck
- Schönberg
- Schönfeld
- Schönhausen
- Schönwalde
- Schorssow
- Schossin
- Schwaan
- Schwanheide
- Schwarz
- Schwasdorf
- Schwerin
- Schwinkendorf
- Seehof
- Sehlen
- Sellin
- Selmsdorf
- Selpin
- Semlow
- Setzin
- Severin
- Siedenbollentin
- Siedenbrünzow
- Sietow

- Siggelkow
- Silz
- Sommersdorf
- Spantekow
- Splietsdorf
- Sponholz
- Spornitz
- Stäbelow
- Staven
- Stavenhagen, Reuterstadt
- Steesow
- Steffenshagen
- Steinfeld
- Steinhagen (Mecklenburg)
- Steinhagen (Vorpommern)
- Sternberg
- Stolpe (Mecklenburg)
- Stolpe (Peene)
- Stolpe auf Usedom
- Stralendorf
- Stralsund (Kreisstadt)
- Strasburg (Uckermark)
- Strohkirchen
- Stubbendorf
- Stuer
- Suckow
- Süderholz
- Sukow
- Sukow-Levitzow
- Sülstorf
- Sundhagen

- Tarnow
- Techentin
- Teldau
- Tessenow
- Tessin (bei Rostock)
- Tessin b. Boizenburg
- Testorf-Steinfort
- Teterow
- Thandorf
- Thelkow
- Thiessow
- Thulendorf
- Thürkow
- Toddin
- Torgelow
- Torgelow am See

- Torgelow-Holländerei
- Tramm
- Trassenheide
- Trent
- Tribsees
- Trinwillershagen
- Trollenhagen
- Tutow
- Tützpatz

- Ückeritz
- Ueckermünde
- Uelitz
- Ummanz
- Upahl
- Usedom
- Userin
- Utecht
- Utzedel

- Varchentin
- Veelböken
- Velgast
- Vellahn
- Ventschow
- Verchen
- Vielank
- Vielist
- Viereck
- Vipperow
- Vitense
- Vogelsang-Warsin
- Voigtsdorf
- Vollrathsruhe
- Völschow
- Vorbeck

- Wackerow
- Wahlstorf
- Walkendorf
- Walow
- Wardow
- Waren (Müritz)
- Warin
- Warlitz
- Warlow
- Warnkenhagen
- Warnow (bei Bützow)

- Warnow (bei Grevesmühlen)
- Warrenzin
- Warsow
- Wedendorfersee
- Weitendorf
- Weitenhagen (Vorpommern-Rügen)
- Weitenhagen (Vorpommern-Greifswald)
- Wendisch Baggendorf
- Wendisch Priborn
- Wendorf
- Werder (bei Altentreptow)
- Werder (bei Lübz)
- Wesenberg
- Wieck a. Darß
- Wiek
- Wiendorf
- Wildberg
- Wilhelmsburg
- Wismar (Kreisstadt)
- Wittenbeck
- Wittenburg
- Wittendörp
- Wittenförden
- Wittenhagen
- Witzin
- Wöbbelin
- Woggersin
- Wokuhl-Dabelow
- Wolde
- Woldegk
- Wolgast
- Wrangelsburg
- Wredenhagen
- Wulkenzin
- Wusterhusen
- Wustrow (Fischland)
- Wustrow (Meckl. Seenplatte)
- Zahrensdorf
- Zapel
- Zarnewanz
- Zarrendorf
- Zarrentin am Schaalsee
- Zehna
- Zemitz
- Zempin
- Zepelin
- Zepkow
- Zerrenthin
- Zettemin

- Zickhusen
- Ziegendorf
- Zierow
- Zierzow
- Ziesendorf
- Ziethen
- Zingst
- Zinnowitz
- Zirchow
- Zirkow
- Zirzow
- Zislow
- Zölkow
- Zülow
- Zurow
- Züsow
- Züssow

Local Governments and Local Government Associations in Niedersachsen

- Achim
- Adelebsen
- Adelheidsdorf
- Adenbüttel
- Adendorf
- Adenstedt
- Aerzen
- Affinghausen
- Agathenburg
- Ahausen
- Ahlden (Aller)
- Ahlerstedt
- Ahnsbeck
- Ahnsen
- Alfeld (Leine)
- Alfhausen
- Alfstedt
- Algermissen
- Almstedt
- Altenau
- Altenmedingen
- Amelinghausen
- Amt Neuhaus
- Anderlingen
- Andervenne
- Ankum
- Apelern

- Apen
- Apensen
- Appel
- Arholzen
- Armstorf
- Artlenburg
- Asendorf (Lkr.Diepholz)
- Asendorf (Nordheide)
- Auetal
- Auhagen
- Aurich (Kreisstadt)
- Axstedt

- Bad Bederkesa
- Bad Bentheim
- Badbergen
- Bad Bevensen
- Bad Bodenteich
- Baddeckenstedt
- Bad Eilsen
- Badenhausen
- Bad Essen
- Bad Fallingbostel (Kreisstadt)
- Bad Gandersheim
- Bad Grund (Harz)
- Bad Harzburg
- Bad Iburg
- Bad Laer
- Bad Lauterberg im Harz
- Bad Münder am Deister
- Bad Nenndorf
- Bad Pyrmont
- Bad Rothenfelde
- Bad Sachsa
- Bad Salzdetfurth
- Bad Zwischenahn
- Bahrdorf
- Bahrenborstel
- Bakum
- Balge
- Balje
- Baltrum
- Banteln
- Bardowick
- Barenburg
- Barendorf
- Bargstedt
- Barnstedt

- Barnstorf
- Barsinghausen
- Barßel
- Barum (Lkr.Lüneburg)
- Barum (Lkr.Uelzen)
- Barver
- Barwedel
- Basdahl
- Bassum
- Bawinkel
- Beckdorf
- Beckedorf
- Beckeln
- Beedenbostel
- Beesten
- Beierstedt
- Belm
- Belum
- Bendestorf
- Berge
- Bergen (Lkr.Celle)
- Bergen an der Dumme
- Bergfeld
- Berne
- Bersenbrück
- Berumbur
- Betheln
- Betzendorf
- Bevern
- Beverstedt
- Bienenbüttel
- Bilshausen
- Binnen
- Bippen
- Bispingen
- Bissendorf
- Bleckede
- Blender
- Bliedersdorf
- Blomberg
- Bockenem
- Bockhorn
- Bockhorst
- Bodenfelde
- Bodensee
- Bodenwerder
- Boffzen
- Böhme

- Bohmte
- Boitze
- Bokensdorf
- Bomlitz
- Börger
- Borkum
- Börßum
- Borstel
- Bösel
- Bötersen
- Bothel
- Bovenden
- Brackel
- Brake (Unterweser) (Kreisstadt)
- Bramsche
- Bramstedt
- Braunlage
- Braunschweig
- Breddenberg
- Breddorf
- Bremervörde
- Brest
- Brevörde
- Brietlingen
- Brinkum
- Brockel
- Bröckel
- Brockum
- Brome
- Bruchhausen-Vilsen
- Brüggen
- Buchholz
- Buchholz (Aller)
- Buchholz in der Nordheide
- Bückeburg
- Bücken
- Büddenstedt
- Bühren
- Bülkau
- Bülstedt
- Bunde
- Burgdorf (Landkreis Wolfenbüttel)
- Burgdorf (Region Hannover)
- Burgwedel
- Burweg
- Butjadingen
- Buxtehude

- Cadenberge
- Calberlah
- Cappel
- Cappeln (Oldenburg)
- Celle (Kreisstadt)
- Clausthal-Zellerfeld
- Clenze
- Cloppenburg (Kreisstadt)
- Colnrade
- Coppenbrügge
- Coppengrave
- Cramme
- Cremlingen
- Cuxhaven (Kreisstadt)
- Dahlem
- Dahlenburg
- Dahlum
- Damme
- Damnatz
- Danndorf
- Dannenberg (Elbe)
- Dassel
- Dedelstorf
- Deensen
- Deinste
- Deinstedt
- Delligsen
- Delmenhorst
- Denkte
- Derental
- Dersum
- Despetal
- Detern
- Dettum
- Deutsch Evern
- Dickel
- Didderse
- Diekholzen
- Dielmissen
- Diepenau
- Diepholz (Kreisstadt)
- Dinklage
- Dissen am Teutoburger Wald
- Dohren (Emsland)
- Dohren (Nordheide)
- Dollern
- Dornum
- Dörpen

- Dorstadt
- Dorum
- Dörverden
- Dötlingen
- Drage
- Drakenburg
- Drangstedt
- Dransfeld
- Drebber
- Drentwede
- Drestedt
- Driftsethe
- Drochtersen
- Düdenbüttel
- Duderstadt
- Duingen
- Dünsen
- Dunum

- Ebergötzen
- Eberholzen
- Ebersdorf
- Ebstorf
- Echem
- Edemissen
- Edewecht
- Egestorf
- Eggermühlen
- Ehra-Lessien
- Ehrenburg
- Eickeloh
- Eicklingen
- Eime
- Eimen
- Eimke
- Einbeck
- Eisdorf
- Elbe
- Elbingerode
- Eldingen
- Elmlohe
- Elsdorf
- Elsfleth
- Elze
- Embsen
- Emden
- Emlichheim
- Emmendorf

- Emmerthal
- Emsbüren
- Emstek
- Emtinghausen
- Engden
- Engelschoff
- Erkerode
- Esche
- Eschede
- Eschershausen
- Esens
- Essel
- Essen (Oldenburg)
- Esterwegen
- Estorf (Lkr.Stade)
- Estorf (Weser)
- Everode
- Eversmeer
- Evessen
- Eydelstedt
- Eyendorf
- Eystrup

- Farven
- Faßberg
- Filsum
- Fintel
- Firrel
- Flögeln
- Flöthe
- Frankenfeld
- Freden (Leine)
- Fredenbeck
- Freiburg/Elbe
- Freistatt
- Frellstedt
- Freren
- Fresenburg
- Friedeburg
- Friedland
- Friesoythe
- Fürstenau
- Fürstenberg

- Ganderkesee
- Gandesbergen
- Garbsen
- Garlstorf

- Garrel
- Garstedt
- Gartow
- Geeste
- Gehrde
- Gehrden
- Georgsdorf
- Georgsmarienhütte
- Gerdau
- Gersten
- Getelo
- Gevensleben
- Geversdorf
- Gieboldehausen
- Gielde
- Giesen
- Gifhorn (Kreisstadt)
- Gilten
- Gittelde
- Glandorf
- Gleichen
- Gnarrenburg
- Gödenstorf
- Göhrde
- Goldenstedt
- Gölenkamp
- Golmbach
- Gorleben
- Goslar (Kreisstadt)
- Göttingen (Kreisstadt)
- Grafhorst
- Grasberg
- Grasleben
- Grethem
- Gronau (Leine)
- Groß Berßen
- Großefehn
- Großenkneten
- Großenwörden
- Großheide
- Groß Ippener
- Groß Meckelsen
- Groß Oesingen
- Groß Twülpstedt
- Grünendeich
- Guderhandviertel
- Gusborn

- Gyhum

- Habighorst
- Hademstorf
- Hage
- Hagen am Teutoburger Wald
- Hagen im Bremischen
- Hagenburg
- Hagermarsch
- Hahausen
- Halbemond
- Halle (b.Neuenhaus)
- Halle (Weserbergland)
- Halvesbostel
- Hambergen
- Hambühren
- Hämelhausen
- Hameln (Kreisstadt)
- Hamersen
- Hammah
- Handeloh
- Handorf
- Handrup
- Hankensbüttel
- Hannover (Landes- u. Regionshauptstadt)
- Hann. Münden
- Hanstedt (Lkr.Uelzen)
- Hanstedt (Nordheide)
- Harbarnsen
- Hardegsen
- Haren (Ems)
- Harmstorf
- Harpstedt
- Harsefeld
- Harsum
- Hasbergen
- Haselünne
- Haßbergen
- Hassel (Weser)
- Hassendorf
- Haste
- Hatten
- Hattorf am Harz
- Häuslingen
- Haverlah
- Hechthausen
- Hedeper
- Heede

- Heemsen
- Heere
- Heeslingen
- Heeßen
- Hehlen
- Heidenau
- Heinade
- Heinbockel
- Heiningen
- Heinsen
- Hellwege
- Helmstedt (Kreisstadt)
- Helpsen
- Helvesiek
- Hemmingen
- Hemmoor
- Hemsbünde
- Hemslingen
- Hemsloh
- Hepstedt
- Hermannsburg
- Herzberg am Harz
- Herzlake
- Hesel
- Hespe
- Hessisch Oldendorf
- Heuerßen
- Heyen
- Hildesheim (Kreisstadt)
- Hilgermissen
- Hilkenbrook
- Hillerse
- Hilter am Teutoburger Wald
- Himbergen
- Himmelpforten
- Hinte
- Hipstedt
- Hittbergen
- Hitzacker (Elbe)
- Hodenhagen
- Höfer
- Höhbeck
- Hohenhameln
- Hohne
- Hohnhorst
- Hohnstorf (Elbe)
- Holdorf
- Holenberg

- Holle
- Hollenstedt
- Hollern-Twielenfleth
- Hollnseth
- Holste
- Holtgast
- Holtland
- Holzen
- Holzminden (Kreisstadt)
- Hoogstede
- Hörden am Harz
- Hornburg
- Horneburg
- Horstedt
- Hoya
- Hoyerhagen
- Hoyershausen
- Hude (Oldenburg)
- Hüde
- Hülsede
- Husum
- Hüven

- Ihlienworth
- Ihlow
- Ilsede
- Ingeleben
- Isenbüttel
- Isernhagen
- Isterberg
- Itterbeck

- Jade
- Jameln
- Jelmstorf
- Jembke
- Jemgum
- Jerxheim
- Jesteburg
- Jever (Kreisstadt)
- Jork
- Jühnde
- Juist

- Kakenstorf
- Kalbe
- Kalefeld
- Karwitz

- Katlenburg-Lindau
- Kettenkamp
- Kirchbrak
- Kirchdorf
- Kirchgellersen
- Kirchlinteln
- Kirchseelte
- Kirchtimke
- Kirchwalsede
- Kissenbrück
- Klein Berßen
- Klein Meckelsen
- Kluse
- Kneitlingen
- Köhlen
- Königslutter am Elm
- Königsmoor
- Kranenburg
- Krebeck
- Kreiensen
- Krummendeich
- Krummhörn
- Kührstedt
- Küsten
- Kutenholz

- Laar
- Laatzen
- Lachendorf
- Lage
- Lähden
- Lahn
- Lahstedt
- Lamspringe
- Lamstedt
- Landesbergen
- Landolfshausen
- Landwehr
- Langelsheim
- Langen (b.Bremerhaven)
- Langen (Emsland)
- Langendorf
- Langenhagen
- Langeoog
- Langlingen
- Langwedel
- Lastrup
- Lathen

- Lauenau
- Lauenbrück
- Lauenförde
- Lauenhagen
- Leer (Ostfriesland) (Kreisstadt)
- Leese
- Leezdorf
- Lehe
- Lehre
- Lehrte
- Leiferde
- Lembruch
- Lemförde
- Lemgow
- Lemwerder
- Lengede
- Lengenbostel
- Lengerich
- Lenne
- Liebenau
- Liebenburg
- Lilienthal
- Lindern (Oldenburg)
- Lindhorst
- Lindwedel
- Lingen (Ems)
- Linsburg
- Lintig
- Lohne (Oldenburg)
- Löningen
- Lorup
- Loxstedt
- Lübberstedt
- Lübbow
- Lüchow (Wendland) (Kreisstadt)
- Luckau (Wendland)
- Lüder
- Lüdersburg
- Lüdersfeld
- Lüerdissen
- Luhden
- Lüneburg (Kreisstadt)
- Lünne
- Lütetsburg
- Lutter am Barenberge

- Maasen
- Marienhafe

- Marienhagen
- Mariental
- Marklohe
- Marl
- Marschacht
- Martfeld
- Marxen
- Mechtersen
- Meerbeck
- Meine
- Meinersen
- Melbeck
- Melle
- Mellinghausen
- Menslage
- Meppen (Kreisstadt)
- Merzen
- Messenkamp
- Messingen
- Midlum
- Misselwarden
- Mittelnkirchen
- Mittelstenahe
- Moisburg
- Molbergen
- Moormerland
- Moorweg
- Moringen
- Müden (Aller)
- Mulsum
- Munster

- Nahrendorf
- Natendorf
- Neetze
- Negenborn
- Nenndorf
- Neubörger
- Neu Darchau
- Neuenhaus
- Neuenkirchen (Altes Land)
- Neuenkirchen (b.Bassum)
- Neuenkirchen (Land Hadeln)
- Neuenkirchen (Lkr.Osnabrück)
- Neuenkirchen (Lüneb.Heide)
- Neuenkirchen-Vörden
- Neuharlingersiel
- Neuhaus (Oste)

- Neuhof
- Neukamperfehn
- Neulehe
- Neuschoo
- Neustadt am Rübenberge
- Neu Wulmstorf
- Niederlangen
- Niedernwöhren
- Niemetal
- Nienburg/Weser (Kreisstadt)
- Nienhagen
- Nienstädt
- Norden
- Nordenham
- Norderney
- Nordholz
- Nordhorn (Kreisstadt)
- Nordleda
- Nordsehl
- Nordstemmen
- Nörten-Hardenberg
- Northeim (Kreisstadt)
- Nortmoor
- Nortrup
- Nottensdorf

- Oberlangen
- Oberndorf
- Obernfeld
- Obernholz
- Obernkirchen
- Ochtersum
- Odisheim
- Oederquart
- Oerel
- Oetzen
- Ohne
- Ohrum
- Oldenburg (Oldenburg)
- Oldendorf (Lkr.Stade)
- Oldendorf (Luhe)
- Osloß
- Osnabrück (Kreisstadt)
- Osteel
- Osten
- Osterbruch
- Ostercappeln
- Ostereistedt

- Osterholz-Scharmbeck (Kreisstadt)
- Osterode am Harz (Kreisstadt)
- Osterwald
- Ostrhauderfehn
- Ottenstein
- Otter
- Otterndorf
- Ottersberg
- Ovelgönne
- Oyten

- Padingbüttel
- Papenburg
- Parsau
- Pattensen
- Pegestorf
- Peine (Kreisstadt)
- Pennigsehl
- Pohle
- Polle
- Pollhagen
- Prezelle
- Prinzhöfte

- Quakenbrück
- Quendorf
- Querenhorst
- Quernheim

- Räbke
- Radbruch
- Raddestorf
- Rastdorf
- Rastede
- Rätzlingen
- Rechtsupweg
- Reeßum
- Regesbostel
- Rehburg-Loccum
- Rehden
- Rehlingen
- Reinstorf
- Remlingen
- Renkenberge
- Rennau
- Reppenstedt
- Rethem (Aller)
- Rhade

- Rhauderfehn
- Rhede (Ems)
- Rheden
- Rhumspringe
- Ribbesbüttel
- Riede
- Rieste
- Ringe
- Ringstedt
- Rinteln
- Ritterhude
- Rodenberg
- Rodewald
- Rohrsen
- Roklum
- Rollshausen
- Römstedt
- Ronnenberg
- Rosche
- Rosdorf
- Rosengarten
- Rotenburg (Wümme) (Kreisstadt)
- Rötgesbüttel
- Rüdershausen
- Rühen
- Rullstorf

- Sachsenhagen
- Salzbergen
- Salzgitter
- Salzhausen
- Salzhemmendorf
- Samern
- Sandbostel
- Sande
- Sandstedt
- Sarstedt
- Sassenburg
- Saterland
- Sauensiek
- Schapen
- Scharnebeck
- Scharnhorst
- Scheden
- Scheeßel
- Schellerten
- Schiffdorf
- Schladen

- Schnackenburg
- Schnega
- Schneverdingen
- Scholen
- Schönewörde
- Schöningen
- Schöppenstedt
- Schortens
- Schulenberg im Oberharz
- Schüttorf
- Schwaförden
- Schwanewede
- Schwarme
- Schwarmstedt
- Schweindorf
- Schweringen
- Schwerinsdorf
- Schwienau
- Schwülper
- Seeburg
- Seedorf
- Seelze
- Seesen
- Seevetal
- Seggebruch
- Sehlde
- Sehlem
- Sehnde
- Selsingen
- Semmenstedt
- Seulingen
- Sibbesse
- Sickte
- Siedenburg
- Sittensen
- Soderstorf
- Sögel
- Söhlde
- Söllingen
- Soltau
- Soltendieck
- Sottrum
- Spahnharrenstätte
- Spelle
- Spiekeroog
- Sprakensehl
- Springe
- Stade (Kreisstadt)

- Stadland
- Stadthagen (Kreisstadt)
- Stadtoldendorf
- Staffhorst
- Staufenberg
- Stavern
- Stedesdorf
- Steimbke
- Steinau
- Steinfeld (Oldenburg)
- Steinhorst
- Steinkirchen
- Stelle
- Stemmen
- Stemshorn
- Steyerberg
- Stinstedt
- Stöckse
- Stoetze
- Stolzenau
- Stuhr
- Südbrookmerland
- Suderburg
- Südergellersen
- Sudwalde
- Suhlendorf
- Sulingen
- Süpplingen
- Süpplingenburg
- Süstedt
- Sustrum
- Surwold
- Suthfeld
- Syke

- Tappenbeck
- Tarmstedt
- Tespe
- Thedinghausen
- Thomasburg
- Thuine
- Tiddische
- Tiste
- Toppenstedt
- Tostedt
- Tosterglope
- Trebel
- Tülau

- Twieflingen
- Twist
- Twistringen

- Uchte
- Uehrde
- Uelsen
- Uelzen (Kreisstadt)
- Uetze
- Ummern
- Undeloh
- Unterlüß
- Upgant-Schott
- Uplengen
- Uslar
- Utarp
- Uthlede

- Vahlberg
- Vahlbruch
- Vahlde
- Varel
- Varrel
- Vastorf
- Vechelde
- Vechta (Kreisstadt)
- Velpke
- Veltheim (Ohe)
- Verden (Aller) (Kreisstadt)
- Vienenburg
- Vierden
- Vierhöfen
- Visbek
- Visselhövede
- Vögelsen
- Vollersode
- Voltlage
- Vordorf
- Vorwerk
- Vrees

- Waake
- Waddeweitz
- Wagenfeld
- Wagenhoff
- Wahrenholz
- Walchum
- Walkenried

- Wallenhorst
- Wallmoden
- Walsrode
- Wangelnstedt
- Wangerland
- Wangerooge
- Wanna
- Warberg
- Wardenburg
- Warmsen
- Warpe
- Wasbüttel
- Wathlingen
- Wedemark
- Weener
- Weenzen
- Wehrbleck
- Welle
- Wendeburg
- Wendisch Evern
- Wennigsen (Deister)
- Wenzendorf
- Werdum
- Werlaburgdorf
- Werlte
- Werpeloh
- Wesendorf
- Weste
- Westergellersen
- Westerholt
- Westerstede (Kreisstadt)
- Westertimke
- Westerwalsede
- Westfeld
- Westoverledingen
- Wetschen
- Wettrup
- Weyhausen
- Weyhe
- Wieda
- Wiedensahl
- Wiefelstede
- Wielen
- Wienhausen
- Wiesmoor
- Wietmarschen
- Wietze
- Wietzen

- Wietzendorf
- Wildemann
- Wildeshausen (Kreisstadt)
- Wilhelmshaven
- Wilstedt
- Wilsum
- Windhausen
- Wingst
- Winkelsett
- Winnigstedt
- Winsen (Aller)
- Winsen (Luhe) (Kreisstadt)
- Winzenburg
- Wippingen
- Wirdum
- Wischhafen
- Wistedt
- Wittingen
- Wittmar
- Wittmund (Kreisstadt)
- Wittorf
- Wohnste
- Wolfenbüttel (Kreisstadt)
- Wolfsburg
- Wollbrandshausen
- Wollershausen
- Wölpinghausen
- Wolsdorf
- Woltersdorf
- Woltershausen
- Worpswede
- Wremen
- Wrestedt
- Wriedel
- Wulfsen
- Wulften am Harz
- Wulsbüttel
- Wunstorf
- Wustrow (Wendland)

- Zernien
- Zetel
- Zeven
- Zorge

Local Governments and Local Government Associations in Nordrhein-Westfalen

[396 entries missing]

Local Governments and Local Government Associations in Rheinland-Pfalz

- Aach
- Abentheuer
- Abtweiler
- Acht
- Achtelsbach
- Adenbach
- Affler
- Ahrbrück
- Ailertchen
- Albersweiler
- Albessen
- Albig
- Albisheim (Pfrimm)
- Alf
- Alflen
- Alken
- Allenbach
- Allendorf
- Allenfeld
- Almersbach
- Alpenrod
- Alsbach
- Alsdorf (Eifel)
- Alsdorf (Westerwald) - Alsenz
- Alsheim
- Altdorf
- Altenahr
- Altenbamberg
- Altendiez
- Altenglan
- Altenkirchen
- Alterkülz
- Althornbach
- Altlay
- Altleiningen
- Altrich
- Altscheid
- Altstrimmig
- Altweidelbach
- Ammeldingen an der Our
- Ammeldingen bei Neuerburg
- Anhausen
- Anschau
- Antweiler

- Appenheim
- Arbach
- Aremberg
- Arenrath
- Arft
- Argenschwang
- Argenthal
- Armsheim
- Arnshöfen
- Arzbach
- Arzfeld
- Asbach (Hunsrück)
- Asbach (Westerwald)
- Aschbach
- Aspisheim
- Astert
- Attenhausen
- Atzelgift
- Auderath
- Auel
- Auen
- Aull
- Auw an der Kyll
- Auw bei Prüm
- Ayl

- Baar
- Bachenberg
- Bad Bertrich
- Badem
- Badenhard
- Badenheim
- Baldringen
- Balduinstein
- Balesfeld
- Bann
- Bannberscheid
- Barbelroth
- Bärenbach (b.Idar-Oberstein)
- Bärenbach (Hunsrück)
- Barweiler
- Bärweiler
- Basberg
- Bassenheim
- Battenberg (Pfalz)
- Battweiler
- Bauler (Landkreis Ahrweiler)
- Bauler (Eifelkreis Bitburg-Prüm)

- Bausendorf
- Baustert
- Bayerfeld-Steckweiler
- Becheln
- Bechenheim
- Becherbach (Pfalz)
- Becherbach bei Kirn
- Bechhofen
- Bechtheim
- Bechtolsheim
- Bedesbach
- Beilingen
- Beilstein
- Beindersheim
- Beinhausen
- Bekond
- Belg
- Belgweiler
- Bell (b.Mendig)
- Bell (Hunsrück)
- Bellheim
- Bellingen
- Beltheim
- Bengel
- Bennhausen
- Benzweiler
- Bereborn
- Berenbach
- Berg (b.Ahrweiler)
- Berg (Pfalz)
- Berg (Taunus)
- Bergen
- Bergenhausen
- Berghausen
- Berglangenbach
- Berglicht
- Bergweiler
- Berkoth
- Berlingen
- Bermel
- Bermersheim
- Bermersheim vor der Höhe
- Berndorf
- Berndroth
- Berod bei Hachenburg
- Berod bei Wallmerod
- Berscheid
- Berschweiler bei Baumholder

- Berschweiler bei Kirn
- Berzhahn
- Berzhausen
- Bescheid
- Betteldorf
- Bettendorf
- Bettenfeld
- Bettingen
- Beulich
- Beuren (Eifel)
- Beuren (Hochwald)
- Bickenbach
- Bickendorf
- Biebelnheim
- Biebelsheim
- Biebern
- Biebrich
- Biedershausen
- Biedesheim
- Biersdorf am See
- Biesdorf
- Bilkheim
- Billigheim-Ingenheim
- Binningen
- Binsfeld
- Birgel
- Birkenbeul
- Birkenheide
- Birken-Honigsessen
- Birkenhördt
- Birkheim
- Birkweiler
- Birlenbach
- Birnbach
- Birresborn
- Birtlingen
- Bischheim
- Bissersheim
- Bisterschied
- Bitzen
- Blankenrath
- Blaubach
- Bleckhausen
- Bleialf
- Bobenheim am Berg
- Bobenthal
- Böbingen
- Böchingen

- Bockenau
- Bockenheim an der Weinstraße
- Boden
- Bodenbach
- Bodenheim
- Bogel
- Bolanden
- Bollenbach
- Böllenborn
- Bollendorf
- Bölsberg
- Bonefeld
- Bonerath
- Bongard
- Boos (Eifel)
- Boos (Nahe)
- Börfink
- Borler
- Bornheim (Pfalz)
- Bornheim (Rheinhessen)
- Bornich
- Borod
- Börrstadt
- Börsborn
- Bosenbach
- Bottenbach
- Boxberg
- Brachbach
- Brachtendorf
- Brandscheid (Eifel)
- Brandscheid (Westerwald)
- Brauneberg
- Braunshorn
- Braunweiler
- Brauweiler
- Brecht
- Breit
- Breitenau
- Breitenbach
- Breitenheim
- Breitenthal
- Breitscheid (Hunsrück)
- Breitscheid (Westerwald)
- Breitscheidt
- Bremberg
- Bremm
- Brenk
- Bretthausen

- Bretzenheim
- Breunigweiler
- Brey
- Briedel
- Brieden
- Briedern
- Brimingen
- Brockscheid
- Brodenbach
- Brohl
- Brohl-Lützing
- Bruch
- Bruchertseifen
- Bruchhausen
- Bruchmühlbach-Miesau
- Bruchweiler
- Bruchweiler-Bärenbach
- Brücken (b.Birkenfeld)
- Brücken (Pfalz)
- Brücktal
- Bruschied
- Bruttig-Fankel
- Bubach
- Bubenheim (Pfalz)
- Bubenheim (Rheinhessen)
- Buborn
- Buch (Hunsrück)
- Buch (Taunus)
- Büchel
- Büchenbeuren
- Buchet
- Buchholz (Westerwald)
- Budenbach
- Büdesheim
- Büdlich
- Buhlenberg
- Bullay
- Bundenbach
- Bundenthal
- Burbach
- Bürdenbach
- Burg (Eifel)
- Burg (Mosel)
- Burgbrohl
- Burgen (Hunsrück)
- Burgen (Mosel)
- Burglahr
- Burgschwalbach

- Burgsponheim
- Burrweiler
- Burtscheid
- Busenberg
- Busenhausen

- Caan
- Callbach
- Carlsberg
- Charlottenberg
- Clausen
- Contwig
- Cramberg
- Cronenberg

- Daaden
- Dachsenhausen
- Dackenheim
- Dackscheid
- Dahlem
- Dahlheim
- Dahnen
- Dalberg
- Daleiden
- Dalheim
- Dambach
- Damflos
- Damscheid
- Dankerath
- Dannenfels
- Dannstadt-Schauernheim
- Darscheid
- Darstein
- Dasburg
- Dattenberg
- Datzeroth
- Daubach (Hunsrück)
- Daubach (Westerwald)
- Dausenau
- Dauwelshausen
- Daxweiler
- Dedenbach
- Deesen
- Deimberg
- Dellfeld
- Demerath
- Dennweiler-Frohnbach
- Densborn

- Dernau
- Dernbach (Landkreis Neuwied)
- Dernbach (Pfalz)
- Dernbach (Westerwald)
- Derschen
- Desloch
- Dessighofen
- Detzem
- Deudesfeld
- Deuselbach
- Dexheim
- Dhronecken
- Dichtelbach
- Dickendorf
- Dickenschied
- Dickesbach
- Dieblich
- Diefenbach
- Dielkirchen
- Dienethal
- Dienheim
- Dienstweiler
- Dierbach
- Dierfeld
- Dierscheid
- Diethardt
- Dietrichingen
- Dill
- Dillendorf
- Dimbach
- Dingdorf
- Dintesheim
- Dirmstein
- Ditscheid
- Dittelsheim-Heßloch
- Dittweiler
- Dockendorf
- Dockweiler
- Dodenburg
- Dohm-Lammersdorf
- Dohr
- Dolgesheim
- Dommershausen
- Donsieders
- Dörnberg
- Dorn-Dürkheim
- Dornholzhausen
- Dörrebach
- Dörrenbach

- Dörrmoschel
- Dörscheid
- Dörsdorf
- Dorsel
- Dorsheim
- Dörth
- Döttesfeld
- Drees
- Dreifelden
- Dreikirchen
- Dreis
- Dreisbach
- Dreis-Brück
- Dreisen
- Duchroth
- Dudeldorf
- Dudenhofen
- Dümpelfeld
- Dünfus
- Düngenheim
- Dunzweiler
- Duppach
- Dürrholz

- Ebernhahn
- Ebertshausen
- Ebertsheim
- Echternacherbrück
- Echtershausen
- Eckelsheim
- Eckenroth
- Eckersweiler
- Eckfeld
- Edesheim
- Ediger-Eller
- Ehlenz
- Ehlscheid
- Ehr
- Ehweiler
- Eich
- Eichelhardt
- Eichen
- Eichenbach
- Eilscheid
- Eimsheim
- Einig
- Einöllen
- Einselthum

- Eisenach
- Eisenschmitt
- Eisighofen
- Eitelborn
- Elben
- Elbingen
- Elchweiler
- Elkenroth
- Ellenberg
- Ellenhausen
- Ellenz-Poltersdorf
- Ellern (Hunsrück)
- Ellerstadt
- Ellscheid
- Ellweiler
- Elmstein
- Elsoff (Westerwald)
- Elzweiler
- Emmelbaum
- Emmerzhausen
- Endlichhofen
- Engelstadt
- Enkenbach-Alsenborn
- Enkirch
- Ensch
- Ensheim
- Enspel
- Enzen
- Eppelsheim
- Eppenberg
- Eppenbrunn
- Eppenrod
- Erbach
- Erbes-Büdesheim
- Erden
- Erdesbach
- Erfweiler
- Ergeshausen
- Erlenbach bei Dahn
- Erlenbach bei Kandel
- Ernst
- Ernzen
- Erpel
- Erpolzheim
- Ersfeld
- Erzenhausen
- Esch (b.Gerolstein)
- Esch (b.Wittlich)

- Eschbach (b.Nastätten)
- Eschbach (Pfalz)
- Eschfeld
- Esselborn
- Essenheim
- Essingen
- Eßlingen
- Eßweiler
- Esthal
- Etgert
- Etschberg
- Etteldorf
- Ettinghausen
- Ettringen
- Etzbach
- Eulenberg
- Eulenbis
- Eulgem
- Euscheid
- Eußerthal
- Ewighausen

- Fachbach
- Faid
- Falkenstein
- Farschweiler
- Fehl-Ritzhausen
- Feilbingert
- Feilsdorf
- Fell
- Fensdorf
- Ferschweiler
- Feuerscheid
- Feusdorf
- Fiersbach
- Filsen
- Filz
- Finkenbach-Gersweiler
- Fisch
- Fischbach bei Dahn
- Fischbach (b.Idar-Oberstein)
- Fischbach (b.Kaiserslautern)
- Fischbach-Oberraden
- Flacht
- Flammersfeld
- Flemlingen
- Fleringen
- Fließem

- Flomborn
- Flonheim
- Flörsheim-Dalsheim
- Flußbach
- Fluterschen
- Föckelberg
- Föhren
- Fohren-Linden
- Forst an der Weinstraße
- Forst (b.Wissen, Sieg)
- Forst (Eifel)
- Forst (Hunsrück)
- Forstmehren
- Framersheim
- Frankelbach
- Frankeneck
- Frankenstein
- Frankweiler
- Franzenheim
- Frauenberg
- Freckenfeld
- Frei-Laubersheim
- Freilingen
- Freimersheim (Pfalz)
- Freimersheim (Rheinhessen)
- Freirachdorf
- Freisbach
- Frettenheim
- Freudenburg
- Friedelsheim
- Friedewald
- Friesenhagen
- Friesenheim
- Frohnhofen
- Fronhofen
- Frücht
- Fuchshofen
- Fürfeld
- Fürthen
- Fußgönheim

- Gabsheim
- Gackenbach
- Galenberg
- Gamlen
- Gappenach
- Gau-Bickelheim
- Gau-Bischofsheim

- Gauersheim
- Gaugrehweiler
- Gau-Heppenheim
- Gau-Odernheim
- Gau-Weinheim
- Gebhardshain
- Gebroth
- Gefell
- Gehlert
- Gehlweiler
- Gehrweiler
- Geichlingen
- Geilnau
- Geiselberg
- Geisfeld
- Geisig
- Gelenberg
- Gemmerich
- Gemünd
- Gemünden (Hunsrück)
- Gemünden (Westerwald)
- Gensingen
- Gentingen
- Gerach
- Gerbach
- Gerhardsbrunn
- Gering
- Gerolsheim
- Gevenich
- Gieleroth
- Gielert
- Gierschnach
- Giershausen
- Giesdorf
- Giesenhausen
- Gillenbeuren
- Gillenfeld
- Gilzem
- Gimbsheim
- Gimbweiler
- Gindorf
- Ginsweiler
- Gipperath
- Girkenroth
- Girod
- Gladbach
- Glanbrücken
- Glan-Münchweiler

- Glees
- Gleisweiler
- Gleiszellen-Gleishorbach
- Göcklingen
- Goddert
- Gödenroth
- Gollenberg
- Göllheim
- Gommersheim
- Gonbach
- Gondenbrett
- Gondershausen
- Gondorf
- Gönnersdorf (b.Bad Breisig)
- Gönnersdorf (Eifel)
- Gönnheim
- Görgeshausen
- Gornhausen
- Gösenroth
- Gossersweiler-Stein
- Graach an der Mosel
- Gräfendhron
- Gransdorf
- Greimerath (b.Trier)
- Greimerath (Eifel)
- Greimersburg
- Grenderich
- Griebelschied
- Gries
- Grimburg
- Grolsheim
- Großbundenbach
- Großfischlingen
- Großholbach
- Großkampenberg
- Großkarlbach
- Großlangenfeld
- Großlittgen
- Großmaischeid
- Großniedesheim
- Großseifen
- Großsteinhausen
- Grumbach
- Grünebach
- Guckheim
- Gückingen
- Guldental
- Güllesheim

- Gumbsheim
- Gunderath
- Gundersheim
- Gundersweiler
- Gundheim
- Guntersblum
- Gusenburg
- Gusterath
- Gutenacker
- Gutenberg
- Gutweiler

- Habscheid
- Hackenheim
- Hahn am See
- Hahn bei Marienberg
- Hahn (Hunsrück)
- Hahnenbach
- Hahnheim
- Hahnstätten
- Hahnweiler
- Hainau
- Hainfeld
- Halbs
- Hallgarten
- Hallschlag
- Halsdorf
- Halsenbach
- Hambach
- Hambuch
- Hamm am Rhein
- Hamm (Eifel)
- Hamm (Sieg)
- Hammerstein
- Hangen-Weisheim
- Hanhofen
- Hanroth
- Harbach
- Hardert
- Hardt
- Hargarten
- Hargesheim
- Harschbach
- Harscheid
- Harspelt
- Hartenfels
- Harthausen
- Härtlingen

- Harxheim
- Hasborn
- Haschbach am Remigiusberg
- Haserich
- Hasselbach (Hunsrück)
- Hasselbach (Westerwald)
- Hattert
- Hattgenstein
- Hatzenbühl
- Hatzenport
- Hauenstein
- Hauptstuhl
- Hauroth
- Hausbay
- Hausen (Hunsrück)
- Hausen (Wied)
- Hausten
- Hausweiler
- Hecken
- Heckenbach
- Heckenmünster
- Heckhuscheid
- Heddert
- Hefersweiler
- Heidenburg
- Heidesheim am Rhein
- Heidweiler
- Heilbach
- Heilberscheid
- Heilenbach
- Heiligenmoschel
- Heiligenroth
- Heimbach
- Heimborn
- Heimweiler
- Heinzenbach
- Heinzenberg
- Heinzenhausen
- Heisdorf
- Heistenbach
- Helferskirchen
- Hellenhahn-Schellenberg
- Hellertshausen
- Helmenzen
- Helmeroth
- Heltersberg
- Hemmelzen
- Henau

- Hennweiler
- Henschtal
- Hentern
- Herborn
- Herbstmühle
- Herchweiler
- Herforst
- Hergenfeld
- Hergenroth
- Hergersweiler
- Herl
- Hermersberg
- Herold
- Herren-Sulzbach
- Herresbach
- Herrstein
- Herschbach
- Herschbach (Oberwesterwald)
- Herschberg
- Herschbroich
- Herschweiler-Pettersheim
- Hersdorf
- Herxheim am Berg
- Herxheim bei Landau/Pfalz
- Herxheimweyher
- Herzfeld
- Heßheim
- Hesweiler
- Hettenhausen
- Hettenleidelheim
- Hettenrodt
- Hetzerath
- Heuchelheim bei Frankenthal
- Heuchelheim-Klingen
- Heupelzen
- Heuzert
- Hilgenroth
- Hilgert
- Hillesheim
- Hillscheid
- Hilscheid
- Hilst
- Himmighofen
- Hintertiefenbach
- Hinterweidenthal
- Hinterweiler
- Hinzenburg
- Hinzert-Pölert

- Hinzweiler
- Hirschberg
- Hirschfeld (Hunsrück)
- Hirschhorn/Pfalz
- Hirschthal
- Hirten
- Hirz-Maulsbach
- Hisel
- Hochborn
- Hochdorf-Assenheim
- Hochscheid
- Hochspeyer
- Hochstadt (Pfalz)
- Hochstätten
- Höchstberg
- Höchstenbach
- Hochstetten-Dhaun
- Hockweiler
- Hof
- Hoffeld
- Höheinöd
- Höheischweiler
- Hohenfels-Essingen
- Hohenleimbach
- Hohenöllen
- Hohen-Sülzen
- Höhfröschen
- Höhn
- Holler
- Hollnich
- Holsthum
- Holzappel
- Holzbach
- Holzerath
- Holzhausen an der Haide
- Holzheim
- Homberg (b.Lauterecken)
- Homberg (Westerwald)
- Hömberg
- Hommerdingen
- Honerath
- Hönningen
- Hontheim
- Hoppstädten
- Hoppstädten-Weiersbach
- Horath
- Horbach (b.Simmertal)
- Horbach (Pfalz)

- Horbach (Westerwald)
- Horbruch
- Hördt
- Horhausen (Nassau)
- Horhausen (Westerwald)
- Höringen
- Horn
- Horperath
- Horrweiler
- Horschbach
- Hörscheid
- Hörschhausen
- Hosten
- Hottenbach
- Hövels
- Hübingen
- Hüblingen
- Hüffelsheim
- Hüffler
- Hümmel
- Hümmerich
- Hundsangen
- Hundsbach
- Hundsdorf
- Hungenroth
- Hunzel
- Hupperath
- Hütschenhausen
- Hütten
- Hütterscheid
- Hüttingen an der Kyll
- Hüttingen bei Lahr

- Idelberg
- Idenheim
- Idesheim
- Igel
- Ilbesheim (Donnersbergkreis)
- Ilbesheim bei Landau in der Pfalz
- Illerich
- Immerath
- Immert
- Immesheim
- Impflingen
- Imsbach
- Imsweiler
- Ingelbach
- Ingendorf

- Insheim
- Insul
- Ippenschied
- Irmenach
- Irmtraut
- Irrel
- Irrhausen
- Irsch
- Isenburg
- Isert
- Isselbach

- Jakobsweiler
- Jeckenbach
- Jettenbach
- Jockgrim
- Jucken
- Jugenheim in Rheinhessen
- Jünkerath

- Kaden
- Kadenbach
- Kaifenheim
- Kail
- Kalenborn (b.Altenahr)
- Kalenborn (b.Kaisersesch)
- Kalenborn-Scheuern
- Kalkofen
- Kallstadt
- Kalt
- Kaltenborn
- Kaltenengers
- Kaltenholzhausen
- Kammerforst
- Kamp-Bornhofen
- Kanzem
- Kapellen-Drusweiler
- Kaperich
- Kappel
- Kappeln
- Kapsweyer
- Karbach
- Karl
- Karlshausen
- Kasbach-Ohlenberg
- Kaschenbach
- Kasdorf
- Kasel

- Käshofen
- Kastel-Staadt
- Katzenbach
- Katzweiler
- Katzwinkel (Eifel)
- Katzwinkel (Sieg)
- Kausen
- Kehlbach
- Kehrig
- Keidelheim
- Kelberg
- Kell am See
- Kellenbach
- Kemmenau
- Kempenich
- Kempfeld
- Kenn
- Keppeshausen
- Kerben
- Kerpen (Eifel)
- Kerschenbach
- Kerzenheim
- Kescheid
- Kesfeld
- Kesseling
- Kesten
- Kestert
- Kettenhausen
- Kettenheim
- Kettig
- Kickeshausen
- Kindenheim
- Kinderbeuern
- Kindsbach
- Kinheim
- Kinzenburg
- Kirburg
- Kircheib
- Kirchheim an der Weinstraße
- Kirchsahr
- Kirchwald
- Kirchweiler
- Kirf
- Kirrweiler (b.Lauterecken)
- Kirrweiler (Pfalz)
- Kirsbach
- Kirschroth
- Kirschweiler

- Kisselbach
- Klausen
- Kleinbundenbach
- Kleinfischlingen
- Kleinich
- Kleinkarlbach
- Kleinlangenfeld
- Kleinmaischeid
- Kleinniedesheim
- Kleinsteinhausen
- Klein-Winternheim
- Kliding
- Klingelbach
- Klingenmünster
- Klosterkumbd
- Klotten
- Kludenbach
- Klüsserath
- Knittelsheim
- Knopp-Labach
- Knöringen
- Kobern-Gondorf
- Kölbingen
- Kollig
- Kollweiler
- Kolverath
- Kommen
- Köngernheim
- Königsau
- Königsfeld
- Konken
- Kopp
- Körborn
- Kordel
- Kördorf
- Korlingen
- Körperich
- Korweiler
- Kottenborn
- Kottenheim
- Kötterichen
- Kottweiler-Schwanden
- Köwerich
- Koxhausen
- Kraam
- Kradenbach
- Krähenberg
- Kratzenburg

- Krautscheid
- Kreimbach-Kaulbach
- Kretz
- Krickenbach
- Kriegsfeld
- Kronweiler
- Kroppach
- Kröppen
- Krottelbach
- Kröv
- Kruchten
- Kruft
- Krümmel
- Krummenau
- Krunkel
- Kuhardt
- Kuhnhöfen
- Külz (Hunsrück)
- Kümbdchen
- Kundert
- Kurtscheid
- Kyllburgweiler

- Lahr (Eifel)
- Lahr (Hunsrück)
- Lambertsberg
- Lambsborn
- Lampaden
- Landkern
- Landscheid
- Langenbach bei Kirburg
- Langenbach (Pfalz)
- Langenfeld (Eifel)
- Langenhahn
- Langenlonsheim
- Langenscheid
- Langenthal
- Langscheid
- Langsur
- Langweiler (b.Idar-Oberstein)
- Langweiler (b.Lauterecken)
- Langwieden
- Lascheid
- Lasel
- Laubach (Eifel)
- Laubach (Hunsrück)
- Laubenheim
- Laudert

- Laufeld
- Laufersweiler
- Laumersheim
- Lauperath
- Laurenburg
- Lauschied
- Lautersheim
- Lautert
- Lautzenbrücken
- Lautzenhausen
- Lehmen
- Leidenborn
- Leienkaul
- Leimbach (b.Adenau)
- Leimbach (b.Neuerburg)
- Leimen
- Leimersheim
- Leiningen
- Leinsweiler
- Leisel
- Leitzweiler
- Leiwen
- Lemberg
- Lettweiler
- Leubsdorf
- Leuterod
- Leutesdorf
- Lichtenborn
- Liebenscheid
- Liebshausen
- Lieg
- Lierfeld
- Lierschied
- Liesenich
- Lieser
- Ließem
- Limbach (b.Kirn)
- Limbach (Westerwald)
- Lind (b.Altenahr)
- Lind (b.Mayen)
- Linden (Pfalz)
- Linden (Westerwald)
- Lindenberg
- Lindenschied
- Lingenfeld
- Lingerhahn
- Linkenbach
- Lipporn

- Lirstal
- Lissendorf
- Lochum
- Löf
- Lohnsfeld
- Lohnweiler
- Lohrheim
- Löllbach
- Lollschied
- Longen
- Longkamp
- Longuich
- Lonnig
- Lonsheim
- Lorscheid
- Lörzweiler
- Lösnich
- Lötzbeuren
- Luckenbach
- Lückenburg
- Ludwigshöhe
- Ludwigswinkel
- Lug
- Lünebach
- Lustadt
- Lütz
- Lutzerath
- Lützkampen
- Luxem
- Lykershausen

- Macken
- Mackenbach
- Mackenrodt
- Mähren
- Maikammer
- Maisborn
- Maitzborn
- Malberg (Eifel)
- Malberg (Westerwald)
- Malbergweich
- Malborn
- Mammelzen
- Mandel
- Mandern
- Manderscheid
- Mannebach (b.Saarburg)
- Mannebach (Eifel)

- Mannweiler-Cölln
- Manubach
- Marienfels
- Marienhausen
- Marienrachdorf
- Maring-Noviand
- Marnheim
- Maroth
- Martinshöhe
- Martinstein
- Marzhausen
- Masburg
- Maßweiler
- Mastershausen
- Masthorn
- Matzenbach
- Matzerath
- Mauchenheim
- Mauden
- Mauel
- Mauschbach
- Maxdorf
- Maxsain
- Mayschoß
- Meckel
- Meckenbach (b.Birkenfeld)
- Meckenbach (b.Kirn)
- Meckenheim (Pfalz)
- Medard
- Meddersheim
- Meerfeld
- Mehlbach
- Mehlingen
- Mehren (Eifel)
- Mehren (Westerwald)
- Mehring
- Meinborn
- Meisburg
- Melsbach
- Mengerschied
- Menningen
- Merkelbach
- Merlscheid
- Mermuth
- Merschbach
- Mertesdorf
- Mertesheim
- Mertloch

- Merxheim
- Merzalben
- Merzkirchen
- Merzweiler
- Mesenich
- Messerich
- Mettendorf
- Mettenheim
- Metterich
- Mettweiler
- Metzenhausen
- Meudt
- Meuspath
- Michelbach (Hunsrück)
- Michelbach (Westerwald)
- Miehlen
- Miellen
- Minden
- Minderlittgen
- Minfeld
- Minheim
- Misselberg
- Mittelbrunn
- Mittelfischbach
- Mittelhof
- Mittelreidenbach
- Mittelstrimmig
- Mogendorf
- Molsberg
- Mölsheim
- Molzhain
- Mommenheim
- Monreal
- Monsheim
- Möntenich
- Monzelfeld
- Monzernheim
- Monzingen
- Moritzheim
- Mörlen
- Mörsbach
- Mörschbach
- Morscheid
- Morschheim
- Mörschied
- Mörsdorf
- Mörsfeld
- Morshausen

- Mörstadt
- Mosbruch
- Moschheim
- Moselkern
- Mückeln
- Müden (Mosel)
- Mudenbach
- Mudersbach
- Mudershausen
- Mühlpfad
- Mülbach
- Mülheim (Mosel)
- Müllenbach (b.Adenau)
- Müllenbach (b.Mayen)
- Münchwald
- Münchweiler am Klingbach
- Münchweiler an der Alsenz
- Münchweiler an der Rodalb
- Mündersbach
- Münk
- Münsterappel
- Münster-Sarmsheim
- Mürlenbach
- Müsch
- Müschenbach
- Musweiler
- Mutterschied
- Mützenich
- Muxerath

- Nachtsheim
- Nack
- Nackenheim
- Nannhausen
- Nanzdietschweiler
- Nasingen
- Nattenheim
- Naunheim
- Nauort
- Nauroth
- Naurath (Eifel)
- Naurath (Wald)
- Neef
- Nehren
- Neichen
- Neidenbach
- Neidenfels
- Neitersen

- Nentershausen
- Nerdlen
- Neroth
- Nerzweiler
- Netzbach
- Neu-Bamberg
- Neuburg am Rhein
- Neuendorf
- Neuerkirch
- Neuhäusel
- Neuheilenbach
- Neuhemsbach
- Neuhütten
- Neuleiningen
- Neumagen-Dhron
- Neunkhausen
- Neunkirchen am Potzberg
- Neunkirchen (Hunsrück)
- Neunkirchen (Westerwald)
- Neupotz
- Neustadt/Westerwald
- Neustadt (Wied)
- Newel
- Ney
- Nickenich
- Niederahr
- Niederalben
- Niederbachheim
- Niederbreitbach
- Niederbrombach
- Niederburg
- Niederdreisbach
- Niederdürenbach
- Niederelbert
- Niedererbach
- Niederfell
- Niederfischbach
- Niedergeckler
- Niederhambach
- Niederhausen (Nahe)
- Niederhausen an der Appel
- Niederheimbach
- Nieder-Hilbersheim
- Niederhofen
- Niederhorbach
- Niederhosenbach
- Niederirsen
- Niederkirchen (Westpfalz)

- Niederkirchen bei Deidesheim
- Nieder Kostenz
- Niederkumbd
- Niederlauch
- Niedermohr
- Niedermoschel
- Niederneisen
- Niederöfflingen
- Niederotterbach
- Niederpierscheid
- Niederraden
- Niederroßbach
- Niedersayn
- Niederscheidweiler
- Niederschlettenbach
- Niedersohren
- Niederstadtfeld
- Niederstaufenbach
- Niederstedem
- Niedersteinebach
- Niedert
- Niedertiefenbach
- Niederwallmenach
- Niederwambach
- Niederweiler (Eifel)
- Niederweiler (Hunsrück)
- Niederweis
- Niederwerth
- Nieder-Wiesen
- Niederwörresbach
- Niederzissen
- Niehl
- Niersbach
- Nierstein
- Nievern
- Nimshuscheid
- Nimsreuland
- Nister
- Nisterau
- Nisterberg
- Nister-Möhrendorf
- Nistertal
- Nittel
- Nitz
- Nochern
- Nohen
- Nohn
- Nomborn

- Norath
- Nordhofen
- Norheim
- Norken
- Nörtershausen
- Nothweiler
- Nünschweiler
- Nürburg
- Nusbaum
- Nußbach
- Nußbaum

- Oberahr
- Oberalben
- Oberarnbach
- Oberbachheim
- Oberbettingen
- Oberbillig
- Oberbrombach
- Oberdiebach
- Oberdreis
- Oberdürenbach
- Oberehe-Stroheich
- Oberelbert
- Oberelz
- Obererbach (b.Montabaur)
- Obererbach (Westerwald)
- Oberfell
- Oberfischbach
- Ober-Flörsheim
- Obergeckler
- Oberhaid
- Oberhambach
- Oberhausen (b.Bad Bergzabern)
- Oberhausen an der Appel
- Oberhausen an der Nahe
- Oberhausen bei Kirn
- Oberheimbach
- Ober-Hilbersheim
- Oberhonnefeld-Gierend
- Oberhosenbach
- Oberirsen
- Oberkail
- Oberkirn
- Ober Kostenz
- Oberlahr
- Oberlascheid
- Oberlauch

- Obernau
- Oberndorf
- Oberneisen
- Obernheim-Kirchenarnbach
- Obernhof
- Oberöfflingen
- Ober-Olm
- Oberotterbach
- Oberpierscheid
- Oberraden
- Oberreidenbach
- Oberrod
- Oberroßbach
- Oberscheidweiler
- Oberschlettenbach
- Obersimten
- Oberstadtfeld
- Oberstaufenbach
- Oberstedem
- Obersteinebach
- Oberstreit
- Obersülzen
- Obertiefenbach
- Oberwallmenach
- Oberwambach
- Oberweiler (Eifel)
- Oberweiler im Tal
- Oberweiler-Tiefenbach
- Oberweis
- Oberwies
- Oberwiesen
- Oberwörresbach
- Oberzissen
- Obrigheim (Pfalz)
- Ochtendung
- Ockenfels
- Ockenheim
- Ockfen
- Odenbach
- Odernheim am Glan
- Oelsberg
- Offenbach an der Queich
- Offenbach-Hundheim
- Offenheim
- Offstein
- Ohlenhard
- Ohlweiler
- Ohmbach

- Ollmuth
- Olmscheid
- Olsbrücken
- Olsdorf
- Ölsen
- Olzheim
- Onsdorf
- Oppertshausen
- Orbis
- Orenhofen
- Orfgen
- Orlenbach
- Ormont
- Orsfeld
- Osann-Monzel
- Osburg
- Osterspai
- Otterbach
- Ottersheim
- Ottersheim bei Landau
- Otterstadt
- Ötzingen
- Otzweiler

- Palzem
- Pantenburg
- Panzweiler
- Partenheim
- Paschel
- Patersberg
- Peffingen
- Pellingen
- Pelm
- Perscheid
- Petersberg
- Peterslahr
- Peterswald-Löffelscheid
- Pfaffen-Schwabenheim
- Pfalzfeld
- Pfeffelbach
- Philippsheim
- Pickließem
- Piesport
- Pillig
- Pintesfeld
- Pittenbach
- Plaidt
- Plascheid

- Platten
- Pleckhausen
- Plein
- Pleisweiler-Oberhofen
- Pleitersheim
- Pleizenhausen
- Plütscheid
- Pluwig
- Pohl
- Pölich
- Pommern
- Pomster
- Pottum
- Pracht
- Prath
- Preischeid
- Preist
- Pronsfeld
- Prümzurlay
- Puderbach
- Pünderich

- Queidersbach
- Quiddelbach
- Quirnbach (Westerwald)
- Quirnbach/Pfalz
- Quirnheim

- Racksen
- Ralingen
- Ramberg
- Rammelsbach
- Ramsen
- Ranschbach
- Ransweiler
- Rascheid
- Rathskirchen
- Rathsweiler
- Ratzert
- Raubach
- Raumbach
- Ravengiersburg
- Raversbeuren
- Rayerschied
- Rech
- Reckenroth
- Reckershausen
- Rehbach

- Rehborn
- Rehe
- Rehweiler
- Reich
- Reichenbach
- Reichenbach-Steegen
- Reichenberg
- Reichsthal
- Reichweiler
- Reidenhausen
- Reifenberg
- Reiferscheid
- Reiff
- Reiffelbach
- Reifferscheid
- Reil
- Reimerath
- Reinsfeld
- Reipeldingen
- Reipoltskirchen
- Reitzenhain
- Relsberg
- Rengsdorf
- Retterath
- Rettersen
- Rettershain
- Rettert
- Reudelsterz
- Reuth
- Rhaunen
- Rheinbreitbach
- Rheinbrohl
- Rheinzabern
- Rhodt unter Rietburg
- Riedelberg
- Rieden
- Riegenroth
- Rieschweiler-Mühlbach
- Riesweiler
- Rimsberg
- Rinnthal
- Rinzenberg
- Riol
- Rittersdorf
- Rittersheim
- Rivenich
- Riveris
- Rockeskyll

- Rodder
- Rödelhausen
- Rodenbach (Westpfalz)
- Rodenbach bei Puderbach
- Rödern
- Rodershausen
- Rödersheim-Gronau
- Roes
- Röhl
- Rohrbach (b.Baumholder)
- Rohrbach (Hunsrück)
- Rohrbach (Pfalz)
- Rommersheim
- Rorodt
- Roschbach
- Roscheid
- Rosenheim
- Rosenkopf
- Roßbach (Westerwald)
- Roßbach (Wied)
- Rotenhain
- Roth (Landkreis Altenkirchen)
- Roth (Landkreis Bad Kreuznach)
- Roth (Rhein-Hunsrück-Kreis)
- Roth (Rhein-Lahn-Kreis)
- Roth an der Our
- Roth bei Prüm
- Rothenbach
- Rothselberg
- Rötsweiler-Nockenthal
- Rott
- Roxheim
- Rüber
- Rückeroth
- Rückweiler
- Rüdesheim
- Rülzheim
- Rumbach
- Rümmelsheim
- Ruppach-Goldhausen
- Ruppertsecken
- Ruppertsberg
- Ruppertshofen
- Ruppertsweiler
- Ruschberg
- Rüscheid
- Rüssingen
- Ruthweiler

- Rutsweiler am Glan
- Rutsweiler an der Lauter

- Saalstadt
- Saffig
- Salm
- Salmtal
- Salz
- Salzburg
- Sankt Alban
- Sankt Aldegund
- Sankt Johann (b.Mayen)
- Sankt Johann (Rheinhessen)
- Sankt Julian
- Sankt Katharinen (b.Bad Kreuznach)
- Sankt Katharinen (Landkreis Neuwied)
- Sankt Martin
- Sankt Sebastian
- Sankt Thomas
- Sargenroth
- Sarmersbach
- Sassen
- Sauerthal
- Saulheim
- Saxler
- Schalkenbach
- Schalkenmehren
- Schallodenbach
- Schankweiler
- Scharfbillig
- Schauerberg
- Schauren (b.Blankenrath)
- Schauren (b.Idar-Oberstein)
- Scheibenhardt
- Scheid
- Scheidt
- Scheitenkorb
- Schellweiler
- Schenkelberg
- Scheuerfeld
- Scheuern
- Schiersfeld
- Schiesheim
- Schillingen
- Schindhard
- Schladt
- Schleich
- Schleid

- Schlierschied
- Schloßböckelheim
- Schmalenberg
- Schmidthachenbach
- Schmißberg
- Schmitshausen
- Schmitt
- Schmittweiler
- Schneckenhausen
- Schneppenbach
- Schnorbach
- Schoden
- Schömerich
- Schönau (Pfalz)
- Schönbach
- Schönberg
- Schönborn (Hunsrück)
- Schönborn (Pfalz)
- Schönborn (Rhein-Lahn-Kreis)
- Schöndorf
- Schöneberg (Hunsrück)
- Schöneberg (Westerwald)
- Schönecken
- Schönenberg-Kübelberg
- Schopp
- Schornsheim
- Schuld
- Schüller
- Schürdt
- Schutz
- Schutzbach
- Schwabenheim an der Selz
- Schwall
- Schwanheim
- Schwarzen
- Schwarzenborn
- Schwarzerden
- Schwedelbach
- Schwegenheim
- Schweigen-Rechtenbach
- Schweighausen
- Schweighofen
- Schweinschied
- Schweisweiler
- Schweix
- Schweppenhausen
- Schwerbach
- Schwirzheim

- Schwollen
- Seck
- Seelbach (Nassau)
- Seelbach bei Hamm (Sieg)
- Seelbach (Westerwald)
- Seelen
- Seesbach
- Seffern
- Sefferweich
- Sehlem
- Seibersbach
- Seifen
- Seinsfeld
- Seiwerath
- Selbach (Sieg)
- Selchenbach
- Sellerich
- Selzen
- Sembach
- Sengerich
- Senheim
- Senscheid
- Sensweiler
- Serrig
- Sessenbach
- Sessenhausen
- Sevenig bei Neuerburg
- Sevenig (Our)
- Siebeldingen
- Siebenbach
- Siefersheim
- Sien
- Sienhachenbach
- Sierscheid
- Siershahn
- Siesbach
- Silz
- Simmern (Westerwald)
- Simmertal
- Singhofen
- Sinspelt
- Sippersfeld
- Sitters
- Sohren
- Sohrschied
- Sommerau
- Sommerloch
- Sonnenberg-Winnenberg

- Sonnschied
- Sörgenloch
- Sörth
- Sosberg
- Spabrücken
- Spall
- Spangdahlem
- Spay
- Spesenroth
- Spessart
- Spiesheim
- Spirkelbach
- Sponheim
- Sprendlingen
- Stadecken-Elsheim
- Stadtkyll
- Stahlberg
- Stahlhofen (Westerwald)
- Stahlhofen am Wiesensee
- Standenbühl
- Starkenburg
- Staudernheim
- Staudt
- Stebach
- Steffeln
- Steimel
- Steinalben
- Steinbach (Hunsrück)
- Steinbach am Donnersberg
- Steinbach am Glan
- Stein-Bockenheim
- Steinborn
- Steinebach an der Wied
- Steinebach/Sieg
- Steineberg
- Steinefrenz
- Steinen
- Steineroth
- Steinfeld
- Steiningen
- Stein-Neukirch
- Steinsberg
- Steinweiler
- Steinwenden
- Stein-Wingert
- Stelzenberg
- Stetten
- Stipshausen

- Stockem
- Stockhausen-Illfurth
- Stockum-Püschen
- Straßenhaus
- Streithausen
- Strickscheid
- Strohn
- Strotzbüsch
- Strüth
- Stürzelbach
- Sülm
- Sulzbach (b.Idar-Oberstein)
- Sulzbach (Rhein-Lahn-Kreis)
- Sulzbachtal
- Sulzheim

- Taben-Rodt
- Talling
- Tawern
- Tellig
- Temmels
- Teschenmoschel
- Thaleischweiler-Fröschen
- Thalfang
- Thalhausen
- Thallichtenberg
- Theisbergstegen
- Thomm
- Thörlingen
- Thörnich
- Thür
- Tiefenbach (Hunsrück)
- Tiefenthal (Pfalz)
- Tiefenthal (Rheinhessen)
- Todenroth
- Traisen
- Trassem
- Trechtingshausen
- Treis-Karden
- Trierscheid
- Trierweiler
- Trimbs
- Trimport
- Trippstadt
- Trittenheim
- Trulben

- Übereisenbach

- Udenheim
- Üdersdorf
- Udler
- Uelversheim
- Uersfeld
- Ueß
- Uhler
- Ulmet
- Undenheim
- Unkenbach
- Unnau
- Unterjeckenbach
- Untershausen
- Unzenberg
- Uppershausen
- Urbach
- Urbar (b.Koblenz)
- Urbar (Rhein-Hunsrück-Kreis)
- Urmersbach
- Urmitz
- Urschmitt
- Ürzig
- Usch
- Utscheid
- Üttfeld
- Utzenhain
- Utzerath
- Üxheim

- Valwig
- Veitsrodt
- Veldenz
- Vendersheim
- Venningen
- Vettelschoß
- Vielbach
- Vierherrenborn
- Vinningen
- Virneburg
- Völkersweiler
- Volkerzen
- Volkesfeld
- Vollmersbach
- Vollmersweiler
- Volxheim
- Vorderweidenthal

- Wachenheim
- Wackernheim

- Wagenhausen
- Wahlbach
- Wahlenau
- Wahlheim
- Wahlrod
- Wahnwegen
- Waigandshain
- Waldalgesheim
- Waldböckelheim
- Waldbreitbach
- Waldesch
- Waldfischbach-Burgalben
- Waldgrehweiler
- Waldhambach
- Waldhof-Falkenstein
- Waldlaubersheim
- Waldleiningen
- Waldmohr
- Waldmühlen
- Waldorf
- Waldrach
- Waldrohrbach
- Waldsee
- Waldweiler
- Walhausen
- Wallenborn
- Wallendorf
- Wallersheim
- Wallertheim
- Wallhalben
- Wallhausen
- Wallmenroth
- Wallmerod
- Wallscheid
- Walsdorf
- Walshausen
- Walsheim
- Walterschen
- Warmsroth
- Wartenberg-Rohrbach
- Wasenbach
- Wassenach
- Wasserliesch
- Wattenheim
- Watzerath
- Wawern (Eifel)
- Wawern (Saar)
- Waxweiler

- Wehr
- Weibern
- Weiden
- Weidenbach (Eifel)
- Weidenbach (Taunus)
- Weidenhahn
- Weidenthal
- Weidingen
- Weiler (b.Mayen)
- Weiler (b.Ulmen)
- Weiler bei Bingen
- Weiler bei Monzingen
- Weilerbach
- Weinähr
- Weingarten (Pfalz)
- Weinolsheim
- Weinsheim (b.Bad Kreuznach)
- Weinsheim (Eifel)
- Weisel
- Weisenheim am Berg
- Weisenheim am Sand
- Weitefeld
- Weitersbach
- Weitersborn
- Weitersburg
- Weitersweiler
- Welcherath
- Welchweiler
- Welgesheim
- Welkenbach
- Wellen
- Welling
- Welschbillig
- Welschenbach
- Welschneudorf
- Welterod
- Weltersburg
- Wendelsheim
- Werkhausen
- Wernersberg
- Weroth
- Wershofen
- Weselberg
- Westernohe
- Westheim (Pfalz)
- Westhofen
- Wettlingen
- Weyer

- Weyerbusch
- Weyher in der Pfalz
- Wickenrodt
- Wiebelsheim
- Wied
- Wierschem
- Wiersdorf
- Wiesbach
- Wiesbaum
- Wiesemscheid
- Wiesweiler
- Wilgartswiesen
- Willingen
- Willmenrod
- Willroth
- Willwerscheid
- Wilsecker
- Wiltingen
- Wilzenberg-Hußweiler
- Wimbach
- Wincheringen
- Winden (Nassau)
- Winden (Pfalz)
- Windesheim
- Windhagen
- Winkel (Eifel)
- Winkelbach
- Winnen
- Winnerath
- Winningen
- Winnweiler
- Winringen
- Winterbach (Pfalz)
- Winterbach (Soonwald)
- Winterborn
- Winterburg
- Winterscheid
- Wintersheim
- Winterspelt
- Winterwerb
- Wintrich
- Wirft
- Wirfus
- Wirscheid
- Wirschweiler
- Wißmannsdorf
- Wittgert
- Woldert

- Wölferlingen
- Wolfsheim
- Wolken
- Wollmerath
- Wöllstein
- Wölmersen
- Wolsfeld
- Womrath
- Wonsheim
- Woppenroth
- Würrich
- Würzweiler
- Wüschheim

- Zehnhausen bei Rennerod
- Zehnhausen bei Wallmerod
- Zeiskam
- Zellertal
- Zeltingen-Rachtig
- Zemmer
- Zendscheid
- Zerf
- Zettingen
- Ziegenhain
- Zilshausen
- Zimmerschied
- Zornheim
- Zotzenheim
- Züsch
- Zweifelscheid

Local Governments and Local Government Associations in Saarland

- Beckingen
- Bexbach
- Blieskastel
- Bous
- Dillingen/Saar
- Ensdorf
- Eppelborn
- Freisen
- Friedrichsthal
- Gersheim
- Großrosseln
- Heusweiler
- Homburg
- Illingen

- Kirkel
- Kleinblittersdorf
- Lebach
- Losheim am See
- Mandelbachtal
- Marpingen
- Merchweiler
- Merzig
- Mettlach
- Nalbach
- Namborn
- Neunkirchen (Saar)
- Nohfelden
- Nonnweiler
- Oberthal
- Ottweiler
- Perl
- Püttlingen
- Quierschied
- Rehlingen-Siersburg
- Riegelsberg
- Saarbrücken
- Saarlouis
- Saarwellingen
- Schiffweiler
- Schmelz
- Schwalbach
- Spiesen-Elversberg
- St. Ingbert
- St. Wendel
- Sulzbach/Saar
- Tholey
- Überherrn
- Völklingen
- Wadern
- Wadgassen
- Wallerfangen
- Weiskirchen

Local Governments and Local Government Associations in Sachsen

- Adorf/Vogtl.
- Altenberg
- Altmittweida
- Amtsberg
- Annaberg-Buchholz (Kreisstadt)
- Arnsdorf

- Arzberg
- Aue
- Auerbach (Erzgebirge)
- Auerbach/Vogtl.
- Augustusburg

- Bad Brambach
- Bad Düben
- Bad Elster
- Bad Gottleuba-Berggießhübel
- Bad Lausick
- Bad Muskau / Mužakow
- Bad Schandau
- Bad Schlema
- Bahretal
- Bannewitz
- Bärenstein
- Bautzen / Budyšin (Kreisstadt)
- Beiersdorf
- Beilrode
- Belgern
- Belgershain
- Bennewitz
- Bergen
- Bernsbach
- Bernsdorf (Landkreis Zwickau)
- Bernsdorf (Oberlausitz)
- Bernstadt a. d. Eigen
- Berthelsdorf
- Bertsdorf-Hörnitz
- Bischofswerda
- Bobritzsch-Hilbersdorf
- Bockau
- Böhlen
- Borna (Kreisstadt)
- Börnichen/Erzgeb.
- Borsdorf
- Borstendorf
- Bösenbrunn
- Boxberg / Hamor
- Brand-Erbisdorf
- Brandis
- Breitenbrunn/Erzgeb.
- Bretnig-Hauswalde
- Burgstädt
- Burkau / Porchow
- Burkhardtsdorf

- Callenberg
- Cavertitz
- Chemnitz (kreisfreie Stadt)
- Claußnitz
- Colditz
- Coswig
- Crimmitschau
- Crinitzberg
- Crostwitz / Chróśćicy
- Crottendorf
- Cunewalde

- Dahlen
- Delitzsch
- Demitz-Thumitz
- Dennheritz
- Deutschneudorf
- Deutzen
- Diera-Zehren
- Dippoldiswalde
- Döbeln
- Doberschau-Gaußig / Dobruša-Huska
- Doberschütz
- Dohma
- Dohna
- Dommitzsch
- Dorfchemnitz
- Dorfhain
- Drebach
- Dreiheide
- Dresden (kreisfreie Stadt)
- Dürrhennersdorf
- Dürrröhrsdorf-Dittersbach

- Ebersbach
- Ebersbach-Neugersdorf
- Ehrenfriedersdorf
- Eibau
- Eibenstock
- Eichigt
- Eilenburg
- Ellefeld
- Elsnig
- Elsterberg
- Elsterheide / Halštrowska hola
- Elstertrebnitz
- Elstra / Halštrow
- Elterlein

- Eppendorf
- Erlau
- Erlbach (Vogtland)
- Erlbach-Kirchberg
- Espenhain

- Falkenstein/Vogtl.
- Flöha
- Frankenberg/Sa.
- Frankenthal
- Frauenstein
- Fraureuth
- Freiberg (Kreisstadt)
- Freital
- Frohburg

- Gablenz / Jabłońc
- Geithain
- Gelenau/Erzgeb.
- Geringswalde
- Gersdorf
- Geyer
- Glashütte
- Glaubitz
- Glauchau
- Göda / Hodźij
- Gohrisch
- Görlitz (Kreisstadt)
- Gornau/Erzgeb.
- Gornsdorf
- Grimma
- Gröditz
- Groitzsch
- Groß Düben / Dźěwin
- Großdubrau / Wulka Dubrawa
- Großenhain
- Großharthau
- Großhartmannsdorf
- Großnaundorf
- Großolbersdorf
- Großpösna
- Großpostwitz / Budestecy
- Großröhrsdorf
- Großrückerswalde
- Großschirma
- Großschönau
- Großschweidnitz
- Großweitzschen

- Grünbach
- Grünhain-Beierfeld
- Grünhainichen
- Guttau / Hućina

- Hähnichen
- Hainewalde
- Hainichen
- Halsbrücke
- Hartenstein
- Hartha
- Hartmannsdorf (bei Chemnitz)
- Hartmannsdorf bei Kirchberg
- Hartmannsdorf-Reichenau
- Haselbachtal
- Heidenau
- Heidersdorf
- Heinsdorfergrund
- Hermsdorf/Erzgeb.
- Herrnhut
- Hirschfeld
- Hirschstein
- Hochkirch / Bukecy
- Höckendorf
- Hohendubrau / Wysoka Dubrawa
- Hohenstein-Ernstthal
- Hohndorf
- Hohnstein
- Horka
- Hormersdorf
- Hoyerswerda / Wojerecy
- Jahnsdorf/Erzgeb.
- Jesewitz
- Johanngeorgenstadt
- Jöhstadt
- Jonsdorf

- Käbschütztal
- Kamenz / Kamjenc
- Ketzerbachtal
- Kirchberg
- Kirnitzschtal
- Kitzscher
- Klingenthal
- Klipphausen
- Kodersdorf
- Kohren-Sahlis
- Königsbrück

- Königsfeld
- Königshain (Oberlausitz)
- Königshain-Wiederau
- Königstein/Sächsische Schweiz
- Königswalde
- Königswartha / Rakecy
- Krauschwitz / Krušwica
- Kreba-Neudort / Chrjebja-Nowa Wjes
- Kreischa
- Kriebstein
- Krostitz
- Kubschütz / Kubšicy
- Lampertswalde
- Langenbernsdorf
- Langenweißbach
- Laußig
- Laußnitz
- Lauta
- Lauter/Sa.
- Lawalde
- Leipzig (kreisfreie Stadt)
- Leisnig
- Lengefeld
- Lengenfeld
- Leuben-Schleinitz
- Leubsdorf
- Leutersdorf
- Lichtenau
- Lichtenberg (Lausitz)
- Lichtenberg/Erzgeb.
- Lichtenstein/Sa.
- Lichtentanne
- Liebschützberg
- Liebstadt
- Limbach (Vogtland)
- Limbach-Oberfrohna
- Löbau
- Löbnitz
- Lohmen
- Lohsa / Łaz
- Lommatzsch
- Lossatal
- Lößnitz
- Lugau/Erzgeb.
- Lunzenau

- Machern
- Malschwitz / Malešecy

- Marienberg
- Markersdorf
- Markkleeberg
- Markneukirchen
- Markranstädt
- Meerane
- Meißen (Kreisstadt)
- Mildenau
- Mittelherwigsdorf
- Mittweida
- Mochau
- Mockrehna
- Moritzburg
- Mücka / Mikow
- Mügeln
- Müglitztal
- Mühlau
- Mühlental
- Mühltroff
- Mulda/Sa.
- Muldenhammer
- Mülsen
- Mylau

- Narsdorf
- Naundorf
- Naunhof
- Nauwalde
- Nebelschütz / Njebjelčicy
- Neißeaue
- Neschwitz / Njeswačidło
- Netzschkau
- Neuensalz
- Neuhausen/Erzgeb.
- Neukieritzsch
- Neukirch (bei Königsbrück)
- Neukirch/Lausitz
- Neukirchen/Erzgeb.
- Neukirchen/Pleiße
- Neukyhna
- Neumark
- Neusalza-Spremberg
- Neustadt in Sachsen
- Neustadt/Vogtl.
- Niederau
- Niedercunnersdorf
- Niederdorf
- Niederfrohna

- Niederstriegis
- Niederwiesa
- Niederwürschnitz
- Niesky
- Nossen
- Nünchritz

-
- Obercunnersdorf
- Obergurig / Hornja Hórka
- Oberlungwitz
- Oberschöna
- Oberwiera
- Oberwiesenthal
- Oderwitz
- Oederan
- Oelsnitz/Erzgeb.
- Oelsnitz/Vogtl.
- Ohorn
- Olbernhau
- Olbersdorf
- Oppach
- Oschatz
- Oßling / Wóslink
- Ostrau
- Ostritz
- Ottendorf-Okrilla
- Otterwisch
- Oybin

- Panschwitz-Kuckau / Pančicy-Kukow
- Parthenstein
- Pausa/Vogtl.
- Pegau
- Penig
- Pfaffroda
- Pirna (Kreisstadt)
- Plauen (Kreisstadt)
- Pockau
- Pöhl
- Pretzschendorf
- Priestewitz
- Pulsnitz
- Puschwitz / Bóšicy

- Quitzdorf am See
- -
- Rabenau

- Räckelwitz / Worklecy
- Rackwitz
- Radeberg
- Radebeul
- Radeburg
- Radibor / Radwor
- Ralbitz-Rosenthal / Ralbicy-Róžant
- Rammenau
- Raschau-Markersbach
- Rathen
- Rathmannsdorf
- Rechenberg-Bienenmühle
- Regis-Breitingen
- Reichenbach im Vogtland
- Reichenbach/O.L.
- Reinhardtsdorf-Schöna
- Reinsberg
- Reinsdorf
- Remse
- Reuth
- Riesa
- Rietschen / Rěčicy
- Rochlitz
- Röderaue
- Rodewisch
- Rosenbach
- Rosenbach/Vogtl.
- Rosenthal-Bielatal
- Rossau
- Roßwein
- Rötha
- Rothenburg/O.L.

- Sayda
- Scheibenberg
- Schildau
- Schirgiswalde-Kirschau
- Schkeuditz
- Schleife / Slepo
- Schlettau
- Schmiedeberg
- Schmölln-Putzkau
- Schneeberg
- Schönau-Berzdorf auf dem Eigen
- Schönbach
- Schönberg
- Schöneck/Vogtl.
- Schönfeld

- Schönheide
- Schönteichen
- Schönwölkau
- Schöpstal
- Schwarzenberg/Erzgeb.
- Schwepnitz
- Sebnitz
- Seelitz
- Sehmatal
- Seiffen/Erzgeb.
- Seifhennersdorf
- Sohland an der Spree
- Sohland a. Rotstein
- Spreetal / Sprjewiny Doł
- Stadt Wehlen
- Stauchitz
- St. Egidien
- Steina
- Steinberg
- Steinigtwolmsdorf
- Stollberg/Erzgeb.
- Stolpen
- Strehla
- Striegistal
- Struppen
- Stützengrün

- Tannenberg
- Taucha
- Taura
- Tauscha
- Thalheim/Erzgeb.
- Thallwitz
- Tharandt
- Thermalbad Wiesenbad
- Theuma
- Thiendorf
- Thum
- Tirpersdorf
- Torgau (Kreisstadt)
- Trebendorf / Trjebin
- Trebsen/Mulde
- Treuen
- Triebel/Vogtl.
- Triebischtal
- Trossin

- Vierkirchen

- -
- Wachau
- Waldenburg
- Waldheim
- Waldhufen
- Wechselburg
- Weinböhla
- Weischlitz
- Weißenberg / Wóspork - Weißenborn/Erzgeb.
- Weißkeißel / Wuskidź
- Weißwasser/Oberlausitz / Běła Woda
- Werda
- Werdau
- Wermsdorf
- Wiedemar
- Wildenfels
- Wilkau-Haßlau
- Wilsdruff
- Wilthen
- Wittichenau / Kulow
- Wolkenstein
- Wülknitz
- Wurzen

- Zeithain
- Zettlitz
- Ziegra-Knobelsdorf
- Zinna
- Zittau
- Zöblitz
- Zschaitz-Ottewig
- Zschepplin
- Zschopau
- Zschorlau
- Zwenkau
- Zwickau (Kreisstadt)
- Zwochau
- Zwönitz
- Zwota

Local Governments and Local Government Associations in Sachsen-Anhalt

- Ahlsdorf
- Aken (Elbe)
- Aland
- Allstedt
- Alsleben (Saale)

- Altenhausen
- Altmärkische Höhe
- Altmärkische Wische
- Am Großen Bruch
- An der Poststraße
- Angern
- Annaburg
- Apenburg-Winterfeld
- Arendsee (Altmark)
- Arneburg
- Arnstein
- Aschersleben
- Ausleben

- Bad Bibra
- Bad Dürrenberg
- Bad Lauchstädt
- Bad Schmiedeberg
- Balgstädt
- Ballenstedt
- Barby
- Barleben
- Barnstädt
- Beendorf
- Beetzendorf
- Benndorf
- Berga
- Bernburg (Saale) (Kreisstadt)
- Biederitz
- Bismark (Altmark)
- Bitterfeld-Wolfen
- Blankenburg (Harz)
- Blankenheim
- Bördeaue
- Börde-Hakel
- Bördeland
- Borne
- Bornstedt
- Braunsbedra
- Brücken-Hackpfüffel
- Bülstringen
- Burg (Kreisstadt)
- Burgstall

- Calbe (Saale)
- Calvörde
- Colbitz

- Coswig (Anhalt)

- Dähre
- Dessau-Roßlau
- Diesdorf
- Ditfurt
- Droyßig

- Eckartsberga
- Edersleben
- Egeln
- Eichstedt (Altmark)
- Eilsleben
- Eisleben, Lutherstadt - Elbe-Parey
- Elsteraue
- Erxleben

- Falkenstein/Harz
- Farnstädt
- Finne
- Finneland
- Flechtingen
- Freyburg (Unstrut)

- Gardelegen, Hansestadt
- Genthin
- Gerbstedt
- Giersleben
- Gleina
- Goldbeck
- Gommern
- Goseck
- Gräfenhainichen
- Gröningen
- Groß Quenstedt
- Güsten
- Gutenborn

- Halberstadt (Kreisstadt)
- Haldensleben (Kreisstadt)
- Halle (Saale)
- Harbke
- Harsleben
- Harzgerode
- Hassel
- Havelberg, Hansestadt
- Hecklingen
- Hedersleben

- Helbra
- Hergisdorf
- Hettstedt
- Hohe Börde
- Hohenberg-Krusemark
- Hohenmölsen
- Hötensleben
- Huy

- Iden
- Ilberstedt
- Ilsenburg (Harz)
- Ingersleben

- Jerichow
- Jessen (Elster)
- Jübar

- Kabelsketal
- Kaiserpfalz
- Kalbe (Milde)
- Kamern
- Karsdorf
- Kelbra (Kyffhäuser)
- Kemberg
- Klietz
- Klostermansfeld
- Klötze
- Könnern
- Köthen (Anhalt) (Kreisstadt)
- Kretzschau
- Kroppenstedt
- Kuhfelde

- Landsberg
- Lanitz-Hassel-Tal
- Laucha an der Unstrut
- Leuna
- Loitsche-Heinrichsberg
- Lützen

- Magdeburg
- Mansfeld
- Meineweh
- Merseburg (Kreisstadt)
- Mertendorf
- Möckern
- Molauer Land
- Möser

- Mücheln (Geiseltal)
- Muldestausee (Gemeinde)

- Naumburg (Saale) (Kreisstadt)
- Nebra (Unstrut)
- Nemsdorf-Göhrendorf
- Niedere Börde
- Nienburg (Saale)
- Nordharz

- Oberharz am Brocken
- Obhausen
- Oebisfelde-Weferlingen
- Oranienbaum-Wörlitz
- Oschersleben (Bode)
- Osterburg (Altmark), Hansestadt - Osterfeld
- Osternienburger Land
- Osterwieck

- Petersberg
- Plötzkau

- Quedlinburg
- Querfurt

- Raguhn-Jeßnitz
- Rochau
- Rogätz
- Rohrberg

- Salzatal
- Salzwedel, Hansestadt (Kreisstadt)
- Sandau (Elbe)
- Sandersdorf-Brehna
- Sangerhausen (Kreisstadt)
- Schkopau
- Schnaudertal
- Schollene
- Schönburg
- Schönebeck (Elbe)
- Schönhausen (Elbe)
- Schopsdorf
- Schraplau
- Schwanebeck
- Seegebiet Mansfelder Land
- Seehausen (Altmark)
- Seeland
- Selke-Aue

- Sommersdorf
- Staßfurt
- Steigra
- Stendal, Hansestadt (Kreisstadt)
- Stößen
- Südharz
- Südliches Anhalt
- Sülzetal
- Süplingen

- Tangerhütte
- Tangermünde
- Teuchern
- Teutschenthal
- Thale

- Ummendorf

- Völpke

- Wallhausen
- Wallstawe
- Wanzleben-Börde
- Wefensleben
- Wegeleben
- Weißenfels
- Werben (Elbe), Hansestadt
- Wernigerode
- Westheide
- Wethau
- Wetterzeube
- Wettin-Löbejün
- Wimmelburg
- Wittenberg, Lutherstadt (Kreisstadt)
- Wolmirsleben
- Wolmirstedt
- Wust-Fischbeck

- Zahna-Elster
- Zehrental
- Zeitz
- Zerbst/Anhalt
- Zielitz
- Zörbig

Local Governments and Local Government Associations in Schleswig-Holstein

- Aasbüttel
- Achterwehr
- Achtrup
- Aebtissinwisch
- Agethorst
- Ahlefeld-Bistensee
- Ahneby
- Ahrensbök
- Ahrensburg
- Ahrenshöft
- Ahrenviöl
- Ahrenviölfeld
- Albersdorf
- Albsfelde
- Alkersum
- Almdorf
- Alt Bennebek
- Alt Duvenstedt
- Altenhof
- Altenholz
- Altenkrempe
- Altenmoor
- Alt Mölln
- Alveslohe
- Ammersbek
- Appen
- Arkebek
- Arlewatt
- Armstedt
- Arnis
- Arpsdorf
- Ascheberg (Holstein)
- Ascheffel
- Aukrug
- Aumühle
- Ausacker
- Auufer
- Aventoft
- Averlak

- Bad Bramstedt
- Badendorf
- Bad Oldesloe
- Bad Schwartau
- Bad Segeberg
- Bahrenfleth
- Bahrenhof

- Bäk
- Bälau
- Bargenstedt
- Bargfeld-Stegen
- Bargstall
- Bargstedt
- Bargteheide
- Bargum
- Bark
- Barkelsby
- Barkenholm
- Barlt
- Barmissen
- Barmstedt
- Barnitz
- Barsbek
- Barsbüttel
- Basedow
- Basthorst
- Bebensee
- Behlendorf
- Behrendorf
- Behrensdorf (Ostsee)
- Beidenfleth
- Bekdorf
- Bekmünde
- Belau
- Beldorf
- Bendfeld
- Bendorf
- Bergenhusen
- Bergewöhrden
- Beringstedt
- Berkenthin
- Beschendorf
- Besdorf
- Besenthal
- Bevern
- Bilsen
- Bimöhlen
- Bissee
- Blekendorf
- Bliestorf
- Blomesche Wildnis
- Blumenthal
- Blunk
- Böel
- Bohmstedt

- Böhnhusen
- Bokel (bei Rendsburg)
- Bokel (Kr. Pinneberg)
- Bokelrehm
- Bokholt-Hanredder
- Bokhorst
- Böklund
- Boksee
- Bollingstedt
- Bondelum
- Bönebüttel
- Bönningstedt
- Boostedt
- Bordelum
- Bordesholm
- Boren
- Borgdorf-Seedorf
- Borgstedt
- Borgsum
- Borgwedel
- Börm
- Bornholt
- Bornhöved
- Börnsen
- Borsfleth
- Borstel (Holstein)
- Borstel-Hohenraden
- Borstorf
- Bosau
- Bosbüll
- Bösdorf
- Bothkamp
- Bovenau
- Böxlund
- Braak
- Braderup
- Brammer
- Bramstedtlund
- Brande-Hörnerkirchen
- Brebel
- Bredenbek
- Bredstedt
- Breiholz
- Breitenberg
- Breitenburg
- Breitenfelde
- Brekendorf
- Breklum

- Brickeln
- Brinjahe
- Brodersby (Angeln)
- Brodersby (Schwansen)
- Brodersdorf
- Brokdorf
- Brokstedt
- Bröthen
- Brügge
- Brunsbek
- Brunsbüttel
- Brunsmark
- Brunstorf
- Büchen
- Buchholz (Dithmarschen)
- Buchholz (bei Ratzeburg)
- Buchhorst
- Büdelsdorf
- Bühnsdorf
- Bullenkuhlen
- Bünsdorf
- Bunsoh
- Burg (Dithmarschen)
- Busdorf
- Busenwurth
- Büsum
- Büsumer Deichhausen
- Büttel

- Christiansholm
- Christinenthal
-
- Dagebüll
- Dägeling
- Dahme
- Dahmker
- Daldorf
- Dalldorf
- Damendorf
- Damlos
- Dammfleth
- Damp
- Damsdorf
- Dänischenhagen
- Dannau
- Dannewerk
- Dassendorf
- Dätgen

- Delingsdorf
- Dellstedt
- Delve
- Dersau
- Diekhusen-Fahrstedt
- Dingen
- Dobersdorf
- Dollerup
- Dollrottfeld
- Dörnick
- Dörphof
- Dörpling
- Dörpstedt
- Drage (Nordfriesland)
- Drage (Steinburg)
- Dreggers
- Drelsdorf
- Düchelsdorf
- Dunsum
- Duvensee

- Eckernförde
- Ecklak
- Eddelak
- Eggebek
- Eggstedt
- Ehndorf
- Einhaus
- Eisendorf
- Ekenis
- Elisabeth-Sophien-Koog
- Ellerau
- Ellerbek
- Ellerdorf
- Ellerhoop
- Ellhöft
- Ellingstedt
- Elmenhorst (Lauenburg)
- Elmenhorst (Stormarn)
- Elmshorn
- Elpersbüttel
- Elsdorf-Westermühlen
- Elskop
- Embühren
- Emkendorf
- Emmelsbüll-Horsbüll
- Engelbrechtsche Wildnis
- Enge-Sande

- Epenwöhrden
- Erfde
- Escheburg
- Esgrus
- Eutin

- Fahrdorf
- Fahren
- Fahrenkrug
- Fargau-Pratjau
- Fedderingen
- Fehmarn
- Felde
- Feldhorst
- Felm
- Fiefbergen
- Fitzbek
- Fitzen
- Fleckeby
- Flensburg
- Flintbek
- Fockbek
- Föhrden-Barl
- Fredeburg
- Fredesdorf
- Freienwill
- Fresendelf
- Frestedt
- Friedrichsgabekoog
- Friedrichsgraben
- Friedrichsholm
- Friedrichskoog
- Friedrichstadt
- Friedrich-Wilhelm-Lübke-Koog
- Fuhlendorf
- Fuhlenhagen

- Galmsbüll
- Gammelby
- Garding
- Garding, Kirchspiel
- Gaushorn
- Geesthacht
- Gelting
- Geltorf
- Geschendorf
- Gettorf
- Giekau

- Giesensdorf
- Glasau
- Glinde
- Glücksburg (Ostsee)
- Glückstadt
- Glüsing
- Gnutz
- Göhl
- Gokels
- Goldebek
- Goldelund
- Göldenitz
- Goltoft
- Gönnebek
- Goosefeld
- Göttin
- Grabau (Lauenburg)
- Grabau (Stormarn)
- Grambek
- Grande
- Grauel
- Grebin
- Gremersdorf
- Grevenkop
- Grevenkrug
- Gribbohm
- Grinau
- Gröde
- Grödersby
- Grömitz
- Grönwohld
- Großbarkau
- Groß Boden
- Groß Buchwald
- Groß Disnack
- Großenaspe
- Großenbrode
- Großenrade
- Großensee
- Großenwiehe
- Groß Grönau
- Großhansdorf
- Großharrie
- Groß Kummerfeld
- Groß Niendorf
- Groß Nordende
- Groß Offenseth-Aspern
- Groß Pampau

- Groß Rheide
- Groß Rönnau
- Groß Sarau
- Groß Schenkenberg
- Großsolt
- Groß Vollstedt
- Groß Wittensee
- Grothusenkoog
- Grove
- Groven
- Grube
- Grundhof
- Güby
- Gudendorf
- Gudow
- Gülzow
- Güster

- Haale
- Haby
- Hadenfeld
- Hagen
- Halstenbek
- Hamberge
- Hamdorf
- Hamfelde (Lauenburg)
- Hamfelde (Stormarn)
- Hammoor
- Hamwarde
- Hamweddel
- Handewitt
- Hanerau-Hademarschen
- Hardebek
- Harmsdorf (Lauenburg)
- Harmsdorf (Ostholstein)
- Harrislee
- Hartenholm
- Haselau
- Haseldorf
- Haselund
- Hasenkrug
- Hasenmoor
- Hasloh
- Hasselberg
- Haßmoor
- Hattstedt
- Hattstedtermarsch
- Havekost

- Havetoft
- Havetoftloit
- Hedwigenkoog
- Heede
- Heide
- Heidekamp
- Heidgraben
- Heidmoor
- Heidmühlen
- Heikendorf
- Heiligenhafen
- Heiligenstedten
- Heiligenstedtenerkamp
- Heilshoop
- Heinkenborstel
- Heist
- Helgoland
- Hellschen-Heringsand-Unterschaar
- Helmstorf
- Helse
- Hemdingen
- Hemme
- Hemmingstedt
- Hennstedt (Dithmarschen)
- Hennstedt (Steinburg)
- Henstedt-Ulzburg
- Heringsdorf
- Herzhorn
- Hetlingen
- Hillgroven
- Hingstheide
- Hitzhusen
- Hochdonn
- Hodorf
- Hoffeld
- Högel
- Högersdorf
- Högsdorf
- Hohenaspe
- Hohenfelde (Kr. Plön)
- Hohenfelde (Steinburg)
- Hohenfelde (Stormarn)
- Hohenhorn
- Hohenlockstedt
- Hohenwestedt
- Hohn
- Höhndorf
- Hohwacht (Ostsee)

- Hoisdorf
- Hollenbek
- Hollingstedt (bei Delve)
- Hollingstedt (Treene)
- Holm (Kr. Pinneberg)
- Holm (Nordfriesland)
- Holstenniendorf
- Holt
- Holtsee
- Holzbunge
- Holzdorf
- Honigsee
- Hooge
- Hornbek
- Hörnum (Sylt)
- Horst (Holstein)
- Horst (Lauenburg)
- Horstedt
- Hörsten
- Hörup
- Hövede
- Hude
- Huje
- Hummelfeld
- Humptrup
- Hürup
- Husby
- Hüsby
- Husum
- Hüttblek
- Hütten

- Idstedt
- Immenstedt (bei Albersdorf) - Immenstedt (Nordfriesland)
- Itzehoe
- Itzstedt

- Jagel
- Jahrsdorf
- Janneby
- Jardelund
- Jerrishoe
- Jersbek
- Jevenstedt
- Joldelund
- Jörl
- Jübek

- Juliusburg

- Kaaks
- Kabelhorst
- Kaisborstel
- Kaiser-Wilhelm-Koog
- Kaltenkirchen
- Kalübbe
- Kampen (Sylt)
- Kankelau
- Kappeln
- Karby
- Karlum
- Karolinenkoog
- Kasseburg
- Kasseedorf
- Kastorf
- Katharinenheerd
- Kattendorf
- Kayhude
- Kellenhusen (Ostsee)
- Kellinghusen
- Kiebitzreihe
- Kiel
- Kiesby
- Kirchbarkau
- Kirchnüchel
- Kisdorf
- Kittlitz
- Klamp
- Klanxbüll
- Klappholz
- Klein Barkau
- Klein Bennebek
- Klein Gladebrügge
- Klein Nordende
- Klein Offenseth-Sparrieshoop
- Klein Pampau
- Klein Rheide
- Klein Rönnau
- Klein Wesenberg
- Klein Wittensee
- Klein Zecher
- Klempau
- Kletkamp
- Kleve (Dithmarschen)
- Kleve (Kr. Steinburg)
- Klinkrade

- Klixbüll
- Koberg
- Köhn
- Koldenbüttel
- Kolkerheide
- Kollmar
- Kollmoor
- Kölln-Reisiek
- Kollow
- Königshügel
- Kosel
- Köthel (Lauenburg)
- Köthel (Stormarn)
- Kotzenbüll
- Krempdorf
- Krempe
- Krempel
- Kremperheide
- Krempermoor
- Krems II
- Krogaspe
- Krokau
- Kronprinzenkoog
- Kronsgaard
- Kronshagen
- Kronsmoor
- Kropp
- Kröppelshagen-Fahrendorf
- Krukow
- Krummbek
- Krummendiek
- Krummesse
- Krummwisch
- Krumstedt
- Krüzen
- Kuddewörde
- Kuden
- Kudensee
- Kühren
- Kühsen
- Kükels
- Kulpin
- Kummerfeld

- Labenz
- Laboe
- Ladelund
- Lägerdorf
- Lammershagen

- Landrecht
- Landscheide
- Langballig
- Langeln
- Langeneß
- Langenhorn
- Langenlehsten
- Langstedt
- Langwedel
- Lankau
- Lanze
- Lasbek
- Latendorf
- Lauenburg/Elbe
- Lebrade
- Leck
- Leezen
- Lehe
- Lehmkuhlen
- Lehmrade
- Lensahn
- Lentföhrden
- Lexgaard
- Lieth
- Linau
- Lindau
- Linden
- Lindewitt
- List
- Lockstedt
- Lohbarbek
- Lohe-Föhrden
- Lohe-Rickelshof
- Loit
- Looft
- Loop
- Loose
- Löptin
- Lottorf
- Löwenstedt
- Lübeck
- Lüchow
- Luhnstedt
- Lunden
- Lürschau
- Lütau
- Lütjenburg
- Lütjenholm

- Lütjensee
- Lütjenwestedt
- Lutterbek
- Lutzhorn

- Maasbüll
- Maasholm
- Malente
- Manhagen
- Marne
- Marnerdeich
- Martensrade
- Mechow
- Meddewade
- Medelby
- Meezen
- Meggerdorf
- Mehlbek
- Meldorf
- Melsdorf
- Meyn
- Midlum
- Mielkendorf
- Mildstedt
- Möhnsen
- Mohrkirch
- Molfsee
- Mölln
- Mönkeberg
- Mönkhagen
- Mönkloh
- Moordiek
- Moorhusen
- Moorrege
- Mörel
- Mözen
- Mucheln
- Mühbrook
- Mühlenbarbek
- Mühlenrade
- Munkbrarup
- Münsterdorf
- Müssen
- Mustin

- Nahe
- Nebel
- Negenharrie

- Negernbötel
- Nehms
- Nehmten
- Neritz
- Nettelsee
- Neuberend
- Neudorf-Bornstein
- Neu Duvenstedt
- Neuenbrook
- Neuendeich
- Neuendorf b. Elmshorn
- Neuendorf-Sachsenbande
- Neuengörs
- Neuenkirchen
- Neufeld
- Neufelderkoog
- Neukirchen (Nordfriesland)
- Neukirchen (Ostholstein)
- Neumünster
- Neustadt in Holstein
- Neuwittenbek
- Neversdorf
- Nieblum
- Niebüll
- Nieby
- Nienborstel
- Nienbüttel
- Niendorf bei Berkenthin
- Niendorf/ Stecknitz
- Nienwohld
- Niesgrau
- Nindorf (bei Hohenwestedt)
- Nindorf (bei Meldorf)
- Noer
- Norddeich
- Norddorf auf Amrum
- Norderbrarup
- Norderfriedrichskoog
- Norderheistedt
- Nordermeldorf
- Norderstapel
- Norderstedt
- Norderwöhrden
- Nordhackstedt
- Nordhastedt
- Nordstrand
- Norstedt
- Nortorf
- Nortorf (Steinburg)

- Nottfeld
- Nübbel
- Nübel
- Nusse
- Nutteln
- Nützen

- Ockholm
- Odderade
- Oelixdorf
- Oering
- Oersberg
- Oersdorf
- Oeschebüttel
- Oesterdeichstrich
- Oesterwurth
- Oevenum
- Oeversee
- Offenbüttel
- Oldenborstel
- Oldenburg in Holstein
- Oldenbüttel
- Oldendorf
- Oldenhütten
- Oldenswort
- Oldersbek
- Olderup
- Oldsum
- Osdorf
- Ostenfeld (Husum)
- Ostenfeld (Rendsburg)
- Osterby (Kr. Rendsburg-Eckernförde)
- Osterby (Kr. Schleswig-Flensburg)
- Osterhever
- Osterhorn
- Oster-Ohrstedt
- Osterrade
- Osterrönfeld
- Osterstedt
- Ostrohe
- Oststeinbek
- Ottenbüttel
- Ottendorf
- Owschlag

- Padenstedt
- Pahlen
- Panker
- Panten

- Passade
- Peissen
- Pellworm
- Pinneberg
- Plön
- Pogeez
- Poggensee
- Pohnsdorf
- Pölitz
- Pommerby
- Poppenbüll
- Pöschendorf
- Postfeld
- Poyenberg
- Prasdorf
- Preetz
- Prinzenmoor
- Prisdorf
- Probsteierhagen
- Pronstorf
- Puls

- Quarnbek
- Quarnstedt
- Quern
- Quickborn (Dithmarschen) - Quickborn (Kr. Pinneberg)
- Raa-Besenbek
- Rabel
- Rabenholz
- Rabenkirchen-Faulück
- Rade (Steinburg)
- Rade b. Hohenwestedt
- Rade b. Rendsburg
- Ramhusen
- Ramstedt
- Rantrum
- Rantzau
- Rastorf
- Ratekau
- Rathjensdorf
- Ratzeburg
- Rausdorf
- Reesdorf
- Reher
- Rehhorst
- Rehm-Flehde-Bargen
- Reinbek
- Reinfeld (Holstein)

- Reinsbüttel
- Rellingen
- Remmels
- Rendsburg
- Rendswühren
- Rethwisch (Steinburg)
- Rethwisch (Stormarn)
- Reußenköge
- Rickert
- Rickling
- Riepsdorf
- Rieseby
- Ringsberg
- Risum-Lindholm
- Ritzerau
- Rodenäs
- Rodenbek
- Rohlstorf
- Römnitz
- Rondeshagen
- Rosdorf
- Roseburg
- Rüde
- Rügge
- Ruhwinkel
- Rumohr
- Rümpel

- Sahms
- Salem
- Sandesneben
- Sankt Annen
- Sankt Margarethen
- Sankt Michaelisdonn
- Sankt Peter-Ording
- Sarlhusen
- Sarzbüttel
- Satrup
- Saustrup
- Schaalby
- Schacht-Audorf
- Schackendorf
- Schafflund
- Schafstedt
- Schalkholz
- Scharbeutz
- Schashagen
- Scheggerott

- Schellhorn
- Schenefeld (Kr. Pinneberg)
- Schenefeld (Kr. Steinburg)
- Schieren
- Schierensee
- Schillsdorf
- Schinkel
- Schiphorst
- Schlesen
- Schleswig
- Schlichting
- Schlotfeld
- Schmalensee
- Schmalfeld
- Schmalstede
- Schmedeswurth
- Schmilau
- Schnakenbek
- Schnarup-Thumby
- Schönbek
- Schönberg (Holstein)
- Schönberg (Lauenburg)
- Schönhorst
- Schönkirchen
- Schönwalde am Bungsberg
- Schretstaken
- Schrum
- Schuby
- Schulendorf
- Schülldorf
- Schülp (Dithmarschen)
- Schülp b. Nortorf
- Schülp b. Rendsburg
- Schürensöhlen
- Schwabstedt
- Schwartbuck
- Schwarzenbek
- Schwedeneck
- Schwentinental
- Schwesing
- Schwissel
- Seedorf (Kr. Segeberg)
- Seedorf (Lauenburg)
- Seefeld
- Seester
- Seestermühe
- Seeth
- Seeth-Ekholt

- Sehestedt
- Selent
- Selk
- Seth
- Siebenbäumen
- Siebeneichen
- Siek
- Sierksdorf
- Sierksrade
- Sievershütten
- Sieverstedt
- Siezbüttel
- Silberstedt
- Silzen
- Simonsberg
- Sirksfelde
- Sollerup
- Sollwitt
- Sommerland
- Sönnebüll
- Sophienhamm
- Sören
- Sörup
- Sprakebüll
- Stadum
- Stafstedt
- Stakendorf
- Stangheck
- Stapelfeld
- Stedesand
- Steenfeld
- Stein
- Steinberg
- Steinbergkirche
- Steinburg
- Steinfeld
- Steinhorst
- Stelle-Wittenwurth
- Sterley
- Sterup
- Stipsdorf
- Stockelsdorf
- Stocksee
- Stolk
- Stolpe
- Stoltebüll
- Stoltenberg
- Stördorf

- Störkathen
- Strande
- Strübbel
- Struckum
- Strukdorf
- Struvenhütten
- Struxdorf
- Stubben
- Stuvenborn
- Süderau
- Süderbrarup
- Süderdeich
- Süderdorf
- Süderende
- Süderfahrenstedt
- Süderhackstedt
- Süderhastedt
- Süderheistedt
- Süderhöft
- Süderlügum
- Südermarsch
- Süderstapel
- Sülfeld
- Süsel
- Sylt

- Taarstedt
- Tackesdorf
- Talkau
- Tangstedt (Kr. Pinneberg)
- Tangstedt (Stormarn)
- Tappendorf
- Tarbek
- Tarp
- Tasdorf
- Tastrup
- Tating
- Techelsdorf
- Tellingstedt
- Tensbüttel-Röst
- Tensfeld
- Tetenbüll
- Tetenhusen
- Thaden
- Thumby
- Tielen
- Tielenhemme
- Timmaspe

- Timmendorfer Strand
- Tinningstedt
- Todenbüttel
- Todendorf
- Todesfelde
- Tolk
- Tönning
- Tornesch
- Tramm
- Trappenkamp
- Travenbrück
- Travenhorst
- Traventhal
- Treia
- Tremsbüttel
- Trennewurth
- Trittau
- Tröndel
- Tümlauer-Koog
- Tüttendorf
- Twedt

- Uelsby
- Uelvesbüll
- Uetersen
- Ulsnis
- Uphusum
- Utersum

- Vaale
- Vaalermoor
- Viöl
- Vollerwiek
- Vollstedt
- Volsemenhusen

- Waabs
- Wacken
- Wagersrott
- Wahlstedt
- Wahlstorf
- Wakendorf I
- Wakendorf II
- Walksfelde
- Wallen
- Wallsbüll
- Wanderup
- Wangelau

- Wangels
- Wankendorf
- Wapelfeld
- Warder
- Warnau
- Warringholz
- Warwerort
- Wasbek
- Wattenbek
- Weddelbrook
- Weddingstedt
- Wedel
- Weede
- Wees
- Weesby
- Welmbüttel
- Welt
- Wendtorf
- Wennbüttel
- Wenningstedt-Braderup (Sylt)
- Wensin
- Wentorf (Amt Sandesneben)
- Wentorf bei Hamburg
- Wesenberg
- Wesselburen
- Wesselburener Deichhausen
- Wesselburenerkoog
- Wesseln
- Westensee
- Westerau
- Westerborstel
- Westerdeichstrich
- Westerhever
- Westerholz
- Westerhorn
- Westermoor
- Wester-Ohrstedt
- Westerrade
- Westerrönfeld
- Westre
- Wewelsfleth
- Wiedenborstel
- Wiemersdorf
- Wiemerstedt
- Wiershop
- Willenscharen
- Wilster
- Windbergen

- Windeby
- Winnemark
- Winnert
- Winseldorf
- Winsen
- Wisch (Holstein)
- Wisch (Nordfriesland)
- Witsum
- Wittbek
- Wittdün auf Amrum
- Wittenbergen
- Wittenborn
- Wittmoldt
- Witzeeze
- Witzhave
- Witzwort
- Wobbenbüll
- Wohlde
- Wohltorf
- Wöhrden
- Wolmersdorf
- Woltersdorf
- Worth
- Wrist
- Wrixum
- Wrohm
- Wulfsmoor
- Wyk auf Föhr

- Zarpen
- Ziethen

Local Governments and Local Government Associations in Thüringen

- Abtsbessingen
- Ahlstädt
- Albersdorf
- Alkersleben
- Allendorf
- Alperstedt
- Altenberga
- Altenbeuthen
- Altenburg (Kreisstadt)
- Altenfeld
- Altengottern
- Altersbach
- Altkirchen

- Am Ohmberg
- Andenhausen
- Andisleben
- Angelroda
- Anrode
- Apolda (Kreisstadt)
- Arenshausen
- Arnstadt (Kreisstadt)
- Artern/Unstrut
- Asbach-Sickenberg
- Aschenhausen
- Auengrund
- Auerstedt
- Auma-Weidatal

- Bachfeld
- Bad Berka
- Bad Blankenburg
- Bad Colberg-Heldburg
- Bad Frankenhausen/Kyffhäuser
- Bad Klosterlausnitz
- Bad Köstritz
- Bad Langensalza
- Bad Liebenstein
- Bad Lobenstein
- Badra
- Bad Salzungen (Kreisstadt)
- Bad Sulza
- Bad Tennstedt
- Ballhausen
- Ballstädt
- Ballstedt
- Barchfeld
- Bechstedt
- Bechstedtstraß
- Beichlingen
- Beinerstadt
- Bellstedt
- Belrieth
- Bendeleben
- Benshausen
- Berga/Elster
- Berka v. d. Hainich
- Berka/Werra
- Berlingerode
- Berlstedt
- Bermbach
- Bernterode (bei Heilbad Heiligenstadt)

- Bethenhausen
- Bibra
- Bienstädt
- Bilzingsleben
- Birkenfelde
- Birkenhügel
- Birx
- Bischofrod
- Bischofroda
- Blankenberg
- Blankenburg
- Blankenhain
- Blankenstein
- Bleicherode
- Bobeck
- Bocka
- Bockstadt
- Bodelwitz
- Bodenrode-Westhausen
- Böhlen
- Bollberg
- Bornhagen
- Borxleben
- Bösleben-Wüllersleben
- Bothenheilingen
- Brahmenau
- Braunichswalde
- Brehme
- Breitenworbis
- Breitungen/Werra
- Bremsnitz
- Bretleben
- Brotterode-Trusetal
- Bruchstedt
- Brüheim
- Brünn/Thür.
- Brunnhartshausen
- Bucha (bei Jena)
- Bucha (bei Ziegenrück)
- Büchel
- Buchfart
- Buchholz
- Bufleben
- Buhla
- Bürgel
- Burgk
- Burgwalde
- Buttelstedt

- Buttlar
- Buttstädt
- Büttstedt

- Caaschwitz
- Christes
- Chursdorf
- Clingen
- Crawinkel
- Creuzburg
- Crimla
- Crispendorf
- Crossen an der Elster
- Cursdorf

- Daasdorf a. Berge
- Dachwig
- Dankmarshausen
- Deesbach
- Dermbach
- Deuna
- Diedorf
- Dieterode
- Dietzenrode-Vatterode
- Dillstädt
- Dingelstädt
- Dingsleben
- Dippach
- Dittersdorf
- Dobitschen
- Döbritschen
- Döbritz
- Döllstädt
- Donndorf
- Dornburg-Camburg
- Dorndorf
- Dornheim
- Döschnitz
- Dreba
- Drei Gleichen
- Dreitzsch
- Dröbischau
- Drogen
- Drognitz
- Dünwald

- Ebeleben
- Ebenshausen

- Eberstedt
- Ecklingerode
- Eckstedt
- Effelder
- Ehrenberg
- Eichenberg (bei Jena)
- Eichenberg (bei Hildburghausen)
- Eichstruth
- Eineborn
- Einhausen
- Eisenach (kreisfreie Stadt)
- Eisenberg (Kreisstadt)
- Eisfeld
- Elgersburg
- Elleben
- Ellersleben
- Ellingshausen
- Ellrich
- Elxleben (an der Gera)
- Elxleben (Ilm-Kreis)
- Emleben
- Empfertshausen
- Emsetal
- Endschütz
- Erbenhausen
- Erfurt (Landeshauptstadt)
- Eschenbergen
- Eßbach
- Eßleben-Teutleben
- Ettenhausen a.d. Suhl
- Ettersburg
- Etzelsrode
- Etzleben

- Fambach
- Ferna
- Fischbach/Rhön
- Flarchheim
- Floh-Seligenthal
- Flurstedt
- Fockendorf
- Föritz
- Frankenblick
- Frankendorf
- Frankenhain
- Frankenheim/Rhön
- Frankenroda
- Frauenprießnitz

- Frauensee
- Frauenwald
- Freienbessingen
- Freienhagen
- Freienorla
- Fretterode
- Friedelshausen
- Friedersdorf
- Friedrichroda
- Friedrichsthal
- Friedrichswerth
- Friemar
- Frohnsdorf
- Frömmstedt

- Gangloffsömmern
- Gauern
- Gebesee
- Gebstedt
- Gefell
- Gehlberg
- Gehofen
- Gehren
- Geisa
- Geisenhain
- Geisleden
- Geismar
- Georgenthal
- Gera (kreisfreie Stadt)
- Geraberg
- Gerbershausen
- Gernrode
- Geroda
- Gerstenberg
- Gerstengrund
- Gerstungen
- Gerterode
- Gertewitz
- Geschwenda
- Gierstädt
- Gillersdorf
- Glasehausen
- Gleichamberg
- Gneus
- Göhren
- Goldbach
- Goldisthal
- Göllingen

- Göllnitz
- Golmsdorf
- Gompertshausen
- Göpfersdorf
- Görkwitz
- Görsbach
- Gorsleben
- Göschitz
- Gösen
- Gossel
- Gössitz
- Gößnitz
- Gotha (Kreisstadt)
- Grabfeld
- Gräfenhain
- Gräfenroda
- Gräfenthal
- Graitschen bei Bürgel
- Greiz (Kreisstadt)
- Greußen
- Griefstedt
- Grimmelshausen
- Grobengereuth
- Großbartloff
- Großbockedra
- Großbreitenbach
- Großbrembach
- Großenehrich
- Großengottern
- Großensee
- Großenstein
- Großeutersdorf
- Großfahner
- Großheringen
- Großlöbichau
- Großlohra
- Großmölsen
- Großmonra
- Großneuhausen
- Großobringen
- Großpürschütz
- Großrudestedt
- Großschwabhausen
- Großvargula
- Grub
- Gumperda
- Günserode
- Günstedt

- Günthersleben-Wechmar
- Guthmannshausen

- Hachelbich
- Hain
- Haina (bei Gotha)
- Haina (Südthüringen)
- Hainichen
- Hainrode
- Hainspitz
- Hallungen
- Hammerstedt
- Hardisleben
- Harra
- Harth-Pöllnitz
- Hartmannsdorf (bei Eisenberg)
- Hartmannsdorf (bei Gera)
- Harztor
- Harzungen
- Haselbach
- Haßleben
- Hausen
- Haussömmern
- Hauteroda
- Haynrode
- Heichelheim
- Heideland
- Heilbad Heiligenstadt (Kreisstadt)
- Helbedündorf
- Heldrungen
- Hellingen
- Helmsdorf
- Hemleben
- Henfstädt
- Henneberg
- Henschleben
- Herbsleben
- Heringen/Helme
- Hermsdorf
- Heroldishausen
- Herrenhof
- Herrmannsacker
- Herrnschwende
- Herschdorf
- Hetschburg
- Heukewalde
- Heuthen
- Heyersdorf

- Heygendorf
- Hilbersdorf
- Hildburghausen (Kreisstadt)
- Hirschberg
- Hirschfeld
- Hochheim
- Hohenfelden
- Hohengandern
- Hohenkirchen
- Hohenleuben
- Hohenölsen
- Hohenstein
- Hohenwarte
- Hohes Kreuz
- Holzsußra
- Hopfgarten
- Hornsömmern
- Hörsel
- Hörselberg-Hainich
- Hummelshain
- Hümpfershausen
- Hundeshagen
- Hundhaupten

- Ichstedt
- Ichtershausen
- Ifta
- Ilmenau
- Ilmtal
- Immelborn
- Isseroda
- Issersheilingen

- Jena (kreisfreie Stadt)
- Jenalöbnitz
- Jonaswalde
- Jückelberg
- Judenbach

- Kahla
- Kalbsrieth
- Kallmerode
- Kaltenlengsfeld
- Kaltennordheim
- Kaltensundheim
- Kaltenwestheim
- Kammerforst
- Kamsdorf

- Kannawurf
- Kapellendorf
- Karlsdorf
- Katzhütte
- Kauern
- Kaulsdorf
- Kefferhausen
- Kehmstedt
- Keila
- Kella
- Kiliansroda
- Kindelbrück
- Kirchgandern
- Kirchheilingen
- Kirchheim
- Kirchworbis
- Kirschkau
- Kleinbartloff
- Kleinbockedra
- Kleinbodungen
- Kleinbrembach
- Kleinebersdorf
- Kleineutersdorf
- Kleinfurra
- Kleinmölsen
- Kleinneuhausen
- Kleinobringen
- Kleinschwabhausen
- Kleinwelsbach
- Klettbach
- Klettstedt
- Klings
- Kloster Veßra
- Knau
- Ködderitzsch
- Kölleda
- Königsee
- Korbußen
- Körner
- Kospoda
- Kraftsdorf
- Kraja
- Kranichfeld
- Krauthausen
- Krautheim
- Kreuzebra
- Kriebitzsch
- Krölpa

- Krombach
- Kromsdorf
- Kühdorf
- Kühndorf
- Küllstedt
- Kutzleben

- Laasdorf
- Langenleuba-Niederhain
- Langenorla
- Langenwetzendorf
- Langenwolschendorf
- Langewiesen
- Langula
- Lauscha
- Lausnitz
- Lauterbach
- Lederhose
- Lehesten (Frankenwald)
- Lehesten (bei Jena)
- Lehnstedt
- Leimbach
- Leinatal
- Leinefelde-Worbis
- Lemnitz
- Lengfeld
- Lenterode
- Leutenberg
- Leutenthal
- Leutersdorf
- Lichte
- Liebenstein
- Liebstedt
- Linda b. Neustadt an der Orla
- Linda b. Weida
- Lindenkreuz
- Lindewerra
- Lindig
- Lippersdorf-Erdmannsdorf
- Lipprechterode
- Löberschütz
- Löbichau
- Lödla
- Löhma
- Lucka
- Luisenthal
- Lumpzig
- Lunzig

- Lutter

- Mackenrode
- Magdala
- Mannstedt
- Marisfeld
- Marksuhl
- Markvippach
- Marolterode
- Marth
- Martinroda (Ilm-Kreis)
- Martinroda (bei Vacha)
- Masserberg
- Mattstedt
- Mechelroda
- Mehmels
- Mehna
- Meiningen (Kreisstadt)
- Mellenbach-Glasbach
- Mellingen
- Melpers
- Mendhausen
- Menteroda
- Merkers-Kieselbach
- Mertendorf
- Metzels
- Meura
- Meusebach
- Meuselbach-Schwarzmühle
- Meuselwitz
- Miesitz
- Mihla
- Milda
- Milz
- Mittelpöllnitz
- Mittelsömmern
- Möckern
- Mohlsdorf-Teichwolframsdorf
- Möhrenbach
- Molschleben
- Mönchenholzhausen
- Mönchpfiffel-Nikolausrieth
- Monstab
- Moorgrund
- Mörsdorf
- Moßbach
- Moxa
- Mühlhausen/Thüringen (Kreisstadt)
- Mülverstedt

- Münchenbernsdorf

- Nahetal-Waldau
- Nauendorf
- Nausitz
- Nausnitz
- Nazza
- Neidhartshausen
- Nesse-Apfelstädt
- Neubrunn
- Neuengönna
- Neugernsdorf
- Neuhaus am Rennweg
- Neuhaus-Schierschnitz
- Neumark
- Neumühle/Elster
- Neundorf (bei Lobenstein)
- Neundorf (bei Schleiz)
- Neunheilingen
- Neusiß
- Neustadt am Rennsteig
- Neustadt an der Orla
- Neustadt/Harz
- Niederbösa
- Niederdorla
- Niedergebra
- Niederorschel
- Niederreißen
- Niederroßla
- Niedertrebra
- Niederzimmern
- Nimritz
- Nirmsdorf
- Nöbdenitz
- Nobitz
- Nöda
- Nohra (bei Weimar)
- Nohra (Wipper)
- Nordhausen (Kreisstadt)
- Nottleben

- Oberbodnitz
- Oberbösa
- Oberdorla
- Oberhain
- Oberheldrungen
- Oberhof
- Oberkatz

- Oberland am Rennsteig
- Obermaßfeld-Grimmenthal
- Obermehler
- Oberoppurg
- Oberreißen
- Oberschönau
- Oberstadt
- Obertrebra
- Oberweid
- Oberweißbach/Thür. Wald
- Oechsen
- Oepfershausen
- Oettern
- Oettersdorf
- Ohrdruf
- Olbersleben
- Oldisleben
- Ollendorf
- Oppershausen
- Oppurg
- Orlamünde
- Oßmannstedt
- Osthausen-Wülfershausen
- Ostramondra
- Ottendorf
- Ottstedt a. Berge

- Paitzdorf
- Paska
- Pennewitz
- Petersberg
- Petriroda
- Peuschen
- Pfaffschwende
- Pferdingsleben
- Pfiffelbach
- Piesau
- Plaue
- Plothen
- Pölzig
- Ponitz
- Pörmitz
- Posterstein
- Pößneck
- Pottiga
- Poxdorf
- Probstzella

- Quaschwitz
- Quirla
-
- Ramsla
- Ranis
- Rannstedt
- Rastenberg
- Rattelsdorf
- Rauda
- Rauschwitz
- Rausdorf
- Reichenbach
- Reichmannsdorf
- Reichstädt
- Reinholterode
- Reinsdorf
- Reinstädt
- Reisdorf
- Remda-Teichel
- Remptendorf
- Remstädt
- Renthendorf
- Reurieth
- Rhönblick
- Riethgen
- Riethnordhausen
- Ringleben (bei Artern)
- Ringleben (bei Gebesee)
- Rippershausen
- Ritschenhausen
- Rittersdorf
- Rockhausen
- Rockstedt
- Rodeberg
- Rohr
- Rohrbach (Weimarer Land)
- Rohrbach (bei Saalfeld)
- Rohrberg
- Röhrig
- Römhild
- Ronneburg
- Rosa
- Rosendorf
- Rositz
- Roßdorf
- Roßleben
- Rothenstein
- Rottenbach

- Rotterode
- Rottleben
- Rückersdorf
- Rudersdorf
- Rudolstadt
- Ruhla
- Rustenfelde
- Ruttersdorf-Lotschen

- Saalburg-Ebersdorf
- Saaleplatte
- Saalfeld/Saale (Kreisstadt)
- Saalfelder Höhe
- Saara (bei Gera)
- Saara (bei Schmölln)
- Sachsenbrunn
- Sachsenhausen
- Schachtebich
- Schalkau
- Scheibe-Alsbach
- Scheiditz
- Schillingstedt
- Schimberg
- Schkölen
- Schlechtsart
- Schlegel
- Schleid
- Schleifreisen
- Schleiz (Kreisstadt)
- Schleusegrund
- Schleusingen
- Schlöben
- Schloßvippach
- Schlotheim
- Schmalkalden
- Schmeheim
- Schmiedefeld (Lichtetal)
- Schmiedefeld am Rennsteig
- Schmiedehausen
- Schmieritz
- Schmölln
- Schmorda
- Schömberg
- Schöndorf
- Schöngleina
- Schönhagen
- Schönstedt
- Schöps

- Schwaara
- Schwabhausen
- Schwallungen
- Schwarza
- Schwarzbach
- Schwarzburg
- Schweickershausen
- Schweina
- Schwerstedt (bei Straußfurt)
- Schwerstedt (bei Weimar)
- Schwobfeld
- Seebach
- Seega
- Seelingstädt
- Seisla
- Seitenroda
- Serba
- Sickerode
- Siegmundsburg
- Silberhausen
- Silbitz
- Sitzendorf
- Solkwitz
- Sollstedt
- Sömmerda (Kreisstadt)
- Sondershausen (Kreisstadt)
- Sonneberg (Kreisstadt)
- Sonneborn
- Sonnenstein
- Springstille
- Sprötau
- Stadtilm
- Stadtlengsfeld
- Stadtroda
- Stanau
- Starkenberg
- St. Bernhard
- Steinach
- Steinbach (Eichsfeld)
- Steinbach (Wartburgkreis)
- Steinbach-Hallenberg
- Steinheuterode
- Steinsdorf
- Steinthaleben
- Stepfershausen
- St. Gangloff
- St. Kilian
- Straufhain

- Straußfurt
- Stützerbach
- Südeichsfeld
- Suhl (kreisfreie Stadt)
- Sulza
- Sülzfeld
- Sundhausen

- Tabarz/Thür. Wald
- Tambach-Dietharz
- Tanna
- Tastungen
- Tautenburg
- Tautendorf
- Tautenhain
- Tegau
- Teichwitz
- Teistungen
- Thalwenden
- Themar
- Thierschneck
- Thonhausen
- Thüringenhausen
- Tiefenort
- Tissa
- Tömmelsdorf
- Tonna
- Tonndorf
- Topfstedt
- Tottleben
- Treben
- Trebra
- Treffurt
- Triptis
- Tröbnitz
- Tröchtelborn
- Trockenborn-Wolfersdorf
- Troistedt
- Tüttleben

- Uder
- Udestedt
- Uhlstädt-Kirchhasel
- Ummerstadt
- Umpferstedt
- Unstruttal
- Unterbodnitz
- Unterbreizbach

- Unterkatz
- Untermaßfeld
- Unterschönau
- Unterweid
- Unterweißbach
- Unterwellenborn
- Urbach
- Urleben
- Urnshausen
- Utendorf

- Vacha
- Vachdorf
- Veilsdorf
- Viernau
- Vippachedelhausen
- Vogelsberg
- Vogtländisches Oberland
- Voigtstedt
- Volkerode
- Völkershausen
- Volkmannsdorf
- Vollenborn
- Vollersroda
- Vollmershain

- Wachsenburggemeinde
- Wachstedt
- Wahlhausen
- Wahns
- Waldeck
- Wallbach
- Walldorf
- Walpernhain
- Walschleben
- Waltersdorf
- Waltershausen
- Wangenheim
- Warza
- Wasserthaleben
- Wasungen
- Weberstedt
- Wehnde
- Weida
- Weilar
- Weimar (kreisfreie Stadt)
- Weinbergen
- Weira

- Weißbach
- Weißenborn
- Weißendorf
- Weißensee
- Wernburg
- Werningshausen
- Werther
- Westenfeld
- Westgreußen
- Westhausen (bei Gotha)
- Westhausen (bei Hildburghausen)
- Wichmar
- Wickerstedt
- Wiegendorf
- Wiehe
- Wiesenfeld
- Wiesenthal
- Wildenbörten
- Wildenspring
- Wildetaube
- Wilhelmsdorf
- Willerstedt
- Windischleuba
- Wingerode
- Wipfratal
- Wipperdorf
- Witterda
- Wittgendorf
- Witzleben
- Wohlsborn
- Wölferbütt
- Wolferschwenda
- Wölfershausen
- Wölfis
- Wolfsberg
- Wolfsburg-Unkeroda
- Wolkramshausen
- Wundersleben
- Wünschendorf/Elster
- Wurzbach
- Wüstheuterode
- Wutha-Farnroda

- Zedlitz
- Zella-Mehlis
- Zella/Rhön
- Zeulenroda-Triebes
- Ziegelheim

- Ziegenrück
- Zimmern
- Zimmernsupra
- Zöllnitz

Authorities established in the Grand Duchy of Luxembourg:

- (…)

Authorities established in the Republic of Lithuania:

- Akmenės r.
- Alytaus m.
- Alytaus r.
- Anykščių r.
- Birštono
- Biržų r.
- Druskininkų
- Elektrėnų
- Ignalinos r.
- Jonavos r.
- Joniškio r.
- Jurbarko r.
- Kaišiadorių r.
- Kalvarijos
- Kauno m.
- Kauno r.
- Kazlų Rūdos
- Kelmės r.
- Kėdainių r.
- Klaipėdos m.
- Klaipėdos r.
- Kretingos r.
- Kupiškio r.
- Lazdijų r.
- Marijampolės
- Mažeikių r.
- Molėtų r.
- Neringos
- Pagėgių
- Pakruojo r.
- Palangos m.
- Panevėžio m.
- Panevėžio r.
- Pasvalio r.
- Plungės r.
- Prienų r.

- Radviliškio r.
- Raseinių r.
- Rietavo
- Rokiškio r.
- Skuodo r.
- Šakių r.
- Šalčininkų r.
- Šiaulių m.
- Šiaulių r.
- Šilalės r.
- Šilutės r.
- Širvintų r.
- Švenčionių r.
- Tauragės r.
- Telšių r.
- Trakų r.
- Ukmergės r.
- Utenos r.
- Varėnos r.
- Vilkaviškio r.
- Vilniaus m.
- Vilniaus r.
- Visagino m.
- Zarasų r.

Authorities established in the Kingdom of the Netherlands:

Provinces

- Limburg
- Gelderland
- Overijssel
- Drenthe
- Groningen
- Friesland
- Flevoland
- Utrecht
- Noord-Brabant
- Zeeland
- Noord-Holland
- Zuid-Holland

Municipalities

- Aa en Hunze
- Aalburg
- Aalsmeer
- Aalten

- Achtkarspelen
- Alblasserdam
- Albrandswaard
- Alkmaar
- Almelo
- Almere
- Alphen aan den Rijn
- Alphen-Chaam
- Ameland
- Amersfoort
- Amstelveen
- Amsterdam
- Apeldoorn
- Appingedam
- Arnhem
- Assen
- Asten
- Baarle-Nassau
- Baarn
- Barendrecht
- Barneveld
- Bedum
- Beek
- Beemster
- Beesel
- Bellingwedde
- Bergambacht
- Bergeijk
- Bergen (L.)
- Bergen (NH.)
- Bergen op Zoom
- Berkelland
- Bernheze
- Bernisse
- Best
- Beuningen
- Beverwijk
- het Bildt
- De Bilt
- Binnenmaas
- Bladel
- Blaricum
- Bloemendaal
- Boarnsterhim
- Bodegraven-Reeuwijk
- Boekel
- Ten Boer
- Borger-Odoorn

- Borne
- Borsele
- Boskoop
- Boxmeer
- Boxtel
- Breda
- Brielle
- Bronckhorst
- Brummen
- Brunssum
- Bunnik
- Bunschoten
- Buren
- Bussum
- Capelle aan den IJssel
- Castricum
- Coevorden
- Cranendonck
- Cromstrijen
- Cuijk
- Culemborg
- Dalfsen
- Dantumadiel
- Delft
- Delfzijl
- Deurne
- Deventer
- Diemen
- Dinkelland
- Dirksland
- Doesburg
- Doetinchem
- Dongen
- Dongeradeel
- Dordrecht
- Drechterland
- Drimmelen
- Dronten
- Druten
- Duiven
- Echt-Susteren
- Edam-Volendam
- Ede
- Eemnes
- Eemsmond
- Eersel
- Eijsden-Margraten
- Eindhoven

- Elburg
- Emmen
- Enkhuizen
- Enschede
- Epe
- Ermelo
- Etten-Leur
- Ferwerderadiel
- Franekeradeel
- Gaasterlân-Sleat
- Geertruidenberg
- Geldermalsen
- Geldrop-Mierlo
- Gemert-Bakel
- Gennep
- Giessenlanden
- Gilze en Rijen
- Goedereede
- Goes
- Goirle
- Gorinchem
- Gouda
- Graafstroom
- Graft-De Rijp
- Grave
- 's-Gravenhage
- Groesbeek
- Groningen
- Grootegast
- Gulpen-Wittem
- Haaksbergen
- Haaren
- Haarlem
- Haarlemmerliede en Spaarnwoude
- Haarlemmermeer
- Halderberge
- Hardenberg
- Harderwijk
- Hardinxveld-Giessendam
- Haren
- Harenkarspel
- Harlingen
- Hattem
- Heemskerk
- Heemstede
- Heerde
- Heerenveen
- Heerhugowaard

- Heerlen
- Heeze-Leende
- Heiloo
- Den Helder
- Hellendoorn
- Hellevoetsluis
- Helmond
- Hendrik-Ido-Ambacht
- Hengelo
- 's-Hertogenbosch
- Heumen
- Heusden
- Hillegom
- Hilvarenbeek
- Hilversum
- Hof van Twente
- Hollands Kroon
- Hoogeveen
- Hoogezand-Sappemeer
- Hoorn
- Horst aan de Maas
- Houten
- Huizen
- Hulst
- IJsselstein
- Kaag en Braassem
- Kampen
- Kapelle
- Katwijk
- Kerkrade
- Koggenland
- Kollumerland en Nieuwkruisland
- Korendijk
- Krimpen aan den IJssel
- Laarbeek
- Landerd
- Landgraaf
- Landsmeer
- Langedijk
- Lansingerland
- Laren
- Leek
- Leerdam
- Leeuwarden
- Leeuwarderadeel
- Leiden
- Leiderdorp
- Leidschendam-Voorburg

- Lelystad
- Lemsterland
- Leudal
- Leusden
- Liesveld
- Lingewaal
- Lingewaard
- Lisse
- Littenseradiel
- Lochem
- Loon op Zand
- Lopik
- Loppersum
- Losser
- Maasdonk
- Maasdriel
- Maasgouw
- Maassluis
- Maastricht
- De Marne
- Marum
- Medemblik
- Meerssen
- Menameradiel
- Menterwolde
- Meppel
- Middelburg
- Middelharnis
- Midden-Delfland
- Midden-Drenthe
- Mill en Sint Hubert
- Millingen aan de Rijn
- Moerdijk
- Montferland
- Montfoort
- Mook en Middelaar
- Muiden
- Naarden
- Neder-Betuwe
- Nederlek
- Nederweert
- Neerijnen
- Nieuw-Lekkerland
- Nieuwegein
- Nieuwkoop
- Nijkerk
- Nijmegen
- Noord-Beveland

- Noordenveld
- Noordoostpolder
- Noordwijk
- Noordwijkerhout
- Nuenen, Gerwen en Nederwetten
- Nunspeet
- Nuth
- Oegstgeest
- Oirschot
- Oisterwijk
- Oldambt
- Oldebroek
- Oldenzaal
- Olst-Wijhe
- Ommen
- Onderbanken
- Oost Gelre
- Oosterhout
- Oostflakkee
- Ooststellingwerf
- Oostzaan
- Opmeer
- Opsterland
- Oss
- Oud-Beijerland
- Oude IJsselstreek
- Ouder-Amstel
- Ouderkerk
- Oudewater
- Overbetuwe
- Papendrecht
- Peel en Maas
- Pekela
- Pijnacker-Nootdorp
- Purmerend
- Putten
- Raalte
- Reimerswaal
- Renkum
- Renswoude
- Reusel-De Mierden
- Rheden
- Rhenen
- Ridderkerk
- Rijnwaarden
- Rijnwoude
- Rijssen-Holten
- Rijswijk

- Roerdalen
- Roermond
- De Ronde Venen
- Roosendaal
- Rotterdam
- Rozendaal
- Rucphen
- Schagen
- Schermer
- Scherpenzeel
- Schiedam
- Schiermonnikoog
- Schijndel
- Schinnen
- Schoonhoven
- Schouwen-Duiveland
- Simpelveld
- Sint Anthonis
- Sint-Michielsgestel
- Sint-Oedenrode
- Sittard-Geleen
- Skarsterlân
- Sliedrecht
- Slochteren
- Sluis
- Smallingerland
- Soest
- Someren
- Son en Breugel
- Spijkenisse
- Stadskanaal
- Staphorst
- Stede Broec
- Steenbergen
- Steenwijkerland
- Stein
- Stichtse Vecht
- Strijen
- Súdwest Fryslân
- Terneuzen
- Terschelling
- Texel
- Teylingen
- Tholen
- Tiel
- Tilburg
- Tubbergen
- Twenterand

- Tynaarlo
- Tytsjerksteradiel
- Ubbergen
- Uden
- Uitgeest
- Uithoorn
- Urk
- Utrecht
- Utrechtse Heuvelrug
- Vaals
- Valkenburg aan de Geul
- Valkenswaard
- Veendam
- Veenendaal
- Veere
- Veghel
- Veldhoven
- Velsen
- Venlo
- Venray
- Vianen
- Vlaardingen
- Vlagtwedde
- Vlieland
- Vlissingen
- Vlist
- Voerendaal
- Voorschoten
- Voorst
- Vught
- Waalre
- Waalwijk
- Waddinxveen
- Wageningen
- Wassenaar
- Waterland
- Weert
- Weesp
- Werkendam
- West Maas en Waal
- Westerveld
- Westervoort
- Westland
- Weststellingwerf
- Westvoorne
- Wierden
- Wijchen
- Wijdemeren

- Wijk bij Duurstede
- Winsum
- Winterswijk
- Woensdrecht
- Woerden
- De Wolden
- Wormerland
- Woudenberg
- Woudrichem
- Zaanstad
- Zaltbommel
- Zandvoort
- Zederik
- Zeevang
- Zeewolde
- Zeist
- Zevenaar
- Zijpe
- Zoetermeer
- Zoeterwoude
- Zuidhorn
- Zuidplas
- Zundert
- Zutphen
- Zwartewaterland
- Zwijndrecht
- Zwolle

Water boards

- Waterschap Noorderzijlvest
- Wetterskip Fryslân
- Waterschap Blija Buitendijks
- Waterschap Hunze en Aa's
- Waterschap Reest en Wieden
- Waterschap Velt en Vecht
- Waterschap Groot Salland
- Waterschap Regge en Dinkel
- Waterschap Veluwe
- Waterschap Rijn en Ijssel
- Waterschap Vallei en Eem
- Hoogheemraadschap De Stichtse Rijnlanden
- Hoogheemraadschap Amstel, Gooi en Vecht
- Hoogheemraadschap Hollands Noorderkwartier
- Hoogheemraadschap van Rijnland
- Hoogheemraadschap van Delfland
- Hoogheemraadschap van Schieland en de Krimpenerwaard
- Waterschap Rivierenland

- Waterschap Hollandse Delta
- Waterschap Scheldestromen
- Waterschap Brabantse Delta
- Waterschap De Dommel
- Waterschap Aa en Maas
- Waterschap Peel en Maasvallei
- Waterschap Roer en Overmaas
- Waterschap Zuiderzeeland

Authorities established in the Republic of Poland:

Voivodships

- DOLNOŚLĄSKIE
- KUJAWSKO-POMORSKIE
- LUBELSKIE
- LUBUSKIE
- ŁÓDZKIE
- MAŁOPOLSKIE
- MAZOWIECKIE
- OPOLSKIE
- PODKARPACKIE
- PODLASKIE
- POMORSKIE
- ŚLĄSKIE
- ŚWIĘTOKRZYSKIE
- WARMIŃSKO-MAZURSKIE
- WIELKOPOLSKIE
- ZACHODNIOPOMORSKIE

Powiats

- aleksandrowski
- augustowski
- bartoszycki
- bełchatowski
- będziński
- bialski
- Biała Podlaska
- białobrzeski
- białostocki
- Białystok
- bielski (podlaskie)
- bielski (śląskie)
- Bielsko-Biała
- bieruńsko-lędziński
- bieszczadzki
- biłgorajski

- bocheński
- bolesławiecki
- braniewski
- brodnicki
- brzeski (małopolskie)
- brzeski (opolskie)
- brzeziński
- brzozowski
- buski
- bydgoski
- Bydgoszcz
- Bytom
- bytowski
- Chełm
- chełmiński
- chełmski
- chodzieski
- chojnicki
- Chorzów
- chrzanowski
- ciechanowski
- cieszyński
- czarnkowsko-trzcianecki
- Częstochowa
- częstochowski
- człuchowski
- Dąbrowa Górnicza
- dąbrowski
- dębicki
- działdowski
- dzierżoniowski
- Elbląg
- elbląski
- ełcki
- garwoliński
- Gdańsk
- gdański
- Gdynia
- giżycki
- Gliwice
- gliwicki
- głogowski
- głubczycki
- gnieźnieński
- golubsko-dobrzyński
- gołdapski
- gorlicki
- gorzowski

- Gorzów Wielkopolski
- gostyniński
- gostyński
- górowski
- grajewski
- grodziski (mazowieckie)
- grodziski (wielkopolskie)
- grójecki
- Grudziądz
- grudziądzki
- hajnowski
- hrubieszowski
- iławski
- inowrocławski
- janowski
- jarociński
- jarosławski
- jasielski
- Jastrzębie-Zdrój
- jaworski
- Jaworzno
- Jelenia Góra
- jeleniogórski
- jędrzejowski
- kaliski
- Kalisz
- kamiennogórski
- kartuski
- Katowice
- kazimierski
- kędzierzyńsko-kozielski
- kępiński
- kętrzyński
- Kielce
- kielecki
- kluczborski
- kłobucki
- kłodzki
- kolbuszowski
- kolneński
- kolski
- konecki
- Konin
- koniński
- kościański
- kościerski
- kozienicki
- krakowski

- Kraków
- krapkowicki
- krasnostawski
- kraśnicki
- Krosno
- krośnieński (lubuskie)
- krośnieński (podkarpackie)
- krotoszyński
- kutnowski
- kwidzyński
- legionowski
- Legnica
- legnicki
- leski
- leszczyński
- Leszno
- leżajski
- lęborski
- lidzbarski
- limanowski
- lipnowski
- lipski
- lubaczowski
- lubański
- lubartowski
- lubelski
- lubiński
- Lublin
- lubliniecki
- lwówecki
- łańcucki
- łaski
- łęczycki
- łęczyński
- Łomża
- łomżyński
- łosicki
- łowicki
- łódzki wschodni
- Łódź
- łukowski
- makowski
- malborski
- miechowski
- mielecki
- międzychodzki
- międzyrzecki
- mikołowski

- milicki
- miński
- mławski
- mogileński
- moniecki
- mrągowski
- Mysłowice
- myszkowski
- myślenicki
- nakielski
- namysłowski
- nidzicki
- niżański
- nowodworski (mazowieckie)
- nowodworski (pomorskie)
- nowomiejski
- nowosądecki
- nowosolski
- nowotarski
- nowotomyski
- Nowy Sącz
- nyski
- obornicki
- olecki
- oleski
- oleśnicki
- olkuski
- Olsztyn
- olsztyński
- oławski
- opatowski
- opoczyński
- Opole
- opolski (lubelskie)
- opolski (opolskie)
- ostrołęcki
- Ostrołęka
- ostrowiecki
- ostrowski (mazowieckie)
- ostrowski (wielkopolskie)
- ostródzki
- ostrzeszowski
- oświęcimski
- otwocki
- pabianicki
- pajęczański
- parczewski
- piaseczyński

- Piekary Śląskie
- pilski
- pińczowski
- piotrkowski
- Piotrków Trybunalski
- piski
- pleszewski
- Płock
- płocki
- płoński
- poddębicki
- polkowicki
- Poznań
- poznański
- proszowicki
- prudnicki
- pruszkowski
- przasnyski
- przemyski
- Przemyśl
- przeworski
- przysuski
- pszczyński
- pucki
- puławski
- pułtuski
- raciborski
- Radom
- radomski
- radomszczański
- radziejowski
- radzyński
- rawicki
- rawski
- ropczycko-sędziszowski
- Ruda Śląska
- rybnicki
- Rybnik
- rycki
- rypiński
- rzeszowski
- Rzeszów
- sandomierski
- sanocki
- sejneński
- sępoleński
- Siedlce
- siedlecki

- Siemianowice Śląskie
- siemiatycki
- sieradzki
- sierpecki
- skarżyski
- Skierniewice
- skierniewicki
- słubicki
- słupecki
- Słupsk
- słupski
- sochaczewski
- sokołowski
- sokólski
- Sopot
- Sosnowiec
- stalowowolski
- starachowicki
- starogardzki
- staszowski
- strzelecki
- strzelecko-drezdenecki
- strzeliński
- strzyżowski
- sulęciński
- suski
- suwalski
- Suwałki
- szamotulski
- szczycieński
- sztumski
- szydłowiecki
- średzki (dolnośląskie)
- średzki (wielkopolskie)
- śremski
- świdnicki (dolnośląskie)
- świdnicki (lubelskie)
- świebodziński
- świecki
- Świętochłowice
- Tarnobrzeg
- tarnobrzeski
- tarnogórski
- tarnowski
- Tarnów
- tatrzański
- tczewski
- tomaszowski (lubelskie)

- tomaszowski (mazowieckie)
- Toruń
- toruński
- trzebnicki
- tucholski
- turecki
- Tychy
- wadowicki
- wałbrzyski
- Warszawa
- warszawski zachodni
- wąbrzeski
- wągrowiecki
- wejherowski
- węgorzewski
- węgrowski
- wielicki
- wieluński
- wieruszowski
- Włocławek
- włocławski
- włodawski
- włoszczowski
- wodzisławski
- wolsztyński
- wołomiński
- wołowski
- Wrocław
- wrocławski
- wrzesiński
- wschowski
- wysokomazowiecki
- wyszkowski
- Zabrze
- zambrowski
- zamojski
- Zamość
- zawierciański
- ząbkowicki
- zduńskowolski
- zgierski
- zgorzelecki
- Zielona Góra
- zielonogórski
- złotoryjski
- złotowski
- zwoleński
- żagański

- żarski
- żniński
- Żory
- żuromiński
- żyrardowski
- żywiecki

Gminas

- Abramów
- Adamów (łukowski)
- Adamów (zamojski)
- Adamówka
- Aleksandrów (biłgorajski)
- Aleksandrów (piotrkowski)
- Aleksandrów Kujawski (m)
- Aleksandrów Kujawski (w)
- Aleksandrów Łódzki
- Alwernia
- Andrespol
- Andrychów
- Andrzejewo
- Annopol
- Augustów (m)
- Augustów (w)
- Babiak
- Babice
- Babimost
- Baborów
- Baboszewo
- Baćkowice
- Bakałarzewo
- Baligród
- Bałtów
- Banie
- Banie Mazurskie
- Baranowo
- Baranów (puławski)
- Baranów (grodziski)
- Baranów (kępiński)
- Baranów Sandomierski
- Barciany
- Barcin
- Barczewo
- Bardo
- Bargłów Kościelny
- Barlinek
- Bartniczka

- Bartoszyce (m)
- Bartoszyce (w)
- Baruchowo
- Barwice
- Batorz
- Bądkowo
- Bedlno
- Bejsce
- Belsk Duży
- Bełchatów (m)
- Bełchatów (w)
- Bełżec
- Bełżyce
- Besko
- Bestwina
- Będków
- Będzin
- Będzino
- Biała (wieluński)
- Biała (prudnicki)
- Biała Piska
- Biała Podlaska (w)
- Biała Podlaska (m)
- Biała Rawska
- Białaczów
- Białe Błota
- Białobrzegi (białobrzeski)
- Białobrzegi (łańcucki)
- Białogard (m)
- Białogard (w)
- Białopole
- Białośliwie
- Białowieża
- Biały Bór
- Biały Dunajec
- Białystok
- Biecz
- Bielany
- Bielawa
- Bielawy
- Bielice
- Bieliny
- Bielsk
- Bielsk Podlaski (m)
- Bielsk Podlaski (w)
- Bielsko-Biała
- Bierawa
- Bieruń

- Bierutów
- Bierzwnik
- Biesiekierz
- Bieżuń
- Biłgoraj (m)
- Biłgoraj (w)
- Bircza
- Biskupice
- Biskupiec (nowomiejski)
- Biskupiec (olsztyński)
- Biszcza
- Bisztynek
- Blachownia
- Bledzew
- Blizanów
- Bliżyn
- Błaszki
- Błażowa
- Błędów
- Błonie
- Bobolice
- Bobowa
- Bobowo
- Bobrowice
- Bobrowniki (lipnowski)
- Bobrowniki (będziński)
- Bobrowo
- Bochnia (m)
- Bochnia (w)
- Boćki
- Bodzanów
- Bodzechów
- Bodzentyn
- Bogatynia
- Bogdaniec
- Bogoria
- Boguchwała
- Boguszów-Gorce
- Boguty-Pianki
- Bojadła
- Bojanowo
- Bojanów
- Bojszowy
- Bolesław (dąbrowski)
- Bolesław (olkuski)
- Bolesławiec (m)
- Bolesławiec (bolesławiecki)
- Bolesławiec (wieruszowski)

- Boleszkowice
- Bolimów
- Bolków
- Boniewo
- Borek Wielkopolski
- Borki
- Borkowice
- Borne Sulinowo
- Boronów
- Borowa
- Borowie
- Borów
- Borzechów
- Borzęcin
- Borzytuchom
- Bralin
- Branice
- Braniewo (m)
- Braniewo (w)
- Brańsk (m)
- Brańsk (w)
- Brańszczyk
- Brąszewice
- Brenna
- Brochów
- Brodnica (m)
- Brodnica (brodnicki)
- Brodnica (śremski)
- Brody (żarski)
- Brody (starachowicki)
- Brojce
- Brok
- Brójce
- Brudzeń Duży
- Brudzew
- Brusy
- Brwinów
- Brzeg
- Brzeg Dolny
- Brzesko
- Brzeszcze
- Brześć Kujawski
- Brzeziny (m)
- Brzeziny (brzeziński)
- Brzeziny (kaliski)
- Brzeźnica (żagański)
- Brzeźnica (wadowicki)
- Brzeźnio

- Brzeżno
- Brzostek
- Brzozie
- Brzozów
- Brzuze
- Brzyska
- Buczek
- Buczkowice
- Budry
- Budziszewice
- Budzów
- Budzyń
- Buk
- Bukowiec
- Bukowina Tatrzańska
- Bukowno
- Bukowsko
- Bulkowo
- Burzenin
- Busko-Zdrój
- Bychawa
- Byczyna
- Bydgoszcz
- Bystra-Sidzina
- Bystrzyca Kłodzka
- Bytnica
- Bytom
- Bytom Odrzański
- Bytoń
- Bytów
- Cedry Wielkie
- Cedynia
- Cegłów
- Cekcyn
- Ceków-Kolonia
- Celestynów
- Ceranów
- Cewice
- Charsznica
- Chąśno
- Chełm (w)
- Chełm (m)
- Chełm Śląski
- Chełmek
- Chełmiec
- Chełmno (m)
- Chełmno (w)
- Chełmża (m)

- Chełmża (w)
- Chęciny
- Chlewiska
- Chłopice
- Chmielnik (rzeszowski)
- Chmielnik (kielecki)
- Chmielno
- Choceń
- Chocianów
- Chociwel
- Chocz
- Choczewo
- Chodecz
- Chodel
- Chodów
- Chodzież (m)
- Chodzież (w)
- Chojna
- Chojnice (m)
- Chojnice (w)
- Chojnów (m)
- Chojnów (w)
- Chorkówka
- Choroszcz
- Chorzele
- Chorzów
- Choszczno
- Chotcza
- Chrostkowo
- Chrzanów (janowski)
- Chrzanów (chrzanowski)
- Chrząstowice
- Chrzypsko Wielkie
- Chybie
- Chynów
- Ciasna
- Ciechanowiec
- Ciechanów (m)
- Ciechanów (w)
- Ciechocin
- Ciechocinek
- Cielądz
- Ciepielów
- Ciepłowody
- Cieszanów
- Cieszków
- Cieszyn
- Ciężkowice

- Cisek
- Cisna
- Cmolas
- Cybinka
- Cyców
- Czajków
- Czaplinek
- Czarna (bieszczadzki)
- Czarna (dębicki)
- Czarna (łańcucki)
- Czarna Białostocka
- Czarna Dąbrówka
- Czarna Woda
- Czarne
- Czarnia
- Czarnków (m)
- Czarnków (czarnkowsko-trzcianecki)
- Czarnocin (piotrkowski)
- Czarnocin (kazimierski)
- Czarnożyły
- Czarny Bór
- Czarny Dunajec
- Czastary
- Czchów
- Czechowice-Dziedzice
- Czeladź
- Czemierniki
- Czempiń
- Czeremcha
- Czermin (mielecki)
- Czermin (pleszewski)
- Czernica
- Czernice Borowe
- Czernichów (krakowski)
- Czernichów (żywiecki)
- Czerniejewo
- Czerniewice
- Czernikowo
- Czersk
- Czerwieńsk
- Czerwin
- Czerwińsk nad Wisłą
- Czerwionka-Leszczyny
- Czerwonak
- Czerwonka
- Częstochowa
- Człopa
- Człuchów (m)

- Człuchów (w)
- Czorsztyn
- Czosnów
- Czudec
- Czyże
- Czyżew
- Ćmielów
- Daleszyce
- Dalików
- Damasławek
- Damnica
- Darłowo (m)
- Darłowo (w)
- Daszyna
- Dąbie (krośnieński)
- Dąbie (kolski)
- Dąbrowa (mogileński)
- Dąbrowa (opolski)
- Dąbrowa Białostocka
- Dąbrowa Biskupia
- Dąbrowa Chełmińska
- Dąbrowa Górnicza
- Dąbrowa Tarnowska
- Dąbrowa Zielona
- Dąbrowice
- Dąbrówka
- Dąbrówno
- Debrzno
- Deszczno
- Dębe Wielkie
- Dębica (m)
- Dębica (w)
- Dęblin
- Dębnica Kaszubska
- Dębno (brzeski)
- Dębno (myśliborski)
- Dębowa Kłoda
- Dębowa Łąka
- Dębowiec (jasielski)
- Dębowiec (cieszyński)
- Długołęka
- Długosiodło
- Dłutów
- Dmosin
- Dobczyce
- Dobiegniew
- Dobra (limanowski)
- Dobra (turecki)

- Dobra (łobeski)
- Dobra (Szczecińska)
- Dobrcz
- Dobre (radziejowski)
- Dobre (miński)
- Dobre Miasto
- Dobrodzień
- Dobromierz
- Dobroń
- Dobroszyce
- Dobryszyce
- Dobrzany
- Dobrzeń Wielki
- Dobrzyca
- Dobrzyniewo Duże
- Dobrzyń nad Wisłą
- Dolice
- Dolsk
- Dołhobyczów
- Domanice
- Domaniewice
- Domaniów
- Domaradz
- Domaszowice
- Dominowo
- Dopiewo
- Dorohusk
- Doruchów
- Dragacz
- Drawno
- Drawsko
- Drawsko Pomorskie
- Drelów
- Drezdenko
- Drobin
- Drohiczyn
- Drużbice
- Drwinia
- Drzewica
- Drzycim
- Dubeninki
- Dubicze Cerkiewne
- Dubiecko
- Dubienka
- Dukla
- Duszniki
- Duszniki-Zdrój
- Dwikozy

- Dydnia
- Dygowo
- Dynów (m)
- Dynów (w)
- Dywity
- Dziadkowice
- Dziadowa Kłoda
- Działdowo (m)
- Działdowo (w)
- Działoszyce
- Działoszyn
- Dziemiany
- Dzierzążnia
- Dzierzgoń
- Dzierzgowo
- Dzierzkowice
- Dzierżoniów (m)
- Dzierżoniów (w)
- Dzikowiec
- Dziwnów
- Dzwola
- Dźwierzuty
- Elbląg (w)
- Elbląg (m)
- Ełk (m)
- Ełk (w)
- Fabianki
- Fajsławice
- Fałków
- Filipów
- Firlej
- Frampol
- Fredropol
- Frombork
- Frysztak
- Gać
- Galewice
- Garbatka-Letnisko
- Garbów
- Gardeja
- Garwolin (m)
- Garwolin (w)
- Gaszowice
- Gawłuszowice
- Gaworzyce
- Gąbin
- Gąsawa
- Gdańsk

- Gdów
- Gdynia
- Giby
- Gidle
- Gielniów
- Gierałtowice
- Gietrzwałd
- Gilowice
- Gizałki
- Giżycko (m)
- Giżycko (w)
- Glinojeck
- Gliwice
- Głogów (m)
- Głogów (w)
- Głogów Małopolski
- Głogówek
- Głowaczów
- Głowno (m)
- Głowno (w)
- Główczyce
- Głubczyce
- Głuchołazy
- Głuchów
- Głusk
- Głuszyca
- Gniew
- Gniewino
- Gniewkowo
- Gniewoszów
- Gniezno (m)
- Gniezno (w)
- Gnojnik
- Gnojno
- Goczałkowice-Zdrój
- Godkowo
- Godów
- Godzianów
- Godziesze Wielkie
- Godziszów
- Gogolin
- Golczewo
- Goleniów
- Goleszów
- Golina
- Golub-Dobrzyń (m)
- Golub-Dobrzyń (w)
- Gołańcz

- Gołcza
- Gołdap
- Gołuchów
- Gołymin-Ośrodek
- Gomunice
- Goniądz
- Goraj
- Gorlice (m)
- Gorlice (w)
- Gorzkowice
- Gorzków
- Gorzów Śląski
- Gorzów Wielkopolski
- Gorzyce (tarnobrzeski)
- Gorzyce (wodzisławski)
- Gostycyn
- Gostynin (m)
- Gostynin (w)
- Gostyń
- Goszczanów
- Goszczyn
- Gościeradów
- Gościno
- Gowarczów
- Goworowo
- Gozdnica
- Gozdowo
- Góra
- Góra Kalwaria
- Góra Świętej Małgorzaty
- Górno
- Górowo Iławeckie (m)
- Górowo Iławeckie (w)
- Górzno (brodnicki)
- Górzno (garwoliński)
- Górzyca
- Gózd
- Grabica
- Grabowiec
- Grabowo
- Grabów
- Grabów nad Pilicą
- Grabów nad Prosną
- Grajewo (m)
- Grajewo (w)
- Granowo
- Grębków
- Grębocice

- Gręboszów
- Grębów
- Grodków
- Grodziczno
- Grodziec
- Grodzisk
- Grodzisk Mazowiecki
- Grodzisk Wielkopolski
- Grodzisko Dolne
- Gromadka
- Gromnik
- Gronowo Elbląskie
- Gródek
- Gródek nad Dunajcem
- Grójec
- Grudusk
- Grudziądz (w)
- Grudziądz (m)
- Grunwald
- Gruta
- Grybów (m)
- Grybów (w)
- Gryfice
- Gryfino
- Gryfów Śląski
- Grzegorzew
- Grzmiąca
- Gubin (m)
- Gubin (w)
- Gzy
- Haczów
- Hajnówka (m)
- Hajnówka (w)
- Halinów
- Hanna
- Hańsk
- Harasiuki
- Hażlach
- Hel
- Herby
- Horodło
- Horyniec-Zdrój
- Hrubieszów (m)
- Hrubieszów (w)
- Huszlew
- Hyżne
- Igołomia-Wawrzeńczyce
- Iława (m)

- Iława (w)
- Iłowa
- Iłowo-Osada
- Iłów
- Iłża
- Imielin
- Imielno
- Inowłódz
- Inowrocław (m)
- Inowrocław (w)
- Ińsko
- Irządze
- Istebna
- Iwaniska
- Iwanowice
- Iwierzyce
- Iwkowa
- Iwonicz-Zdrój
- Izabelin
- Izbica
- Izbica Kujawska
- Izbicko
- Jabłonka
- Jabłonna (lubelski)
- Jabłonna (legionowski)
- Jabłonna Lacka
- Jabłonowo Pomorskie
- Jabłoń
- Jadów
- Jaktorów
- Jakubów
- Janikowo
- Janowice Wielkie
- Janowiec
- Janowiec Kościelny
- Janowiec Wielkopolski
- Janowo
- Janów (sokólski)
- Janów (częstochowski)
- Janów Lubelski
- Janów Podlaski
- Jaraczewo
- Jarczów
- Jarocin (niżański)
- Jarocin (jarociński)
- Jarosław (m)
- Jarosław (w)
- Jasienica

- Jasienica Rosielna
- Jasieniec
- Jasień
- Jasionówka
- Jasło (m)
- Jasło (w)
- Jastarnia
- Jastków
- Jastrowie
- Jastrząb
- Jastrzębia
- Jastrzębie-Zdrój
- Jaśliska
- Jaświły
- Jawor
- Jawornik Polski
- Jaworze
- Jaworzno
- Jaworzyna Śląska
- Jedlicze
- Jedlina-Zdrój
- Jedlińsk
- Jedlnia-Letnisko
- Jednorożec
- Jedwabne
- Jedwabno
- Jejkowice
- Jelcz-Laskowice
- Jelenia Góra
- Jeleniewo
- Jeleśnia
- Jemielnica
- Jemielno
- Jerzmanowa
- Jerzmanowice-Przeginia
- Jeziora Wielkie
- Jeziorany
- Jeziorzany
- Jeżewo
- Jeżowe
- Jeżów
- Jeżów Sudecki
- Jędrzejów
- Jodłowa
- Jodłownik
- Joniec
- Jonkowo
- Jordanów (m)

- Jordanów (w)
- Jordanów Śląski
- Józefów (biłgorajski)
- Józefów (otwocki)
- Józefów nad Wisłą
- Juchnowiec Kościelny
- Jutrosin
- Kaczory
- Kadzidło
- Kalety
- Kalinowo
- Kaliska
- Kalisz
- Kalisz Pomorski
- Kalwaria Zebrzydowska
- Kałuszyn
- Kamienica
- Kamienica Polska
- Kamieniec
- Kamieniec Ząbkowicki
- Kamienna Góra (m)
- Kamienna Góra (w)
- Kamiennik
- Kamień (chełmski)
- Kamień (rzeszowski)
- Kamień Krajeński
- Kamień Pomorski
- Kamieńsk
- Kamionka
- Kamionka Wielka
- Kampinos
- Kańczuga
- Karczew
- Karczmiska
- Kargowa
- Karlino
- Karnice
- Karniewo
- Karpacz
- Karsin
- Kartuzy
- Katowice
- Kawęczyn
- Kazanów
- Kazimierz Biskupi
- Kazimierz Dolny
- Kazimierza Wielka
- Kaźmierz

- Kąkolewnica
- Kąty Wrocławskie
- Kcynia
- Kędzierzyn-Koźle
- Kępice
- Kępno
- Kęsowo
- Kętrzyn (m)
- Kętrzyn (w)
- Kęty
- Kielce
- Kiełczygłów
- Kiernozia
- Kietrz
- Kije
- Kijewo Królewskie
- Kikół
- Kisielice
- Kiszkowo
- Kiwity
- Kleczew
- Klembów
- Kleszczele
- Kleszczewo
- Kleszczów
- Klimontów
- Klonowa
- Kluczbork
- Klucze
- Kluczewsko
- Kluki
- Klukowo
- Klwów
- Kłaj
- Kłecko
- Kłobuck
- Kłoczew
- Kłodawa (gorzowski)
- Kłodawa (kolski)
- Kłodzko (m)
- Kłodzko (w)
- Kłomnice
- Knurów
- Knyszyn
- Kobiele Wielkie
- Kobierzyce
- Kobiór
- Kobyla Góra

- Kobylanka
- Kobylin
- Kobylin-Borzymy
- Kobylnica
- Kobyłka
- Kochanowice
- Kocierzew Południowy
- Kock
- Kocmyrzów-Luborzyca
- Koczała
- Kodeń
- Kodrąb
- Kolbudy
- Kolbuszowa
- Kolno (m)
- Kolno (kolneński)
- Kolno (olsztyński)
- Kolonowskie
- Kolsko
- Koluszki
- Kołaczkowo
- Kołaczyce
- Kołaki Kościelne
- Kołbaskowo
- Kołbiel
- Kołczygłowy
- Koło (m)
- Koło (w)
- Kołobrzeg (m)
- Kołobrzeg (w)
- Komańcza
- Komarówka Podlaska
- Komarów-Osada
- Komorniki
- Komprachcice
- Konarzyny
- Kondratowice
- Koneck
- Koniecpol
- Konin
- Koniusza
- Konopiska
- Konopnica (lubelski)
- Konopnica (wieluński)
- Konstancin-Jeziorna
- Konstantynów
- Konstantynów Łódzki
- Końskie

- Końskowola
- Koprzywnica
- Korczew
- Korczyna
- Korfantów
- Kornowac
- Koronowo
- Korsze
- Korycin
- Korytnica
- Korzenna
- Kosakowo
- Kosów Lacki
- Kostomłoty
- Kostrzyn
- Kostrzyn nad Odrą
- Koszalin
- Koszarawa
- Koszęcin
- Koszyce
- Kościan (m)
- Kościan (w)
- Kościelec
- Kościelisko
- Kościerzyna (m)
- Kościerzyna (w)
- Kotla
- Kotlin
- Kotuń
- Kowal (m)
- Kowal (w)
- Kowala
- Kowale Oleckie
- Kowalewo Pomorskie
- Kowary
- Kowiesy
- Koziegłowy
- Kozielice
- Kozienice
- Kozłowo
- Kozłów
- Kozy
- Koźmin Wielkopolski
- Koźminek
- Kożuchów
- Kórnik
- Krajenka
- Kraków

- Kramsk
- Krapkowice
- Krasiczyn
- Krasne (przasnyski)
- Krasne (rzeszowski)
- Krasnobród
- Krasnopol
- Krasnosielc
- Krasnystaw (m)
- Krasnystaw (w)
- Krasocin
- Kraszewice
- Kraśniczyn
- Kraśnik (m)
- Kraśnik (w)
- Krempna
- Krobia
- Kroczyce
- Krokowa
- Krosno
- Krosno Odrzańskie
- Krościenko nad Dunajcem
- Krościenko Wyżne
- Krośnice
- Krośniewice
- Krotoszyce
- Krotoszyn
- Kruklanki
- Krupski Młyn
- Kruszwica
- Kruszyna
- Krynica Morska
- Krynica-Zdrój
- Krynice
- Krynki
- Krypno
- Krzanowice
- Krzczonów
- Krzemieniewo
- Krzepice
- Krzeszowice
- Krzeszów
- Krzeszyce
- Krzęcin
- Krzykosy
- Krzymów
- Krzynowłoga Mała
- Krzywcza

- Krzywda
- Krzywiń
- Krzyż Wielkopolski
- Krzyżanowice
- Krzyżanów
- Ksawerów
- Książ Wielki
- Książ Wielkopolski
- Książki
- Księżpol
- Kuczbork-Osada
- Kudowa-Zdrój
- Kulesze Kościelne
- Kunice
- Kunów
- Kurów
- Kuryłówka
- Kurzętnik
- Kuślin
- Kutno (m)
- Kutno (w)
- Kuźnia Raciborska
- Kuźnica
- Kwidzyn (m)
- Kwidzyn (w)
- Kwilcz
- Lanckorona
- Laskowa
- Lasowice Wielkie
- Laszki
- Latowicz
- Lądek
- Lądek-Zdrój
- Legionowo
- Legnica
- Legnickie Pole
- Lelis
- Lelkowo
- Lelów
- Leoncin
- Lesko
- Leszno (warszawski zachodni)
- Leszno (m)
- Lesznowola
- Leśna
- Leśna Podlaska
- Leśnica
- Leśniowice

- Lewin Brzeski
- Lewin Kłodzki
- Leżajsk (m)
- Leżajsk (w)
- Lębork
- Lędziny
- Lgota Wielka
- Libiąż
- Lichnowy
- Lidzbark
- Lidzbark Warmiński (m)
- Lidzbark Warmiński (w)
- Limanowa (m)
- Limanowa (w)
- Linia
- Liniewo
- Lipce Reymontowskie
- Lipiany
- Lipie
- Lipinki
- Lipinki Łużyckie
- Lipka
- Lipnica
- Lipnica Murowana
- Lipnica Wielka
- Lipnik
- Lipno (m)
- Lipno (lipnowski)
- Lipno (leszczyński)
- Lipowa
- Lipowiec Kościelny
- Lipsk
- Lipsko
- Lipusz
- Lisewo
- Lisia Góra
- Lisków
- Liszki
- Liw
- Lniano
- Lubaczów (m)
- Lubaczów (w)
- Lubanie
- Lubań (m)
- Lubań (w)
- Lubartów (m)
- Lubartów (w)
- Lubasz

- Lubawa (m)
- Lubawa (w)
- Lubawka
- Lubenia
- Lubichowo
- Lubicz
- Lubień
- Lubień Kujawski
- Lubiewo
- Lubin (m)
- Lubin (w)
- Lubiszyn
- Lublin
- Lubliniec
- Lubniewice
- Lubochnia
- Lubomia
- Lubomierz
- Lubomino
- Luboń
- Lubowidz
- Lubraniec
- Lubrza (świebodziński)
- Lubrza (prudnicki)
- Lubsko
- Lubsza
- Lubycza Królewska
- Ludwin
- Lutocin
- Lutomiersk
- Lutowiska
- Lututów
- Luzino
- Lwówek
- Lwówek Śląski
- Lyski
- Łabiszyn
- Łabowa
- Łabunie
- Ładzice
- Łagiewniki
- Łagów (świebodziński)
- Łagów (kielecki)
- Łambinowice
- Łanięta
- Łańcut (m)
- Łańcut (w)
- Łapanów

- Łapsze Niżne
- Łapy
- Łasin
- Łask
- Łaskarzew (m)
- Łaskarzew (w)
- Łaszczów
- Łaziska
- Łaziska Górne
- Łazy
- Łąck
- Łącko
- Łączna
- Łeba
- Łęczna
- Łęczyca (m)
- Łęczyca (w)
- Łęczyce
- Łęka Opatowska
- Łękawica
- Łęki Szlacheckie
- Łęknica
- Łobez
- Łobżenica
- Łochów
- Łodygowice
- Łomazy
- Łomianki
- Łomża (w)
- Łomża (m)
- Łoniów
- Łopiennik Górny
- Łopuszno
- Łosice
- Łososina Dolna
- Łowicz (m)
- Łowicz (w)
- Łódź
- Łubianka
- Łubniany
- Łubnice (wieruszowski)
- Łubnice (staszowski)
- Łubowo
- Łukowa
- Łukowica
- Łuków (m)
- Łuków (w)
- Łukta

- Łużna
- Łyse
- Łysomice
- Łyszkowice
- Maciejowice
- Magnuszew
- Majdan Królewski
- Maków
- Maków Mazowiecki
- Maków Podhalański
- Malanów
- Malbork (m)
- Malbork (w)
- Malczyce
- Malechowo
- Mała Wieś
- Małdyty
- Małkinia Górna
- Małogoszcz
- Małomice
- Mały Płock
- Manowo
- Marcinowice
- Marciszów
- Margonin
- Marianowo
- Marki
- Marklowice
- Markowa
- Markusy
- Markuszów
- Masłowice
- Masłów
- Maszewo (krośnieński)
- Maszewo (goleniowski)
- Medyka
- Mełgiew
- Męcinka
- Mędrzechów
- Miasteczko Krajeńskie
- Miasteczko Śląskie
- Miastko
- Miastkowo
- Miastków Kościelny
- Miączyn
- Michałowice (krakowski)
- Michałowice (pruszkowski)
- Michałowo

- Michałów
- Michów
- Miechów
- Miedziana Góra
- Miedzichowo
- Miedzna
- Miedźna
- Miedźno
- Miejsce Piastowe
- Miejska Górka
- Mielec (m)
- Mielec (w)
- Mieleszyn
- Mielnik
- Mielno
- Mieroszów
- Mierzęcice
- Mieszkowice
- Mieścisko
- Mietków
- Międzybórz
- Międzychód
- Międzylesie
- Międzyrzec Podlaski (m)
- Międzyrzec Podlaski (w)
- Międzyrzecz
- Międzyzdroje
- Miękinia
- Mikołajki
- Mikołajki Pomorskie
- Mikołów
- Mikstat
- Milanów
- Milanówek
- Milejczyce
- Milejewo
- Milejów
- Milicz
- Milówka
- Miłakowo
- Miłki
- Miłkowice
- Miłomłyn
- Miłoradz
- Miłosław
- Mińsk Mazowiecki (m)
- Mińsk Mazowiecki (w)
- Mircze

- Mirosławiec
- Mirów
- Mirsk
- Mirzec
- Mława
- Młodzieszyn
- Młynary
- Młynarze
- Mniów
- Mniszków
- Mochowo
- Modliborzyce
- Mogielnica
- Mogilany
- Mogilno
- Mokobody
- Mokrsko
- Mońki
- Morawica
- Morąg
- Mordy
- Moryń
- Morzeszczyn
- Mosina
- Moskorzew
- Moszczenica (piotrkowski)
- Moszczenica (gorlicki)
- Mrągowo (m)
- Mrągowo (w)
- Mrocza
- Mrozy
- Mstów
- Mszana
- Mszana Dolna (m)
- Mszana Dolna (w)
- Mszczonów
- Mściwojów
- Mucharz
- Murowana Goślina
- Murów
- Muszyna
- Mycielin
- Mykanów
- Mysłakowice
- Mysłowice
- Myszków
- Myszyniec
- Myślenice

- Myślibórz
- Nadarzyn
- Nagłowice
- Nakło nad Notecią
- Nałęczów
- Namysłów
- Narew
- Narewka
- Narol
- Naruszewo
- Nasielsk
- Nawojowa
- Nekla
- Nędza
- Nidzica
- Nieborów
- Niebylec
- Niechanowo
- Niechlów
- Niedrzwica Duża
- Niedźwiada
- Niedźwiedź
- Niegosławice
- Niegowa
- Nielisz
- Niemce
- Niemcza
- Niemodlin
- Niepołomice
- Nieporęt
- Nieszawa
- Nisko
- Niwiska
- Nowa Brzeźnica
- Nowa Dęba
- Nowa Karczma
- Nowa Ruda (m)
- Nowa Ruda (w)
- Nowa Sarzyna
- Nowa Słupia
- Nowa Sól (m)
- Nowa Sól (w)
- Nowa Sucha
- Nowa Wieś Lęborska
- Nowa Wieś Wielka
- Nowe
- Nowe Brzesko
- Nowe Miasteczko

- Nowe Miasto
- Nowe Miasto Lubawskie (m)
- Nowe Miasto Lubawskie (w)
- Nowe Miasto nad Pilicą
- Nowe Miasto nad Wartą
- Nowe Ostrowy
- Nowe Piekuty
- Nowe Skalmierzyce
- Nowe Warpno
- Nowinka
- Nowodwór
- Nowogard
- Nowogrodziec
- Nowogród
- Nowogród Bobrzański
- Nowogródek Pomorski
- Nowosolna
- Nowy Duninów
- Nowy Dwór
- Nowy Dwór Gdański
- Nowy Dwór Mazowiecki
- Nowy Kawęczyn
- Nowy Korczyn
- Nowy Sącz
- Nowy Staw
- Nowy Targ (m)
- Nowy Targ (w)
- Nowy Tomyśl
- Nowy Wiśnicz
- Nowy Żmigród
- Nozdrzec
- Nur
- Nurzec-Stacja
- Nysa
- Oborniki
- Oborniki Śląskie
- Obrazów
- Obrowo
- Obryte
- Obrzycko (m)
- Obrzycko (w)
- Obsza
- Ochotnica Dolna
- Odolanów
- Odrzywół
- Ogrodzieniec
- Ojrzeń
- Okonek

- Oksa
- Olecko
- Olesno (dąbrowski)
- Olesno (oleski)
- Oleszyce
- Oleśnica (m)
- Oleśnica (oleśnicki)
- Oleśnica (staszowski)
- Olkusz
- Olszanica
- Olszanka (łosicki)
- Olszanka (brzeski)
- Olszewo-Borki
- Olszówka
- Olsztyn (częstochowski)
- Olsztyn (m)
- Olsztynek
- Olszyna
- Oława (m)
- Oława (w)
- Opalenica
- Opatowiec
- Opatów (kłobucki)
- Opatów (opatowski)
- Opatówek
- Opinogóra Górna
- Opoczno
- Opole
- Opole Lubelskie
- Oporów
- Orchowo
- Orla
- Orły
- Orneta
- Ornontowice
- Orońsko
- Orzesze
- Orzysz
- Osie
- Osieck
- Osieczna (starogardzki)
- Osieczna (leszczyński)
- Osiecznica
- Osiek (brodnicki)
- Osiek (oświęcimski)
- Osiek (starogardzki)
- Osiek (staszowski)
- Osiek Jasielski

- Osiek Mały
- Osielsko
- Osięciny
- Osina
- Osjaków
- Ostaszewo
- Ostrołęka
- Ostroróg
- Ostrowice
- Ostrowiec Świętokrzyski
- Ostrowite
- Ostróda (m)
- Ostróda (w)
- Ostrów
- Ostrów Lubelski
- Ostrów Mazowiecka (m)
- Ostrów Mazowiecka (w)
- Ostrów Wielkopolski (m)
- Ostrów Wielkopolski (w)
- Ostrówek (lubartowski)
- Ostrówek (wieluński)
- Ostrzeszów
- Ośno Lubuskie
- Oświęcim (m)
- Oświęcim (w)
- Otmuchów
- Otwock
- Otyń
- Ozimek
- Ozorków (m)
- Ozorków (w)
- Ożarowice
- Ożarów
- Ożarów Mazowiecki
- Pabianice (m)
- Pabianice (w)
- Pacanów
- Pacyna
- Paczków
- Padew Narodowa
- Pajęczno
- Pakosław
- Pakosławice
- Pakość
- Pałecznica
- Panki
- Papowo Biskupie
- Paprotnia

- Paradyż
- Parchowo
- Parczew
- Parysów
- Parzęczew
- Pasłęk
- Pasym
- Paszowice
- Pawłosiów
- Pawłowice
- Pawłowiczki
- Pawłów
- Pawonków
- Pątnów
- Pcim
- Pelplin
- Pełczyce
- Perlejewo
- Perzów
- Pęcław
- Pęczniew
- Pępowo
- Piaseczno
- Piaski (świdnicki)
- Piaski (gostyński)
- Piastów
- Piątek
- Piątnica
- Piechowice
- Piecki
- Piekary Śląskie
- Piekoszów
- Pielgrzymka
- Pieniężno
- Pieńsk
- Pierzchnica
- Pieszyce
- Pietrowice Wielkie
- Pilawa
- Pilchowice
- Pilica
- Pilzno
- Piła
- Piława Górna
- Pińczów
- Pionki (m)
- Pionki (w)
- Piotrków Kujawski

- Piotrków Trybunalski
- Pisz
- Piszczac
- Piwniczna-Zdrój
- Platerów
- Platerówka
- Pleszew
- Pleśna
- Płaska
- Płock
- Płoniawy-Bramura
- Płońsk (m)
- Płońsk (w)
- Płoskinia
- Płośnica
- Płoty
- Płużnica
- Pniewy (grójecki)
- Pniewy (szamotulski)
- Pobiedziska
- Poczesna
- Poddębice
- Podedwórze
- Podegrodzie
- Podgórzyn
- Podkowa Leśna
- Pogorzela
- Pokój
- Pokrzywnica
- Polanica-Zdrój
- Polanka Wielka
- Polanów
- Police
- Policzna
- Polkowice
- Polska Cerekiew
- Połajewo
- Połaniec
- Połczyn-Zdrój
- Pomiechówek
- Poniatowa
- Poniec
- Popielów
- Popów
- Poraj
- Porąbka
- Poręba
- Poronin

- Postomino
- Poświętne (opoczyński)
- Poświętne (wołomiński)
- Poświętne (białostocki)
- Potęgowo
- Potok Górny
- Potok Wielki
- Potworów
- Powidz
- Pozezdrze
- Poznań
- Prabuty
- Praszka
- Prażmów
- Prochowice
- Promna
- Prostki
- Proszowice
- Prószków
- Pruchnik
- Prudnik
- Prusice
- Pruszcz
- Pruszcz Gdański (m)
- Pruszcz Gdański (w)
- Pruszków
- Przasnysz (m)
- Przasnysz (w)
- Przechlewo
- Przeciszów
- Przecław
- Przedbórz
- Przedecz
- Przelewice
- Przemęt
- Przemków
- Przemyśl (w)
- Przemyśl (m)
- Przerośl
- Przesmyki
- Przeworno
- Przeworsk (m)
- Przeworsk (w)
- Przewóz
- Przodkowo
- Przybiernów
- Przygodzice
- Przykona

- Przyłęk
- Przyrów
- Przystajń
- Przysucha
- Przytoczna
- Przytuły
- Przytyk
- Przywidz
- Psary
- Pszczew
- Pszczółki
- Pszczyna
- Pszów
- Puchaczów
- Puck (m)
- Puck (w)
- Puławy (m)
- Puławy (w)
- Pułtusk
- Puńsk
- Purda
- Puszcza Mariańska
- Puszczykowo
- Pyrzyce
- Pyskowice
- Pysznica
- Pyzdry
- Raba Wyżna
- Rabka-Zdrój
- Rachanie
- Raciąż (m)
- Raciąż (w)
- Raciążek
- Racibórz
- Raciechowice
- Racławice
- Raczki
- Radecznica
- Radgoszcz
- Radków (kłodzki)
- Radków (włoszczowski)
- Radlin
- Radłów (tarnowski)
- Radłów (oleski)
- Radom
- Radomin
- Radomsko (m)
- Radomsko (w)

- Radomyśl nad Sanem
- Radomyśl Wielki
- Radoszyce
- Radowo Małe
- Radwanice
- Radymno (m)
- Radymno (w)
- Radzanowo
- Radzanów (białobrzeski)
- Radzanów (mławski)
- Radziechowy-Wieprz
- Radziejowice
- Radziejów (m)
- Radziejów (w)
- Radziemice
- Radziłów
- Radzionków
- Radzymin
- Radzyń Chełmiński
- Radzyń Podlaski (m)
- Radzyń Podlaski (w)
- Rajcza
- Rajgród
- Rakoniewice
- Raków
- Rakszawa
- Raniżów
- Raszków
- Raszyn
- Rawa Mazowiecka (m)
- Rawa Mazowiecka (w)
- Rawicz
- Rąbino
- Recz
- Reda
- Regimin
- Regnów
- Rejowiec
- Rejowiec Fabryczny (m)
- Rejowiec Fabryczny (w)
- Reńska Wieś
- Repki
- Resko
- Reszel
- Rewal
- Ręczno
- Rędziny
- Rogowo (rypiński)

- Rogowo (żniński)
- Rogoźno
- Rogów
- Rogóźno
- Rojewo
- Rokiciny
- Rokietnica (jarosławski)
- Rokietnica (poznański)
- Rokitno
- Ropa
- Ropczyce
- Rossosz
- Rościszewo
- Rozdrażew
- Rozogi
- Rozprza
- Roźwienica
- Różan
- Ruciane-Nida
- Ruda Maleniecka
- Ruda Śląska
- Ruda-Huta
- Rudka
- Rudna
- Rudnik (krasnostawski)
- Rudnik (raciborski)
- Rudnik nad Sanem
- Rudniki
- Rudziniec
- Ruja
- Rumia
- Rusiec
- Rusinów
- Rutka-Tartak
- Rutki
- Rybczewice
- Rybnik
- Rybno (sochaczewski)
- Rybno (działdowski)
- Rychliki
- Rychtal
- Rychwał
- Ryczywół
- Rydułtowy
- Rydzyna
- Ryglice
- Ryjewo
- Ryki

- Rymanów
- Rymań
- Ryn
- Rypin (m)
- Rypin (w)
- Rytro
- Rytwiany
- Rząśnia
- Rząśnik
- Rzeczenica
- Rzeczniów
- Rzeczyca
- Rzekuń
- Rzepiennik Strzyżewski
- Rzepin
- Rzeszów
- Rzewnie
- Rzezawa
- Rzgów (łódzki wschodni)
- Rzgów (koniński)
- Sabnie
- Sadki
- Sadkowice
- Sadlinki
- Sadowie
- Sadowne
- Samborzec
- Sandomierz
- Sanniki
- Sanok (m)
- Sanok (w)
- Santok
- Sarnaki
- Sawin
- Secemin
- Sejny (m)
- Sejny (w)
- Serniki
- Serock
- Serokomla
- Sędziejowice
- Sędziszów
- Sędziszów Małopolski
- Sękowa
- Sępopol
- Sępólno Krajeńskie
- Sianów
- Sicienko

- Sidra
- Siechnice
- Sieciechów
- Siedlce (w)
- Siedlce (m)
- Siedlec
- Siedlisko
- Siedliszcze
- Siekierczyn
- Siemianowice Śląskie
- Siemiatycze (m)
- Siemiatycze (w)
- Siemiątkowo
- Siemień
- Siemkowice
- Siemyśl
- Sieniawa
- Siennica
- Siennica Różana
- Sienno
- Siepraw
- Sieradz (m)
- Sieradz (w)
- Sierakowice
- Sieraków
- Sieroszewice
- Sierpc (m)
- Sierpc (w)
- Siewierz
- Sitkówka-Nowiny
- Sitno
- Skalbmierz
- Skała
- Skarbimierz
- Skarszewy
- Skaryszew
- Skarżysko Kościelne
- Skarżysko-Kamienna
- Skawina
- Skąpe
- Skępe
- Skierbieszów
- Skierniewice (w)
- Skierniewice (m)
- Skoczów
- Skoki
- Skołyszyn
- Skomlin

- Skoroszyce
- Skórcz (m)
- Skórcz (w)
- Skórzec
- Skrwilno
- Skrzyszów
- Skulsk
- Skwierzyna
- Słaboszów
- Sława
- Sławatycze
- Sławków
- Sławno (opoczyński)
- Sławno (m)
- Sławno (sławieński)
- Sławoborze
- Słomniki
- Słońsk
- Słopnice
- Słubice (słubicki)
- Słubice (płocki)
- Słupca (m)
- Słupca (w)
- Słupia
- Słupia (Jędrzejowska)
- Słupia (Konecka)
- Słupno
- Słupsk (w)
- Słupsk (m)
- Smętowo Graniczne
- Smołdzino
- Smyków
- Sobienie-Jeziory
- Sobków
- Sobolew
- Sobótka
- Sochaczew (m)
- Sochaczew (w)
- Sochocin
- Sokolniki
- Sokołów Małopolski
- Sokołów Podlaski (m)
- Sokołów Podlaski (w)
- Sokoły
- Sokółka
- Solec Kujawski
- Solec nad Wisłą
- Solec-Zdrój

- Solina
- Somianka
- Somonino
- Sompolno
- Sońsk
- Sopot
- Sorkwity
- Sosnowica
- Sosnowiec
- Sosnówka
- Sośnicowice
- Sośnie
- Sośno
- Spiczyn
- Spytkowice (nowotarski)
- Spytkowice (wadowicki)
- Srokowo
- Stalowa Wola
- Stanin
- Stanisławów
- Stara Biała
- Stara Błotnica
- Stara Dąbrowa
- Stara Kamienica
- Stara Kiszewa
- Stara Kornica
- Starachowice
- Starcza
- Stare Babice
- Stare Bogaczowice
- Stare Czarnowo
- Stare Juchy
- Stare Kurowo
- Stare Miasto
- Stare Pole
- Stargard Szczeciński (m)
- Stargard Szczeciński (w)
- Starogard Gdański (m)
- Starogard Gdański (w)
- Staroźreby
- Stary Brus
- Stary Dzierzgoń
- Stary Dzików
- Stary Lubotyń
- Stary Sącz
- Stary Targ
- Stary Zamość
- Staszów

- Stawiguda
- Stawiski
- Stawiszyn
- Stąporków
- Stegna
- Stepnica
- Sterdyń
- Stęszew
- Stężyca (rycki)
- Stężyca (kartuski)
- Stoczek
- Stoczek Łukowski (m)
- Stoczek Łukowski (w)
- Stolno
- Stopnica
- Stoszowice
- Strachówka
- Strawczyn
- Stromiec
- Stronie Śląskie
- Strumień
- Stryków
- Stryszawa
- Stryszów
- Strzałkowo
- Strzegom
- Strzegowo
- Strzelce
- Strzelce Krajeńskie
- Strzelce Opolskie
- Strzelce Wielkie
- Strzeleczki
- Strzelin
- Strzelno
- Strzyżewice
- Strzyżów
- Stubno
- Studzienice
- Stupsk
- Subkowy
- Sucha Beskidzka
- Suchań
- Suchedniów
- Suchowola
- Suchożebry
- Suchy Dąb
- Suchy Las
- Sulechów

- Sulejów
- Sulejówek
- Sulęcin
- Sulęczyno
- Sulików
- Sulmierzyce (pajęczański)
- Sulmierzyce (krotoszyński)
- Sułkowice
- Sułoszowa
- Sułów
- Supraśl
- Suraż
- Susiec
- Susz
- Suszec
- Suwałki (w)
- Suwałki (m)
- Swarzędz
- Syców
- Sypniewo
- Szadek
- Szaflary
- Szamocin
- Szamotuły
- Szastarka
- Szczaniec
- Szczawin Kościelny
- Szczawnica
- Szczawno-Zdrój
- Szczebrzeszyn
- Szczecin
- Szczecinek (m)
- Szczecinek (w)
- Szczekociny
- Szczerców
- Szczucin
- Szczuczyn
- Szczurowa
- Szczutowo
- Szczyrk
- Szczytna
- Szczytniki
- Szczytno (m)
- Szczytno (w)
- Szelków
- Szemud
- Szepietowo
- Szerzyny

- Szklarska Poręba
- Szlichtyngowa
- Szprotawa
- Szreńsk
- Sztabin
- Sztum
- Sztutowo
- Szubin
- Szudziałowo
- Szulborze Wielkie
- Szumowo
- Szydłowiec
- Szydłowo (mławski)
- Szydłowo (pilski)
- Szydłów
- Szypliszki
- Ścinawa
- Ślemień
- Ślesin
- Śliwice
- Śmigiel
- Śniadowo
- Śrem
- Środa Śląska
- Środa Wielkopolska
- Świątki
- Świątniki Górne
- Świdnica (m)
- Świdnica (świdnicki)
- Świdnica (zielonogórski)
- Świdnik
- Świdwin (m)
- Świdwin (w)
- Świebodzice
- Świebodzin
- Świecie
- Świecie nad Osą
- Świedziebnia
- Świekatowo
- Świeradów-Zdrój
- Świercze
- Świerczów
- Świerklaniec
- Świerklany
- Świerzawa
- Świerzno
- Świeszyno
- Święciechowa

- Świętajno (olecki)
- Świętajno (szczycieński)
- Świętochłowice
- Świlcza
- Świnice Warckie
- Świnna
- Świnoujście
- Tarczyn
- Tarłów
- Tarnawatka
- Tarnobrzeg
- Tarnogród
- Tarnowiec
- Tarnowo Podgórne
- Tarnowskie Góry
- Tarnów (w)
- Tarnów (m)
- Tarnów Opolski
- Tarnówka
- Tczew (m)
- Tczew (w)
- Tczów
- Telatyn
- Teresin
- Terespol (m)
- Terespol (w)
- Tereszpol
- Tłuchowo
- Tłuszcz
- Tokarnia
- Tolkmicko
- Tomaszów Lubelski (m)
- Tomaszów Lubelski (w)
- Tomaszów Mazowiecki (m)
- Tomaszów Mazowiecki (w)
- Tomice
- Topólka
- Toruń
- Torzym
- Toszek
- Trawniki
- Trąbki Wielkie
- Trojanów
- Troszyn
- Tryńcza
- Trzciana
- Trzcianka
- Trzcianne

- Trzciel
- Trzcinica
- Trzcińsko-Zdrój
- Trzebiatów
- Trzebiechów
- Trzebiel
- Trzebielino
- Trzebieszów
- Trzebinia
- Trzebnica
- Trzebownisko
- Trzemeszno
- Trzeszczany
- Trzyciąż
- Trzydnik Duży
- Tuchola
- Tuchomie
- Tuchów
- Tuczępy
- Tuczna
- Tuczno
- Tuliszków
- Tułowice
- Tuplice
- Turawa
- Turek (m)
- Turek (w)
- Turobin
- Turośl
- Turośń Kościelna
- Tuszów Narodowy
- Tuszyn
- Twardogóra
- Tworóg
- Tychowo
- Tychy
- Tyczyn
- Tykocin
- Tymbark
- Tyrawa Wołoska
- Tyszowce
- Uchanie
- Udanin
- Ujazd (tomaszowski)
- Ujazd (strzelecki)
- Ujsoły
- Ujście
- Ulan-Majorat

- Ulanów
- Ulhówek
- Ułęż
- Uniejów
- Unisław
- Urszulin
- Urzędów
- Ustka (m)
- Ustka (w)
- Ustronie Morskie
- Ustroń
- Ustrzyki Dolne
- Uście Gorlickie
- Uścimów
- Wadowice
- Wadowice Górne
- Waganiec
- Walce
- Walim
- Wałbrzych
- Wałcz (m)
- Wałcz (w)
- Wapno
- Warka
- Warlubie
- Warnice
- Warszawa
- Warta
- Warta Bolesławiecka
- Wartkowice
- Wasilków
- Waśniów
- Wąbrzeźno (m)
- Wąbrzeźno (w)
- Wąchock
- Wądroże Wielkie
- Wągrowiec (m)
- Wągrowiec (w)
- Wąpielsk
- Wąsewo
- Wąsosz (górowski)
- Wąsosz (grajewski)
- Wąwolnica
- Wejherowo (m)
- Wejherowo (w)
- Werbkowice
- Węgierska Górka
- Węgliniec

- Węgorzewo
- Węgorzyno
- Węgrów
- Wiązowna
- Wiązownica
- Wiązów
- Wicko
- Widawa
- Widuchowa
- Wieczfnia Kościelna
- Wielbark
- Wieleń
- Wielgie
- Wielgomłyny
- Wielichowo
- Wieliczka
- Wieliczki
- Wieliszew
- Wielka Nieszawka
- Wielka Wieś
- Wielkie Oczy
- Wielopole Skrzyńskie
- Wielowieś
- Wieluń
- Wieniawa
- Wieprz
- Wieruszów
- Wierzbica (chełmski)
- Wierzbica (radomski)
- Wierzbinek
- Wierzbno
- Wierzchlas
- Wierzchosławice
- Wierzchowo
- Wietrzychowice
- Więcbork
- Wijewo
- Wilamowice
- Wilczęta
- Wilczyce
- Wilczyn
- Wilga
- Wilkołaz
- Wilkowice
- Wilków (opolski)
- Wilków (namysłowski)
- Winnica
- Wińsko

- Wiskitki
- Wisła
- Wisznia Mała
- Wisznice
- Wiślica
- Wiśniew
- Wiśniewo
- Wiśniowa (myślenicki)
- Wiśniowa (strzyżowski)
- Witkowo
- Witnica
- Witonia
- Wizna
- Wiżajny
- Wleń
- Władysławowo
- Władysławów
- Włocławek (w)
- Włocławek (m)
- Włodawa (m)
- Włodawa (w)
- Włodowice
- Włoszakowice
- Włoszczowa
- Wodynie
- Wodzierady
- Wodzisław
- Wodzisław Śląski
- Wohyń
- Wojaszówka
- Wojciechowice
- Wojciechów
- Wojcieszków
- Wojcieszów
- Wojkowice
- Wojnicz
- Wojsławice
- Wola Krzysztoporska
- Wola Mysłowska
- Wola Uhruska
- Wolanów
- Wolbórz
- Wolbrom
- Wolin
- Wolsztyn
- Wołczyn
- Wołomin
- Wołów

- Woźniki
- Wólka
- Wręczyca Wielka
- Wrocław
- Wronki
- Wróblew
- Września
- Wschowa
- Wydminy
- Wymiarki
- Wyry
- Wyryki
- Wyrzysk
- Wysoka
- Wysokie
- Wysokie Mazowieckie (m)
- Wysokie Mazowieckie (w)
- Wyszki
- Wyszków
- Wyszogród
- Wyśmierzyce
- Zabierzów
- Zabłudów
- Zabór
- Zabrodzie
- Zabrze
- Zadzim
- Zagnańsk
- Zagórów
- Zagórz
- Zagrodno
- Zakliczyn
- Zaklików
- Zakopane
- Zakroczym
- Zakrzew (lubelski)
- Zakrzew (radomski)
- Zakrzewo (aleksandrowski)
- Zakrzewo (złotowski)
- Zakrzówek
- Zalesie
- Zaleszany
- Zalewo
- Załuski
- Zambrów (m)
- Zambrów (w)
- Zamość (w)
- Zamość (m)

- Zaniemyśl
- Zapolice
- Zaręby Kościelne
- Zarszyn
- Zarzecze
- Zator
- Zatory
- Zawady
- Zawadzkie
- Zawichost
- Zawidów
- Zawidz
- Zawiercie
- Zawoja
- Zawonia
- Ząbki
- Ząbkowice Śląskie
- Zbąszynek
- Zbąszyń
- Zbiczno
- Zblewo
- Zbójna
- Zbójno
- Zbrosławice
- Zbuczyn
- Zduny (łowicki)
- Zduny (krotoszyński)
- Zduńska Wola (m)
- Zduńska Wola (w)
- Zdzieszowice
- Zebrzydowice
- Zelów
- Zembrzyce
- Zębowice
- Zgierz (m)
- Zgierz (w)
- Zgorzelec (m)
- Zgorzelec (w)
- Zielona Góra (w)
- Zielona Góra (m)
- Zielonka
- Zielonki
- Ziębice
- Zławieś Wielka
- Złocieniec
- Złoczew
- Złota
- Złotniki Kujawskie

- Złotoryja (m)
- Złotoryja (w)
- Złotów (m)
- Złotów (w)
- Złoty Stok
- Zwierzyn
- Zwierzyniec
- Zwoleń
- Żabia Wola
- Żabno
- Żagań (m)
- Żagań (w)
- Żarki
- Żarnowiec
- Żarnów
- Żarów
- Żary (m)
- Żary (w)
- Żegocina
- Żelazków
- Żelechlinek
- Żelechów
- Żerków
- Żmigród
- Żmudź
- Żnin
- Żołynia
- Żory
- Żółkiewka
- Żórawina
- Żukowice
- Żukowo
- Żurawica
- Żuromin
- Żychlin
- Żyraków
- Żyrardów
- Żyrzyn
- Żytno
- Żywiec
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Authorities established in the Kingdom of Sweden:

Ale kommun

- Alingsås kommun

- Alvesta kommun
- Aneby kommun
- Arboga kommun
- Arjeplogs kommun
- Arvidsjaurs kommun
- Arvika kommun
- Askersunds kommun
- Avesta kommun
- Bengtsfors kommun
- Bergs kommun
- Bjurholms kommun
- Bjuvs kommun
- Bodens kommun
- Bollebygds kommun
- Bollnäs kommun
- Borgholms kommun
- Borlänge kommun
- Borås stad
- Botkyrka kommun
- Boxholms kommun
- Bromölla kommun
- Bräcke kommun
- Burlövs kommun
- Båstads kommun
- Dals-Eds kommun
- Danderyds kommun
- Degerfors kommun
- Dorotea kommun
- Eda kommun
- Ekerö kommun
- Eksjö kommun
- Emmaboda kommun
- Enköpings kommun
- Eskilstuna kommun
- Eslövs kommun
- Essunga kommun
- Fagersta kommun
- Falkenbergs kommun
- Falköpings kommun
- Falu kommun
- Filipstads kommun
- Finspångs kommun
- Flens kommun
- Forshaga kommun
- Färgelanda kommun
- Gagnefs kommun
- Gislaveds kommun
- Gnesta kommun

- Gnosjö kommun
- Gotlands kommun
- Grums kommun
- Grästorps kommun
- Gullspångs kommun
- Gällivare kommun
- Gävle kommun
- Göteborgs stad
- Götene kommun
- Habo kommun
- Hagfors kommun
- Hallsbergs kommun
- Hallstahammars kommun
- Halmstads kommun
- Hammarö kommun
- Haninge kommun
- Haparanda stad
- Heby kommun
- Hedemora kommun
- Helsingborgs stad
- Herrljunga kommun
- Hjo kommun
- Hofors kommun
- Huddinge kommun
- Hudiksvalls kommun
- Hultsfreds kommun
- Hylte kommun
- Håbo kommun
- Hällefors kommun
- Härjedalens kommun
- Härnösands kommun
- Härryda kommun
- Hässleholms kommun
- Höganäs kommun
- Högsby kommun
- Hörby kommun
- Höörs kommun
- Jokkmokks kommun
- Järfälla kommun
- Jönköpings kommun
- Kalix kommun
- Kalmar kommun
- Karlsborgs kommun
- Karlshamns kommun
- Karlskoga kommun
- Karlskrona kommun
- Karlstads kommun
- Katrineholms kommun

- Kils kommun
- Kinda kommun
- Kiruna kommun
- Klippans kommun
- Knivsta kommun
- Kramfors kommun
- Kristianstads kommun
- Kristinehamns kommun
- Krokoms kommun
- Kumla kommun
- Kungsbacka kommun
- Kungsörs kommun
- Kungälvs kommun
- Kävlinge kommun
- Köpings kommun
- Laholms kommun
- Landskrona kommun
- Laxå kommun
- Lekebergs kommun
- Leksands kommun
- Lerums kommun
- Lessebo kommun
- Lidingö stad
- Lidköpings kommun
- Lilla Edets kommun
- Lindesbergs kommun
- Linköpings kommun
- Ljungby kommun
- Ljusdals kommun
- Ljusnarsbergs kommun
- Lomma kommun
- Ludvika kommun
- Luleå kommun
- Lunds kommun
- Lycksele kommun
- Lysekils kommun
- Malmö stad
- Malungs kommun
- Malå kommun
- Mariestads kommun
- Markaryds kommun
- Marks kommun
- Melleruds kommun
- Mjölby kommun
- Mora kommun
- Motala kommun
- Mullsjö kommun
- Munkedals kommun

- Munkfors kommun
- Mölndals stad
- Mönsterås kommun
- Mörbylånga kommun
- Nacka kommun
- Nora kommun
- Norbergs kommun
- Nordanstigs kommun
- Nordmalings kommun
- Norrköpings kommun
- Norrtälje kommun
- Norsjö kommun
- Nybro kommun
- Nykvarns kommun
- Nyköpings kommun
- Nynäshamns kommun
- Nässjö kommun
- Ockelbo kommun
- Olofströms kommun
- Orsa kommun
- Orust kommun
- Osby kommun
- Oskarshamns kommun
- Ovanåkers kommun
- Oxelösunds kommun
- Pajala kommun
- Partille kommun
- Perstorps kommun
- Piteå kommun
- Ragunda kommun
- Robertsfors kommun
- Ronneby kommun
- Rättviks kommun
- Sala kommun
- Salems kommun
- Sandvikens kommun
- Sigtuna kommun
- Simrishamns kommun
- Sjöbo kommun
- Skara kommun
- Skellefteå kommun
- Skinnskattebergs kommun
- Skurups kommun
- Skövde kommun
- Smedjebackens kommun
- Sollefteå kommun
- Sollentuna kommun
- Solna stad

- Sorsele kommun
- Sotenäs kommun
- Staffanstorps kommun
- Stenungsunds kommun
- Stockholms stad
- Storfors kommun
- Storumans kommun
- Strängnäs kommun
- Strömstads kommun
- Strömsunds kommun
- Sundbybergs stad
- Sundsvalls kommun
- Sunne kommun
- Surahammars kommun
- Svalövs kommun
- Svedala kommun
- Svenljunga kommun
- Säffle kommun
- Säters kommun
- Sävsjö kommun
- Söderhamns kommun
- Söderköpings kommun
- Södertälje kommun
- Sölvesborgs kommun
- Tanums kommun
- Tibro kommun
- Tidaholms kommun
- Tierps kommun
- Timrå kommun
- Tingsryds kommun
- Tjörns kommun
- Tomelilla kommun
- Torsby kommun
- Torsås kommun
- Tranemo kommun
- Tranås kommun
- Trelleborgs kommun
- Trollhättans stad
- Trosa kommun
- Tyresö kommun
- Täby kommun
- Töreboda kommun
- Uddevalla kommun
- Ulricehamns kommun
- Umeå kommun
- Upplands Väsby kommun
- Upplands-Bro kommun
- Uppsala kommun

- Uppvidinge kommun
- Vadstena kommun
- Vaggeryds kommun
- Valdemarsviks kommun
- Vallentuna kommun
- Vansbro kommun
- Vara kommun
- Varbergs kommun
- Vaxholms stad
- Vellinge kommun
- Vetlanda kommun
- Vilhelmina kommun
- Vimmerby kommun
- Vindelns kommun
- Vingåkers kommun
- Vårgårda kommun
- Vänersborgs kommun
- Vännäs kommun
- Värmdö kommun
- Värnamo kommun
- Västerviks kommun
- Västerås stad
- Växjö kommun
- Ydre kommun
- Ystads kommun
- Åmåls kommun
- Ånge kommun
- Åre kommun
- Årjängs kommun
- Åsele kommun
- Åstorps kommun
- Åtvidabergs
- kommun
- Älmhults kommun
- Älvdalens kommun
- Älvkarleby kommun
- Älvsbyns kommun
- Ängelholms kommun
- Öckerö kommun
- Ödeshögs kommun
- Örebro kommun
- Örkelljunga kommun
- Örnsköldsviks kommun
- Östersunds kommun
- Österåkers kommun
- Östhammars kommun
- Östra Göinge kommun
- Överkalix kommun

- Övertorneå kommun

County councils and regions

- Jämtlands läns landsting
- Landstinget Blekinge
- Landstinget Dalarna
- Landstinget Gävleborg
- Landstinget Halland
- Landstinget Kronoberg
- Landstinget Sörmland
- Landstinget Västernorrland
- Landstinget Västmanland
- Landstinget i Jönköpings län
- Landstinget i Kalmar län
- Landstinget i Värmland
- Landstinget i Uppsala län
- Landstinget i Östergötland
- Norrbottens läns landsting
- Region Skåne
- Stockholms läns landsting
- Västerbottens läns landsting
- Västra Götalandsregionen
- Örebro läns landsting

Article 3- Entry into force

This Regulation shall enter into force on the the twentieth day following that of its publication in the *Official Journal of the European Union*.

[It shall apply from […]. However, Articles x and y shall apply from […].]

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels,

For the Commission
The President

On behalf of the President

[Position]

<u>ANNEX</u>

[*where necessary*]

EIOPA-[xxx]-YY/xxx
xxx 2012

Proposal for Implementing Technical Standards on Partial Internal Models

EN EN

EUROPEAN COMMISSION

Brussels, XXX
[…](2011) XXX draft

COMMISSION IMPLEMENTING REGULATION (EU) No …/..

of [ ]

COMMISSION IMPLEMENTING REGULATION (EU) No …/..laying down implementing technical standards with regard to the integration techniques for partial internal models according to Directive 2009/138/EC Regulation of the European Parliament and of the Council

of [ ]

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Directive 2009/138/EC of 25 of November of 2009 of the European Parliament and of the Council on the taking up and pursuit of the business of Insurance and Reinsurance (Solvency II)[1] as amended by Omnibus II, and in particular Article 113 thereof.

Whereas:

(1) This is related to the process where the undertakings demonstrate to the supervisory authorities that it would not be appropriate to use the correlation matrices and formulas of the standard formula set out in Annex IV Directive 2009/138/EC, because at least one of the conditions laid down in paragraph 5 of Article 227 the Commission Regulation (EU) No .../...[draft Implementing Measures] are met, in order to use the most appropriate integration technique set out in the relevant technical standard.

(2) Therefore to facilitate convergence of practice across Member States and support insurance or reinsurance undertakings in calculating their Solvency Capital Requirement using the partial internal model, the requirements to use integration techniques referred to in paragraph 2 and 3 of Article 227 of the Commission Regulation (EU) No .../... [draft Implementing Measures] for integrating the partial internal model into the Solvency Capital Requirement standard formula should be harmonised.

(3) The integration techniques included in the Technical Annex apply at solo level but according to the regulations referred to in paragraph 2 of Article 230 of Directive2009/138/EC these integration techniques apply respectively at group level. In particular, in the case of group Solvency Capital Requirement calculation with the partial internal model, these Technical Standards are only applicable to the default method (accounting consolidation-based method) referred to in Article 230 of Directive 2009/138/EC or part of it.

(4) This Regulation is based on the draft implementing technical standards submitted by the European Supervisory Authority (European Insurance and Occupational Pensions Authority) to the Commission.

(5) The European Insurance and Occupational Pensions Authority has conducted open public consultations on the draft implementing technical standards on which this

[1] OJ L 335, 17.12.2009, p.1

Regulation is based, analysed the potential related costs and benefits and requested the opinion of the Insurance Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1094/2010.

HAS ADOPTED THIS REGULATION:

Article 1 -Scope and matter (Article 113 of Directive 2009/138/EC)

(1) This Regulation determines the integration techniques referred to in paragraph 2 of Article 227 of the Draft Implementing measures Commission Regulation (EU) No .../... which allows a partial internal model to be fully integrated into the Solvency Capital Requirement standard formula and the requirements for the use of alternative integration techniques referred to in paragraph 3 of Article 227 of the Draft Implementing measures Commission Regulation (EU) No .../....

Article 2 -Definitions (Article 113 of Directive 2009/138/EC)

(1) For the purposes of this Regulation, the following definition shall apply:

(a) jointly modelled risks means risks of modules or sub-modules included in the Solvency Capital Requirement standard formula, that insurance or reinsurance undertakings choose to model together using a partial internal model,

Article 3 -Integration Techniques (Article 113 of Directive 2009/138/EC)

(1) In order to demonstrate the appropriateness of the selected integration technique, for the risks covered by the Solvency Capital Requirement standard formula insurance or reinsurance undertakings shall choose and follow one from the following integration techniques as set out in the Technical Annex:

(a) Adding up
(b) Consistent standard formula replication
(c) Standard formula integration technique

Article 4 -Selection of techniques (Article 113 of Directive 2009/138/EC)

(1) In selecting the most appropriate integration technique insurance or reinsurance undertakings shall:

(a) Review the circumstances under which the integration techniques may be appropriate or inappropriate and how these circumstances apply in the case of the specific insurance or reinsurance undertakings.

(b) Provide evidence that they have considered in particular:

- The dependency between the risks or major business units in the scope of the partial internal model and the risks or the business units outside the scope of the partial internal model. This shall include also the existence of significant non-linear dependencies between those risks or business units.
- The impact of the integration technique on the Solvency Capital Requirement to appropriately reflect the risk profile of the insurance or reinsurance undertakings, in particular the impact of diversification effects between the risks or major business units in the scope of the partial internal model and the risks or business units outside the scope of the partial internal model.
- The information or data reasonably available to assess the dependencies between the risks or major business units in the scope of the partial internal model and the risks or business units outside the scope of the partial internal model.

(c) Justify the appropriateness of the integration technique.

Article 5-Selection of techniques, further information (Article 113 of Directive 2009/138/EC)

(1) Insurance or reinsurance undertakings shall submit further information upon request of supervisory authorities.

(2) Insurance or reinsurance undertakings may be required by supervisory authorities to test alternative integration techniques than the one chosen according to the process set out in this Technical Standard when Supervisory Authorities have concerns that a chosen integration technique would not be considered appropriate in order to use by the insurance or reinsurance undertakings another alternative integration technique as described in Article 227(3) of the Commission Regulation (EU) No .../....[draft implementing measures]

Article 6- Use of alternative integration technique (Article 113 of Directive 2009/138/EC)

(1) As referred to in paragraph 3 of Article 112 of Directive 2009/138/EC the alternative integration technique shall fulfil the requirements set out in articles 120 to 125 of Directive 2009/138/EC mutatis mutandis.

Article 7-Entry into force

This Regulation shall enter into force on the day following that of its publication in the *Official Journal of the European Union*.

[It shall apply from […]. However, Articles x shall apply from […].]

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, [ ]

[For the Commission
The President]

[On behalf of the President]

[Position]

ANNEX

Integration techniques

3.1 Adding up

3.1.1 With this integration technique, in order to calculate the overall Solvency Capital Requirement, the capital requirement calculated using the partial internal model is added to the capital requirement calculated using the standard formula.

3.1.2 When using the Adding up integration technique the overall Solvency Capital Requirement shall be equal to the following:

$$SCR = SCR_{00} + SCR_{11}$$

where:

- SCR denotes the overall Solvency Capital Requirement,
- SCR_{00} denotes the capital requirement for the risks or business units calculated using the standard formula.
- SCR_{11} denotes the capital requirement for the risks or major business units calculated using the partial internal model,

3.1.3 This integration technique is possible to apply to all cases described in the article 112 (2) of the Directive 2009/138/EC.

3.1.4 This integration technique shall be used when:

(a) Insurance or reinsurance undertakings are not able to justify the appropriateness of the diversification benefits between modeled and not modeled risks or business units

(b) There is not enough knowledge/information to apply other techniques.

3.2 Consistent standard formula replication

3.2.1 This integration technique replicates the aggregation approach implied in the Solvency Capital Requirement standard formula in order to aggregate the results obtained using the partial internal model and results obtained using the standard formula.

3.2.2 Insurance or reinsurance undertakings shall use one of the three methods described below to apply this technique or a combination of them:

3.2.3 In the first method the insurance or reinsurance undertakings:

(a) Calculate a unique implied correlation factor using the overall capital requirement based on the Solvency Capital Requirement standard formula calculation, a capital requirement based on the standard formula calculation for the risks or major business units in the scope of the partial internal model and the capital requirement based on the standard formula calculation for the risks or business units outside the scope of the partial internal model (equation 2 below),

(b) Apply the implied correlation factor to calculate the overall Solvency Capital Requirement using the capital requirement calculated using the partial internal model for the risks or major business units in the scope of the partial internal model and the capital requirement using the standard formula for the risks or business units outside the scope of the partial internal model (equation 1 below).

3.2.4 In this method the overall Solvency Capital Requirement shall be equal to:

$$SCR = \sqrt{SCR_{00}^2 + 2\omega SCR_{00}\, SCR_{11} + SCR_{11}^2} \quad (1)$$

with the implied correlation ω calculated as:

$$\omega = \frac{SCR_0^2 - SCR_{00}^2 - SCR_{01}^2}{2SCR_{00}SCR_{01}} \quad (2)$$

where:

- SCR_0 denotes the capital requirement calculated using the standard formula
- SCR_{00} denotes the capital requirement calculated using the standard formula for risks or business units outside the scope of partial internal model
- SCR_{01} denotes the capital requirement calculated using the standard formula for risks or major business units in the scope of partial internal model
- SCR_{11} denotes the capital requirement calculated using the partial internal model.

3.2.5 The ω shall be within the range (0,1]. In particular ω=1 means that adding up technique is appropriate one. If ω is not within the aforementioned range the consistent standard formula replication technique shall not be used.

3.2.6 This technique shall not be used:

- for risks not considered in the Standard Formula;
- in case of partial internal models that model risks inside and outside the scope of the Solvency Capital Requirement standard formula together; or
- when the structure of the partial internal model differs significantly from the structure of the Solvency Capital standard formula.

3.2.7 In order to calculate SCR_{00} insurance or reinsurance undertakings should assume that capital requirements for risks or major business units in the scope of partial internal model are equal to 0.

3.2.8 In order to calculate SCR_{01} insurance or reinsurance undertakings should assume that capital requirements for risks or major business units outside the scope of partial internal model are equal to 0.

3.2.9 In the second method insurance or reinsurance undertakings calculate a correlation matrix to describe the dependency between risks covered by the partial internal model and risks covered by the standard formula.

3.2.10 In this method, insurance or reinsurance undertakings may have to calculate more than one correlation coefficient. Those coefficients of correlation should be calculated in such a way that the overall result where only the standard formula is used for all the risks should be the Solvency Capital Requirement standard formula. Therefore the insurance or reinsurance undertakings may apply their expert judgment to find out the solution that would represent the aggregation approach implied in the Solvency Capital Requirement standard formula.

3.2.11 The different correlation coefficients would be calculated by applying the same proportional factor to the correlation coefficients for the aggregation of the risk modules from the standard formula. The following steps will be necessary:

(a) A provisional correlation matrix is calculated, based on the standard formula correlation parameters, re-dimensioned to correlate the risks in the scope of the partial internal model with the risks using the standard formula. The correlation parameters between the risks within the scope of the partial internal model and the risks using the standard formula are calculated as the weighted average of the relevant parameters from the standard formula.

(b) The insurance or reinsurance undertakings then calculate a unique proportional factor, to be applied to the correlation parameters between the risks within the scope of the partial internal model and the risks using the standard formula that would ensure that this correlation matrix would lead to the standard formula aggregation result.

(c) The insurance or reinsurance undertakings then apply the resulting correlation matrix to the results obtained by the partial internal model and to the different modules or sub-modules obtained by the standard formula.

3.3 Standard formula integration technique

3.3.1. In this technique the capital requirements are derived for risks jointly modelled, which are then used to calculate the Solvency Capital Requirement using the standard formula correlation matrix.

3.3.2. In this integration technique the overall solvency capital requirement is calculated in the following steps:

(a) Calculation of the capital requirement for risks jointly modelled using the partial internal model,

(b) Calculation of the capital requirement for each risk jointly modelled in order to calculate the cross terms with the risks using the standard formula,

(c) Calculation of the capital requirements for the risks using the standard formula,

(d) Calculation of the overall Solvency Capital Requirement.

3.3.3 The capital requirement (b) shall be calculated by one of the following methods:

1. By using the partial internal model,
2. From the capital requirements of the jointly modelled risks and other inputs,
3. By using the standard formula.

3.3.4 Method 1: The insurance or reinsurance undertakings use their partial internal model to calculate the capital requirement for each risk jointly modelled. Then the insurance or reinsurance undertakings use the standard formula to calculate capital requirements for each risk outside the scope of the partial internal model.

3.3.5 The overall Solvency Capital Requirement shall be equal to the following:

$$\mathrm{SCR} = \sqrt{(SCR_{(\sum_i 1_i)1})^2 + (SCR_{(\sum_j 0_j)0})^2 + \sum_{i \neq j} 2Corr_{0_i,0_j} SCR_{1_i1} SCR_{0_j0}}$$

Where:

- An index 1i denotes the risk module i which is in the scope of the partial internal model,
- An index 0j denotes the risk module j which is out of the scope of the partial internal model,
- $SCR_{(\sum_i 1_i)1}$ denotes capital requirement for risks jointly modelled using partial internal model,
- SCR_{1_i1} denotes capital requirements for each risk in the scope of the partial internal model calculated separately using the partial internal model,
- $SCR_{(\sum_j 0_j)0}$ denotes capital requirement for risks calculated jointly using standard formula,
- SCR_{0_j0} denotes capital requirements for each risk outside the scope of the partial internal model calculated separately using the standard formula.

3.3.6 The factor $\mathrm{Corr}_{0_i0_j}$ denotes the item set out in row i and in column j of the standard formula correlation matrix.

3.3.7 Method 2: The insurance or reinsurance undertakings use their partial internal model to calculate the capital requirements for some (not all) risks in the scope of the partial internal model, use the standard formula to calculate capital requirements for the other risks in the scope of the partial internal model and use the standard formula to calculate capital requirements for each risk outside the scope of the partial internal model.

3.3.8 The overall Solvency Capital Requirement shall be equal to the following:

$$\mathrm{SCR} = \sqrt{\left(SCR_{(\sum_i 1_i)1}\right)^2 + \left(SCR_{(\sum_j 0_j)0}\right)^2 + \sum_{i \neq j} 2Corr_{0_i0_j}(SCR_{1_i1}SCR_{0_j0} + SCR_{0_i1}SCR_{0_j0})}$$

Where:

- An index 1i denotes the risk module i which is in the scope of the partial internal model,

- An index 0j denotes the risk module j which is out of the scope of the partial internal model,
- $SCR_{(\sum_i 1_i)1}$ denotes capital requirement for risks jointly modelled using the partial internal model,
- SCR_{1_i1}denotes capital requirements for some risks in the scope of the partial internal model calculated separately using the partial internal model,
- SCR_{0_i1} denotes capital requirements for the rest of risks in the scope of the partial internal model calculated separately using the standard formula,
- $SCR_{(\sum_j 0_j)0}$ denotes capital requirement for risks calculated jointly using standard formula,
- SCR_{0_j0} denotes capital requirements for risks outside the scope of the partial internal model calculated separately by using the standard formula.

3.3.9 The factor $\mathrm{Corr}_{0_i,0_j}$ denotes the item set out in row i and in column j of the standard formula correlation matrix.

3.3.10 Method 3: The insurance or reinsurance undertakings use the standard formula to calculate the capital requirements for each risk inside the scope of the partial internal model, and use the standard formula to calculate capital requirements for each risk outside the scope of the partial internal model.

3.3.11 The capital requirements for the risks in the scope of the partial internal model are then adjusted to ensure that the capital requirements for risks calculated with the standard formula correlation coefficient corresponds to the capital requirement calculated by the partial internal model. To this end an adjustment parameter c is calculated:

$$c = \frac{SCR_{(\sum_i 1_i)1}}{\sqrt{\sum_{i,j} Corr_{0_i,0_j} SCR_{0_i1} SCR_{0_j1}}}$$

Where:

- An index 1i denotes the risk module i which is in the scope of the partial internal model,
- An index 0j denotes the risk module j which is out of the scope of the partial internal model,

- $SCR_{(\sum_i 1_i)1}$ denotes capital requirement for risks jointly modelled using the partial internal model,
- $SCR_{0_i 1}$ denotes capital requirements for risks in the scope of the partial internal model calculated by using the standard formula.

3.3.12 The factor $\mathrm{Corr}_{0_i 0_j}$ denotes the item set out in row i and in column j of the standard formula correlation matrix.

3.3.13 The overall Solvency Capital Requirement shall be equal to the following:

$$\mathrm{SCR} = \sqrt{(SCR_{(\sum_i 1_i)1})^2 + (SCR_{(\sum_j 0_j)0})^2 + \sum_{i \neq j} 2Corr_{0_i,0_j}(cSCR_{0_i 1})SCR_{0_j 0}}$$

Where:

- An index 1i denotes the risk module i which is in the scope of the partial internal model,
- An index 0j denotes the risk module j which is out of the scope of the partial internal model,
- $SCR_{(\sum_i 1_i)1}$ denotes capital requirement for risks jointly modelled using the partial internal model,
- $cSCR_{0_i 1}$ denotes capital requirements for risks in the scope of the partial internal model calculated separately using the standard formula multiple by factor c,
- $SCR_{(\sum_j 0_j)0}$ denotes capital requirement for risks calculated jointly using standard formula,
- $SCR_{0_j 0}$ denotes capital requirements for risks outside the scope of the partial internal model calculated separately by using the standard formula.

3.3.14 The factor $\mathrm{Corr}_{0_i 0_j}$ denotes the item set out in row i and in column j of the standard formula correlation matrix.

3.3.15 This integration technique shall not be used when:

(a) The quality of the results does not depend on how well the correlations of the standard formula describe the joint distribution between risks in the scope of the partial internal model and risks calculated by the standard formula and also on the accurateness of the capital requirement calculated by the standard formula.

(b) Under the assumption that the capital requirement calculated by using the standard formula and the aggregation approach of the standard formula does not properly reflect the risk profile of the insurance or reinsurance undertakings, so the first approach does not produce the correct overall SCR.

(c) The quality of results calculated by the second and third method does not depend on how good the separate capital requirement are approximated.

(d) It is not true that the higher the contribution of the jointly modelled risks to the overall risk relative to the contribution of the dependencies between risk calibrated by using the partial internal model and risks calibrated by using the standard formula, the higher the accuracy of the results.

Explanatory Text

Article 3 Integration Techniques

Combination of the integration techniques set out in the Technical Annex – this approach combines two or more of the integration techniques, in particular to unbundle the partial internal model results into the modules or sub-modules of the Solvency Capital Requirement standard formula for some risks and use standard formula implied correlations for other risks.

Article 4 Selection of techniques

Adding up

Adding up integration technique applies to all cases described in the article 112 (2) of the Directive 2009/138/EC.

This integration technique produces a similar result as assuming that the correlation coefficient between the SCR_1 and SCR_0 equals 1 and does not allow for diversification benefits between the results obtained using the partial internal model and the results obtained using the standard formula.

As the application of this integration technique usually, under certain conditions, gives a prudent Solvency Capital Requirement result, there is an incentive for the insurance or reinsurance undertakings to extend the scope of the partial internal model.

Standard formula integration technique

This technique is not appropriate if the partial internal model is used for modelling only one or more major business units. But it may be used as one step in the aggregation process if some risks are jointly modelled. In such a situation this technique could be used to calculate capital requirements for each risk and use them as input for another integration technique in order to integrate major business units in the scope of the partial internal model.

EIOPA-xxx-
xxx-2012

Proposal for Implementing Technical Standards on Supervisory Transparency and Accountability

EIOPA – Westhafen Tower, Westhafenplatz 1 - 60327 Frankfurt – Germany - Tel. + 49 69-951119-20;
Fax. + 49 69-951119-19; site: www.eiopa.europa.eu

EUROPEAN COMMISSION

Brussels, XXX
[…](2012) XXX draft

COMMISSION IMPLEMENTING REGULATION (EU) No …/..

of XXX

[…]

COMMISSION IMPLEMENTING REGULATION (EU) No …/..laying down implementing technical standards with regard to supervisory transparency and accountability according to Directive 2009/138/EC of the European Parliament and of the Council

of [ ]

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Directive 2009/138/EC of 25 November 2009 of the European Parliament and of the Council on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II) [1], amended by Omnibus II Directive, and in particular Article 31 thereof.

Whereas:

(1) To improve the consistency and comparability of disclosed supervisory information by Member States.The structure and content of that supervisory information should be harmonised as far as possible.

(2) To disclose information in a common structure and format in order to make information easily acessible and comparable for all interested parties.

(3) To provide sufficien information to enable a comparison of the supervisory approaches adopted by the supervisory authorities of the different Member States.

(4) The European Supervisory Authority (Insurance and Occupational Pensions and Authority) has conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the opinion of the Insurance and Resinsurance Stakeholder Group established by Article 37 of Regulation (EU) No 1094/2010.

[1] OJ…….

HAS ADOPTED THIS REGULATION:

Article 1 - Subject Matter and Scope

This regulation lays down the format, content and requirements for supervisory authorities when making supervisory information available on their websites, as required by [Article 308 TA6 of the Implementing Measures],.

Article 2 – Disclosure of Information on Laws and Regulations

(1) When disclosing the information required by Article 31 (2) (a) of Directive 2009/138/EC, supervisory authorities shall provide the following:

(a) the text of all laws, regulations, administrative rules and general guidance issued in the Member State of the supervisory authority implementing EU law related to insurance and reinsurance within the remit of the supervisory authority; and

(b) the text of all prudential insurance specific laws, regulations, administrative rules and general guidance applicable in the Member State of the supervisory authority not included in paragraph (a). .

(2) Supervisory authorities shall structure this information making the distinction between:

(a) texts that have their basis in harmonised European legislation;

(b) insurance-specific texts based on Member State specific national laws and regulations; and

(c) any further insurance-specific rules contained in laws or regulations that are generally applicable where the remit of the supervisory authority includes compliance with these rules.

Article 3 - Disclosure of information on Supervisory Review Process

(1) When disclosing information required by Article 31 (2) (b) of Directive 2009/138/EC, supervisory authorities shall provide a general overview of how they review and evaluate compliance with the laws, regulations and administrative rules adopted pursuant to Directive 2009/138/EC including general information on the monitoring tools and the risk assessment framework they use.

(2) The structure of these disclosures shall cover the tasks set out for the supervisory review process in Article 36 (2) of Directive 2009/138/EC.

Article 4 – Disclosure of information on Aggregate Statistical Data

(1) When disclosing the information required by Article 31 (2) (c) of Directive 2009/138/EC supervisory authorities shall disclose information on insurance and reinsurance undertakings, group undertakings and on the supervisory authority itself in the format set out in [Annex I].

Article 5 – Disclosure of information on the Use of Options

(1) When disclosing the information required by Article 31 (2) (d) of Directive 2009/138/EC, supervisory authorities shall disclose it in the format set out in [Annex II].

Article 6 – Disclosure of information on Objectives and Activities of the supervision

(1) When disclosing the information required by Article 31 (2) (e) of Directive 2009/138/EC, supervisory authorities shall disclose information about the objectives of the supervisory authority and its main functions, as well as on the activities and plans envisaged for the following year or years.

Article 7 - Disclosure of information in the website

(1) When disclosing supervisory information on their website, , supervisory authorities shall provide the required information using the following headings:

(a) 'Information on Insurance Laws and Regulations' for information required by Article 31(2)(a) of Directive 2009/138/EC;

(b) 'Information on Insurance Supervisory Review Process' for information required by Article 31(2)(b) of Directive 2009/138/EC;

(c) 'Information on Aggregate Statistical Data on Supervised Undertakings and Groups and on the Supervisory Authority' for information required by Article 31(2)(c) of Directive 2009/138/EC;

(d) 'Information on the Use of Options of Directive 2009/138/EC' for information required by Article 31 (2) (d) of Directive 2009/138/EC;

(e) 'Information on Objectives and Activities of Insurance Supervision' for information required by Article 31 (2) (e) of Directive 2009/138/EC.

Article 8 – Entry into force

This Regulation shall enter into force on the the twentieth day following that of its publication in the *Official Journal of the European Union*.

[It shall apply from […]. However, Articles x and y shall apply from […].]

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels,

For the Commission
The President

On behalf of the President

[Position]

ANNEX I

Data with regard to insurance and reinsurance undertakings supervised under Directive 2009/138/EC.

ITEM	ROW NUMBER	DEFINITION
The number of insurance and reinsurance undertakings	AS1	The number of direct life or non-life insurance or reinsurance undertakings which has received authorisation in accordance with Article 14 of Directive 2009/138/EC and are falling inside the scope of Directive 2009/138/EC
The number of branches of insurance and reinsurance undertakings as referred to in Article 13(11) of Directive 2009/138/EC established in the Member State of the supervisory authority	AS2	The number of established in the Member State of the supervisory authority agencies or a branches of insurance or reinsurance undertakings which is located in the territory of a Member State other than the home Member State
The number of branches of insurance and reinsurance undertakings as referred to in Article 162(3) of Directive 2009/138/EC established in the Member State of the supervisory authority	AS3	The number of permanent presence in the territory of a the supervisory authority's Member State of an undertaking with a head office outside the Community, which receives authorisation in that Member State and which pursues insurance business.
The number of branches of insurance and reinsurance undertakings established in the Member State of the supervisory authority carrying out relevant business in one or more other Member States	AS4	The number of branches showed in AS2 or AS3, carrying out relevant business in one or more other Member States

The number of insurance and reinsurance undertakings established in the Member State of the supervisory authority pursuing business in other Member States under the freedom to provide services	AS5	The number of insurance and reinsurance undertakings established in the Member State of the supervisory authority pursuing business in other Member States under the freedom to provide services
The number of insurance and reinsurance undertakings established in other Member States which have notified their intention to pursue business in the Member State of the supervisory authority under the freedom to provide services	AS6	The number of insurance and reinsurance undertakings established in other Member States which have notified their intention to pursue business in the Member State of the supervisory authority under the freedom to provide services and which which don't actually pursue business
The number of insurance and reinsurance undertakings established in other Member States which actually pursue business in the Member State of the supervisory authority under the freedom to provide services	AS7	The number of insurance and reinsurance undertakings established in other Member States which actually pursue business in the Member State of the supervisory authority under the freedom to provide services
The number of insurance and reinsurance undertakings falling outside the scope of Directive 2009/138/EC	AS8	The number insurance and reinsurance undertakings falling outside the scope of Directive 2009/138/EC
The number of special purpose vehicles	AS9	The number of special purpose vehicles from insurance and reinsurance undertakings established within

authorised in accordance with Article 211 of Directive 2009/138/EC from insurance and reinsurance undertakings		territory of Member State of the supervisory authority and authorised by supervisory authority
The number of insurance and reinsurance undertakings subject to reorganisation measures or winding-up proceedings	AS10	The number of insurance and reinsurance undertakings subject to reorganisation measures or winding-up proceedings
The total amount of assets of the insurance and reinsurance undertakings valued in accordance with Article 75 of Directive 2009/138/EC	AS11	The sum of cells A30 of BS-C1 template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC
Intangible assets	AS11a	The sum of cells A2 of BS-C1 template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC
Deferred tax assets	AS11b	The sum of cells A26 of BS-C1 template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC
Pension benefit surplus	gAS11c	The sum of cells A25B of BS-C1 template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC
Property, plant & equipment held for own use	AS11d	The sum of cells A3 of BS-C1 template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC
Investments (other than assets held for unit-linked and index-linked funds)	AS11e	The sum of cells A4 of BS-C1 template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC
Assets held for unit-linked & index-linked funds	AS11f	The sum of cells A12 of BS-C1 template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC
Loans & mortgages (except loans on policies)	AS11g	The sum of cells A14 of BS-C1 template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC

Loans on policies	AS11h	The sum of cells A14A of BS-C1 template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC
Reinsurance recoverables	AS11i	The sum of cells A16 of BS-C1 template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC
Deposits to cedants	AS11j	The sum of cells A13 of BS-C1 template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC
Insurance & intermediaries receivables	AS11k	The sum of cells A21 of BS-C1 template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC
Reinsurance receivables	AS11l	The sum of cells A20 of BS-C1 template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC
Receivables (trade, not insurance)	AS11m	The sum of cells A23 of BS-C1 template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC
Own shares	AS11n	The sum of cells A28A of BS-C1 template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC
Amounts due in respect of own fund items or initial fund called up but not yet paid in	AS11o	The sum of cells A28B of BS-C1 template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC
Cash and cash equivalents	AS11p	The sum of cells A27 of BS-C1 template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC
Any other assets, not elsewhere shown	AS11q	The sum of cells A29 of BS-C1 template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC
The total amount of liabilities of the insurance and reinsurance undertakings valued in accordance with Articles 75 to 86 of Directive 2009/138/EC	AS12	The sum of cells L25A of BS-C1 template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC
Technical provisions	AS12a	The sum of cells L1,L4,L6B,L7, L10 of BS-C1 template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC

Other liabilities	AS12b	The sum of cells L23, L18, L22, L13, L17, L16, L19, L20, L15A, L15B, L15C, L25, L26 of BS-C1 template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC
Subordinated liabilities which are not included in the own funds	AS12c	The sum of cells L15D of BS-C1 template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC
The total amount of basic own funds	AS13	The sum of cells A20 of 0F-B1A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC
Subordinated liabilities which are included in own funds	AS13a	The sum of cells L26 of BS-C1 template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC
The total amount of ancillary own funds	AS14	The sum of cells A43 of 0F-B1A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC
The total eligible amount of own funds to cover the Solvency Capital Requirement	AS15a	The sum of cells A50 of 0F-B1A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC
Tier 1 unrestricted	AS15a”	The sum of cells B50 of 0F-B1A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC
Tier 1 restricted	AS15b	The sum of cells C50 of 0F-B1A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC
Tier 2	AS15c	The sum of cells D50 of 0F-B1A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC
Tier 3	AS15a	The sum of cells E50 of 0F-B1A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC
The total eligible amount of basic own funds to cover the Minimum Capital Requirement	AS16	The sum of cells A51 of 0F-B1A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC
Tier 1 unrestricted	AS16a’	The sum of cells B51 of 0F-B1A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC
Tier 1 restricted	AS16a”	The sum of cells C51 of 0F-B1A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC

Tier 2	AS16b	The sum of cells D51 of 0F-B1A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC
The total amount of the Minimum Capital Requirement	AS17	The sum of cells A31 of MCR-B4A template and cells A31 of MCR-B4B template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC (=The sum of cells A53 of 0F-B1A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC)
The total amount of the Solvency Capital Requirement	AS18	The sum of cells A20 of SCR-B2A template and cells B13 of SCR-B2C template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC (=The sum of cells A52 of 0F-B1A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC)
Total amount of the Solvency Capital Requirement calculated using the standard formula by risk module and sub-module at the level of the aggregation available expressed as percentage of the total amount of the Solvency Capital Requirement	AS19	The sum of cells A20 of SCR-B2A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using the standard formula divided by AS18 (expressed as percentage)
Market risk	AS19a	The sum of cells A1 of SCR-B2A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using the standard formula divided by AS18 (expressed as percentage)
Interest rate risk	AS19aa	The sum of cells C0 of SCR-B3A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using the standard formula divided by AS18 (expressed as percentage)
Equity risk	AS19ab	The sum of cells C3 of SCR-B3A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using the standard formula divided by AS18 (expressed as percentage)

Property risk	AS19ac	The sum of cells C12 of SCR-B3A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using the standard formula divided by AS18 (expressed as percentage)
Spread risk	AS19ad	The sum of cells C13 of SCR-B3A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using the standard formula divided by AS18 (expressed as percentage)
Market risk concentrations	AS19ae	The sum of cells C19 of SCR-B3A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using the standard formula divided by AS18 (expressed as percentage)
Currency risk	AS19af	The sum of cells C20 of SCR-B3A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using the standard formula divided by AS18 (expressed as percentage)
Counter-cyclical premium risk	AS19ag	The sum of cells C21 of SCR-B3A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using the standard formula divided by AS18 (expressed as percentage)
Counterparty default risk	AS19b	The sum of cells A2 of SCR-B2A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using the standard formula divided by AS18 (expressed as percentage)
Life underwriting risk	AS19c	The sum of cells A3 of SCR-B2A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using the standard formula divided by AS18 (expressed as percentage)
Mortality risk	AS19ca	The sum of cells C1 of SCR-B3C template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using the standard formula divided by AS18 (expressed as percentage)
Longevity risk	AS19cb	The sum of cells C2 of SCR-B3C template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using the standard formula divided by AS18 (expressed as percentage)

Disability-morbidity risk	AS19cc	The sum of cells C3 of SCR-B3C template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using the standard formula divided by AS18 (expressed as percentage)
Lapse risk	AS19cd	The sum of cells C04 of SCR-B3C template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using the standard formula divided by AS18 (expressed as percentage)
Life expense risk	AS19ce	The sum of cells C7 of SCR-B3C template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using the standard formula divided by AS18 (expressed as percentage)
Revision risk	AS19cf	The sum of cells C8 of SCR-B3C template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using the standard formula divided by AS18 (expressed as percentage)
Life catastrophe risk	AS19cd	The sum of cells C9 of SCR-B3C template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using the standard formula divided by AS18 (expressed as percentage)
Health underwriting risk	AS19d	The sum of cells A4 of SCR-B2A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using the standard formula divided by AS18 (expressed as percentage)
SLT health underwriting risk	AS19da	The sum of cells C10 of SCR-B3D template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using the standard formula divided by AS18 (expressed as percentage)
NSLT health underwriting risk	AS19db	The sum of cells C20 of SCR-B3D template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using the standard formula divided by AS18 (expressed as percentage)
Health catastrophe risk	AS19dc	The sum of cells A25 of SCR-B3D template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using the standard formula divided by AS18 (expressed as percentage)

Non-life underwriting risk	AS19e	The sum of cells A5 of SCR-B2A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using the standard formula divided by AS18 (expressed as percentage)
Non-life premium and reserve risk	AS19ea	The sum of cells A14 of SCR-B3E template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using the standard formula divided by AS18 (expressed as percentage)
Non-life lapse risk	AS19eb	The sum of cells C15 of SCR-B3E template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using the standard formula divided by AS18 (expressed as percentage)
Non-life catastrophe risk	AS19ec	The sum of cells A16 of SCR-B3E template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using the standard formula divided by AS18 (expressed as percentage)
Intangible asset risk	AS19f	The sum of cells A7 of SCR-B2A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using the standard formula divided by AS18 (expressed as percentage)
Operational risk	AS19g	The sum of cells A13 of SCR-B2A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using the standard formula divided by AS18 (expressed as percentage)
Total amount of the Solvency Capital Requirement for which a reassessment of the credit quality steps of the larger or more complex exposures has been conducted in accordance with paragraph 4 of Article 141 - at the level of aggregation available - where the Solvency	AS20	N/A

Capital Requirement for credit risk is calculated using the standard formula the total amount of the Solvency Capital Requirement expressed as percentage of the total amount of the respective sub-modules or module		
Spread risk	AS20a	*To be developed*
Market risk concentration	AS20b	*To be developed*
Counterparty default risk	AS20c	*To be developed*
Total amount of the Solvency Capital Requirement calculated using an approved partial internal model by risk module and sub-module at the level of the aggregation available expressed as percentage of the total amount of the Solvency Capital Requirement	AS21	The sum of cells A20 of SCR-B2A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model divided by AS18 (expressed as percentage)
Market risk	AS21a	The sum of cells A1 of SCR-B2A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model divided by AS16(expressed as percentage)
Interest rate risk	AS21aa	The sum of cells C0 of SCR-B3A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model divided by AS18 (expressed as percentage)
Equity risk	AS21ab	The sum of cells C3 of SCR-B3A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model divided by AS18

		(expressed as percentage)
Property risk	AS21ac	The sum of cells C12 of SCR-B3A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model divided by AS18 (expressed as percentage)
Spread risk	AS21ad	The sum of cells C13 of SCR-B3A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model divided by AS18 (expressed as percentage)
Market risk concentrations	AS21ae	The sum of cells C19 of SCR-B3A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model divided by AS18 (expressed as percentage)
Currency risk	AS21af	The sum of cells C20 of SCR-B3A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model divided by AS18 (expressed as percentage)
Counter-cyclical premium risk	AS21ag	The sum of cells C21 of SCR-B3A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model divided by AS18 (expressed as percentage)
Counterparty default risk	AS21b	The sum of cells A2 of SCR-B2A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model divided by AS18 (expressed as percentage)
Life underwriting risk	AS21c	The sum of cells A3 of SCR-B2A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model divided by AS18 (expressed as percentage)
Mortality risk	AS21ca	The sum of cells C1 of SCR-B3C template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model divided by AS18 (expressed as percentage)
Longevity risk	AS21cb	The sum of cells C2 of SCR-B3C template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model divided by AS18

		(expressed as percentage)
Disability-morbidity risk	AS21cc	The sum of cells C3 of SCR-B3C template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model divided by AS18 (expressed as percentage)
Lapse risk	AS21cd	The sum of cells C04 of SCR-B3C template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model divided by AS18 (expressed as percentage)
Life expense risk	AS21ce	The sum of cells C7 of SCR-B3C template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model divided by AS18 (expressed as percentage)
Revision risk	AS21cf	The sum of cells C8 of SCR-B3C template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model divided by AS18 (expressed as percentage)
Life catastrophe risk	AS21cg	The sum of cells C9 of SCR-B3C template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model divided by AS18 (expressed as percentage)
Health underwriting risk	AS21d	The sum of cells A4 of SCR-B2A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model divided by AS18 (expressed as percentage)
SLT health underwriting risk	AS21da	The sum of cells C10 of SCR-B3D template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model divided by AS18 (expressed as percentage)
NSLT health underwriting risk	AS21db	The sum of cells C20 of SCR-B3D template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model divided by AS18 (expressed as percentage)
Health catastrophe risk	AS21dc	The sum of cells A25 of SCR-B3D template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model divided by AS18

		(expressed as percentage)
Non-life underwriting risk	AS21e	The sum of cells A5 of SCR-B2A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model divided by AS18 (expressed as percentage)
Non-life premium and reserve risk	AS21ea	The sum of cells A14 of SCR-B3E template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model divided by AS18 (expressed as percentage)
Non-life lapse risk	AS21eb	The sum of cells C15 of SCR-B3E template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model divided by AS18 (expressed as percentage)
Non-life catastrophe risk	AS21ec	The sum of cells A16 of SCR-B3E template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model divided by AS18 (expressed as percentage)
Intangible asset risk	AS21f	The sum of cells A7 of SCR-B2A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model divided by AS18 (expressed as percentage)
Operational risk	AS21g	The sum of cells A13 of SCR-B2A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model divided by AS18 (expressed as percentage)
Remaining part of the Solvency Capital Requirement calculated using partial internal model	AS21h	The sum of cells A8 of SCR-B2A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model divided by AS18 (expressed as percentage)
data on internal models which scope includes credit risk in both market risk and counterparty default risk shall	AS21’	The sum of cells A20 of SCR-B2A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model which scope includes credit risk in both market risk and counterparty default risk divided by AS18 (expressed as percentage)

be separately disclosed;		
Market risk	AS21'a	The sum of cells A1 of SCR-B2A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model which scope includes credit risk in both market risk and counterparty default risk divided by AS18 (expressed as percentage)
Interest rate risk	AS21'aa	The sum of cells C0 of SCR-B3A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model which scope includes credit risk in both market risk and counterparty default risk divided by AS18 (expressed as percentage)
Equity risk	AS21'ab	The sum of cells C3 of SCR-B3A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model which scope includes credit risk in both market risk and counterparty default risk divided by AS18 (expressed as percentage)
Property risk	AS21'ac	The sum of cells C12 of SCR-B3A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model which scope includes credit risk in both market risk and counterparty default risk divided by AS18 (expressed as percentage)
Spread risk	AS21'ad	The sum of cells C13 of SCR-B3A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model which scope includes credit risk in both market risk and counterparty default risk divided by AS18 (expressed as percentage)
Market risk concentrations	AS21'ae	The sum of cells C19 of SCR-B3A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model which scope includes credit risk in both market risk and counterparty default risk divided by AS18 (expressed as percentage)
Currency risk	AS21'af	The sum of cells C20 of SCR-B3A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model which scope includes credit risk in both market risk and counterparty default risk divided by AS18 (expressed as percentage)
Counter-cyclical	AS21'ag	The sum of cells C21 of SCR-B3A template for

premium risk		insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model which scope includes credit risk in both market risk and counterparty default risk divided by AS18 (expressed as percentage)
Counterparty default risk	AS21'b	The sum of cells A2 of SCR-B2A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model which scope includes credit risk in both market risk and counterparty default risk divided by AS18 (expressed as percentage)
Life underwriting risk	AS21'c	The sum of cells A3 of SCR-B2A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model which scope includes credit risk in both market risk and counterparty default risk divided by AS18 (expressed as percentage)
Mortality risk	AS21'ca	The sum of cells C1 of SCR-B3C template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model which scope includes credit risk in both market risk and counterparty default risk divided by AS18 (expressed as percentage)
Longevity risk	AS21'cb	The sum of cells C2 of SCR-B3C template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model which scope includes credit risk in both market risk and counterparty default risk divided by AS18 (expressed as percentage)
Disability-morbidity risk	AS21'cc	The sum of cells C3 of SCR-B3C template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model which scope includes credit risk in both market risk and counterparty default risk divided by AS18 (expressed as percentage)
Lapse risk	AS21'cd	The sum of cells C04 of SCR-B3C template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model which scope includes credit risk in both market risk and counterparty default risk divided by AS18 (expressed as percentage)
Life expense risk	AS21'ce	The sum of cells C7 of SCR-B3C template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model which scope includes

		credit risk in both market risk and counterparty default risk divided by AS18 (expressed as percentage)
Revision risk	AS21'cf	The sum of cells C8 of SCR-B3C template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model which scope includes credit risk in both market risk and counterparty default risk divided by AS18 (expressed as percentage)
Life catastrophe risk	AS21'cg	The sum of cells C9 of SCR-B3C template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model which scope includes credit risk in both market risk and counterparty default risk divided by AS18 (expressed as percentage)
Health underwriting risk	AS21'd	The sum of cells A4 of SCR-B2A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model which scope includes credit risk in both market risk and counterparty default risk divided by AS18 (expressed as percentage)
SLT health underwriting risk	AS21'da	The sum of cells C10 of SCR-B3D template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model which scope includes credit risk in both market risk and counterparty default risk divided by AS18 (expressed as percentage)
NSLT health underwriting risk	AS21'db	The sum of cells C20 of SCR-B3D template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model which scope includes credit risk in both market risk and counterparty default risk divided by AS18 (expressed as percentage)
Health catastrophe risk	AS21'dc	The sum of cells A25 of SCR-B3D template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model which scope includes credit risk in both market risk and counterparty default risk divided by AS18 (expressed as percentage)
Non-life underwriting risk	AS21'e	The sum of cells A5 of SCR-B2A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model which scope includes credit risk in both market risk and counterparty default risk divided by AS18 (expressed as percentage)
Non-life premium	AS21'ea	The sum of cells A14 of SCR-B3E template for

and reserve risk		insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model which scope includes credit risk in both market risk and counterparty default risk divided by AS18 (expressed as percentage)
Non-life lapse risk	AS21'eb	The sum of cells C15 of SCR-B3E template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model which scope includes credit risk in both market risk and counterparty default risk divided by AS18 (expressed as percentage)
Non-life catastrophe risk	AS21'ec	The sum of cells A16 of SCR-B3E template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model which scope includes credit risk in both market risk and counterparty default risk divided by AS18 (expressed as percentage)
Intangible asset risk	AS21'f	The sum of cells A7 of SCR-B2A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model which scope includes credit risk in both market risk and counterparty default risk divided by AS18 (expressed as percentage)
Operational risk	AS21'g	The sum of cells A13 of SCR-B2A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model which scope includes credit risk in both market risk and counterparty default risk divided by AS18 (expressed as percentage)
Remaining part of the Solvency Capital Requirement calculated using partial internal model	AS21'h	The sum of cells A8 of SCR-B2A template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC which are using an approved partial internal model which scope includes credit risk in both market risk and counterparty default risk divided by AS18 (expressed as percentage)
The number of insurance and reinsurance undertakings using an approved full internal model for the calculation of the Solvency Capital Requirement	AS22	The number of insurance and reinsurance undertakings using a full internal model approved by supervisory authority for the calculation of the Solvency Capital Requirement
The number of	AS22a	The number of insurance and reinsurance undertakings

insurance and reinsurance undertakings using an approved full internal model which scope includes credit risk in both market risk and counterparty default risk		using a full internal model approved by supervisory authority which scope includes credit risk in both market risk and counterparty default risk
The number of insurance and reinsurance undertakings using an approved partial internal model for the calculation of the Solvency Capital Requirement	AS23	The number of insurance and reinsurance undertakings using a partial internal model approved by supervisory authority for the calculation of the Solvency Capital Requirement
The number of insurance and reinsurance undertakings using an approved partial internal model which scope includes credit risk in both market risk and counterparty default risk	AS23a	The number of insurance and reinsurance undertakings using a partial internal model approved by supervisory authority which scope includes credit risk in both market risk and counterparty default risk
The number of capital add-ons with regard to all insurance and reinsurance undertakings supervised under Directive 2009/138/EC	AS24	The number of capital add-ons imposed by supervisory authority with regard to all insurance and reinsurance undertakings supervised under Directive 2009/138/EC
The average capital add-on per undertaking with regard to all insurance and reinsurance undertakings supervised under	AS25	The sum of cells A19 of SCR-B2A template and cells B11 of SCR-B2C template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC divided by AS1

Directive 2009/138/EC		
The distribution of capital add-ons measured as a percentage of the Solvency Capital Requirement with regard to all insurance and reinsurance undertakings supervised under Directive 2009/138/EC	AS26	The sum of cells A19 of SCR-B2A template and cells B11 of SCR-B2C template for insurance and reinsurance undertakings falling inside the scope of Directive 2009/138/EC divided by AS18

Data with regard to insurance groups supervised under Directive 2009/138/EC

ITEM	CELL NUMBER	DEFINITION
The number of insurance groups of which the supervisory authority is the group supervisor including:	AG1	The number of insurance groups of which the supervisory authority is the group supervisor, including insurance groups at national level
The number of insurance and reinsurance subsidiary undertakings at national level	AG1a	The number of insurance and reinsurance subsidiary undertakings at national level = the number of rows in G01 templates for insurance groups of which the supervisory authority is the group supervisor, where “Country” is the country of the supervisory authority
The number of insurance and reinsurance subsidiary undertakings in other Member States	AG1b	The number of insurance and reinsurance subsidiary undertakings in other Member States = the number of rows in G01 templates for insurance groups of which the supervisory authority is the group supervisor, where “Country” is the Member States other than country of the supervisory authority
The number of insurance and reinsurance subsidiary undertakings in third countries:	AG1c	The number of insurance and reinsurance subsidiary undertakings in other Member States = the number of rows in G01 templates for insurance groups of which the supervisory authority is the group supervisor, where “Country” is third country
Of which the number of insurance and reinsurance subsidiary undertakings in equivalent third countries	AG1d	The number of insurance and reinsurance subsidiary undertakings in other Member States = the number of rows in G01 templates for insurance groups of which the supervisory authority is the group supervisor, where “Country” is equivalent third country
Of which the number of insurance and reinsurance subsidiary undertakings in non-equivalent third countries	AG1e	The number of insurance and reinsurance subsidiary undertakings in other Member States = the number of rows in G01 templates for insurance groups of which the supervisory authority is the group supervisor, where “Country” is non-equivalent third country
The number of cross-border insurance groups where the supervisory authority is the group supervisor	AG5	The number of insurance groups of which the supervisory authority is the group supervisor, excluding insurance groups at national level
The number of insurance	AG2	The number of insurance groups of which the

groups of which the supervisory authority is the group supervisor, where the ultimate parent insurance or reinsurance undertaking or insurance holding company which has its head office in the Community is a subsidiary undertaking of a company which has its head office outside of the Community		supervisory authority is the group supervisor, where the ultimate parent insurance or reinsurance undertaking or insurance holding company which has its head office in the Community is a subsidiary undertaking of a company which has its head office outside of the Community
The number of ultimate parent insurance or reinsurance undertakings or insurance holding companies subject to group supervision at national level by the supervisory authority in accordance with Article 216 of Directive 2009/138/EC, including:	AG3	The number of ultimate parent insurance or reinsurance undertakings or insurance holding companies subject to group supervision at national level by the supervisory authority in accordance with Article 216 of Directive 2009/138/EC Cells AG3a to AG3f should be filled for each such undertaking and holding company
Name of such undertaking or holding company	AG3a	Name of ultimate parent insurance or reinsurance undertakings or insurance holding companies subject to group supervision at national level by the supervisory authority in accordance with Article 216 of Directive 2009/138/EC
the number of its insurance and reinsurance subsidiary undertakings at national level	AG3b	the number of its insurance and reinsurance subsidiary undertakings at national level
the number of its insurance and reinsurance subsidiary undertakings in other Member States	AG3c	the number of its insurance and reinsurance subsidiary undertakings in other Member States
the number of its insurance and reinsurance subsidiary undertakings in third countries	AG3d	the number of its insurance and reinsurance subsidiary undertakings in third countries
the number of its	AG3e	the number of its insurance and reinsurance

insurance and reinsurance subsidiary undertakings in equivalent third countries		subsidiary undertakings in equivalent third countries
the number of its insurance and reinsurance subsidiary undertakings in non-equivalent third countries	AG3f	the number of its insurance and reinsurance subsidiary undertakings in non-equivalent third countries
(…)		
The number of ultimate parent insurance or reinsurance undertakings or insurance holding companies subject to group supervision at national level by the supervisory authority in accordance with Article 216 of Directive 2009/138/EC, where another related ultimate parent undertaking at national level is present as referred to in Article 217 of Directive 2009/138/EC	AG4	The number of ultimate parent insurance or reinsurance undertakings or insurance holding companies subject to group supervision at national level by the supervisory authority in accordance with Article 216 of Directive 2009/138/EC, where another related ultimate parent undertaking at national level is present as referred to in Article 217 of Directive 2009/138/EC
The number of insurance groups that have been allowed to use method 2 or a combination of methods 1 and 2 in accordance with Article 220(2) of Directive 2009/138/EC for the calculation of the solvency at the level of the group	AG6	The number of insurance groups that have been allowed to use method 2 or a combination of methods 1 and 2 in accordance with Article 220(2) of Directive 2009/138/EC for the calculation of the solvency at the level of the group
The total amount of the group eligible own funds for the insurance groups of which the supervisory authority is the group supervisor	AG7	Formula: sum (AG7a, AG7b)
The total amount of the group eligible own funds calculated in	AG7a	The sum of cells A50 of 0F-B1 template for insurance groups of which the supervisory authority is the group supervisor and which

accordance with method 1 as referred to in Article 230(1) of Directive 2009/138/EC for the insurance groups of which the supervisory authority is the group supervisor for group		calculate eligible own funds in accordance with method 1 as referred to in Article 230(1) of Directive 2009/138/EC
The total amount of the group eligible own funds calculated in accordance with method 2 as referred to in Article 230(1) of Directive 2009/138/EC for the insurance groups of which the supervisory authority is the group supervisor for group	AG7b	The sum of cells A50 of 0F-B1 template for insurance groups of which the supervisory authority is the group supervisor and which calculate eligible own funds in accordance with method 1 as referred to in Article 230(1) of Directive 2009/138/EC
The total amount of the group Solvency Capital Requirement for the insurance groups of which the supervisory authority is the group supervisor	AG8	Formula: sum (AG8a, AG8b, AG8c)
The total amount of the group Solvency Capital Requirement calculated in accordance with method 1 as referred to in Article 230(1) of Directive 2009/138/EC for the insurance groups of which the supervisory authority is the group supervisor for the group Solvency Capital Requirement	AG8a	The sum of cells A52 of 0F-B1 template for insurance groups of which the supervisory authority is the group supervisor and which calculate Solvency Capital Requirement in accordance with method 1 as referred to in Article 230(1) of Directive 2009/138/EC
The total amount of the group Solvency Capital Requirement calculated in accordance with method 2 as referred to	AG8b	The sum of cells A52 of 0F-B1 template for insurance groups of which the supervisory authority is the group supervisor and which calculate Solvency Capital Requirement in accordance with method 2 as referred to in

in Article 233 of Directive 2009/138/EC for the insurance groups of which the supervisory authority is the group supervisor for the group Solvency Capital Requirement		Article 233 of Directive 2009/138/EC
The total amount of the group Solvency Capital Requirement calculated in accordance with a combination of methods 1 and 2 for the insurance groups of which the supervisory authority is the group supervisor for the group Solvency Capital Requirement	AG8c	The sum of cells A52 of 0F-B1 template for insurance groups of which the supervisory authority is the group supervisor and which calculate Solvency Capital Requirement in accordance with a combination of method 1 and 2
The number of insurance groups of which the supervisory authority is the group supervisor using an approved full internal model for the calculation of the group Solvency Capital Requirements	AG9	The number of insurance groups of which the supervisory authority is the group supervisor using a full internal model approved by supervisory authority
approvals in accordance with Article 230 of Directive 2009/138/EC	AG9a	The number of insurance groups of which the supervisory authority is the group supervisor using an approved full internal model for the calculation only of the group Solvency Capital Requirements
approvals in accordance with Article 231 of Directive 2009/138/EC	AG9b	The number of insurance groups of which the supervisory authority is the group supervisor using a full internal model approved by supervisory authority for the calculation of the consolidated group Solvency Capital Requirement, as well as the Solvency Capital Requirement of insurance and reinsurance undertakings in the group
The number of insurance groups of which the supervisory authority is the group supervisor using an	AG10	The number of insurance groups of which the supervisory authority is the group supervisor using a partial internal model approved by supervisory authority

approved partial internal model for the calculation of the group Solvency Capital Requirement		
approvals in accordance with Article 230 of Directive 2009/138/EC	AG10a	The number of insurance groups of which the supervisory authority is the group supervisor using an approved partial internal model for the calculation only of the group Solvency Capital Requirements
approvals in accordance with Article 231 of Directive 2009/138/EC	AG10b	The number of insurance groups of which the supervisory authority is the group supervisor using a partial internal model approved by supervisory authority for the calculation of the consolidated group Solvency Capital Requirement, as well as the Solvency Capital Requirement of insurance and reinsurance undertakings in the group

PART B

Data on the supervisory authority

ITEM	CELL NUMBER	DEFINITION
The number of staff at the end of the calendar year	B1	The number of staff working in the supervisory authority at the end of the calendar year
The total number of on-site inspections undertaken both at solo and group level	B2	The total number of on-site inspections undertaken both at solo and group level. Formula: sum (B2a, B2b, B2c, B2d) An on-site inspection is an organized assessment or formal evaluation exercise that leads to the issuing of a document communicated to the undertakings. As examples, the following procedures are not regarded as on-site inspections, even though they may be part of the detailed review of an undertaking by the supervisor: o Supervisory visits or meetings at the supervisory authority's premises or at the undertaking's premises, not resulting in qa document communicated to the undertaking; o exploratory meetings or presentations from undertakings to supervisors; o supervisory visits to understand more about certain specific issues, which are fact finding.
The number of regular inspections	B2a	The number of regular inspections undertaken both at solo and group level. A regular inspection is a scheduled on-site inspection resulting from a RAF assessment and the subsequent supervisory plan.
The number of ad-hoc inspections	B2b	The number of ad-hoc inspections undertaken both at solo and group level. An ad-hoc inspection is an on-site inspection that does not necessarily result from RAF process and / or being based on the initially defined supervisory plan. However typical cases of performing ad-hoc inspections arise from the need to adapt the supervisory plan to supervisors' constraints or due to the unwinding of the

		review itself. It could be triggered, for instance, on account of the supervisor becoming aware of a situation that calls for further insight on-site or from the decision of reducing the scope of a previously defined regular inspection. Other examples of ad-hoc inspections (not exhaustive list): o Consumer complaints; o Situations requiring approval – either an undertaking specific issue (that threats policyholder protection) or one that has developed market-wide (market stability); o Undertakings in the start-up phase; o Changes in the administrative, management or supervisory body, or the system of governance; o Changes in the business model or strategy; o External occurrence such as financial stress indicators.
The number of on-site inspections mandated to third parties	B2c	The number of on-site inspections mandated to third parties undertaken both at solo and group level.
The number of on-site inspections under group supervision which were undertaken jointly with other members of the group's College of supervisors	B2d	The number of on-site inspections under group supervision which were undertaken jointly with other members of the group's College of supervisors undertaken both at solo and group level.
The total number of inspections conducted in order to review and evaluate the reliance of undertakings on external ratings	B2’	Formula: sum (B2’a, B2’b, B2’c, B2’d)
The number of regular inspections	B2’a	The number of regular inspections conducted in order to review and evaluate the reliance of undertakings on external ratings. A regular inspection is a scheduled on-site

		inspection resulting from a RAF assessment and the subsequent supervisory plan.
The number of ad-hoc inspections	B2'b	The number of ad-hoc inspections conducted in order to review and evaluate the reliance of undertakings on external ratings. An ad-hoc inspection is an on-site inspection that does not necessarily result from RAF process and / or being based on the initially defined supervisory plan. However typical cases of performing ad-hoc inspections arise from the need to adapt the supervisory plan to supervisors' constraints or due to the unwinding of the review itself. It could be triggered, for instance, on account of the supervisor becoming aware of a situation that calls for further insight on-site or from the decision of reducing the scope of a previously defined regular inspection. Other examples of ad-hoc inspections (not exhaustive list): o Consumer complaints; o Situations requiring approval – either an undertaking specific issue (that threats policyholder protection) or one that has developed market-wide (market stability); o Undertakings in the start-up phase; o Changes in the administrative, management or supervisory body, or the system of governance; o Changes in the business model or strategy; o External occurrence such as financial stress indicators.
The number of on-site inspections mandated to third parties	B2'c	The number of on-site inspections mandated to third parties conducted in order to review and evaluate the reliance of undertakings on external ratings.
The number of on-site inspections under group supervision which were undertaken jointly with	B2'd	The number of on-site inspections under group supervision which were undertaken jointly with other members of the group's College of supervisors conducted in order

other members of the group's College of supervisors		to review and evaluate the reliance of undertakings on external ratings.
The total number of man-days spent on on-site inspections both at solo and group level	B3	The total number of man-days spent on on-site inspections both at solo and group level
The number of formal reviews of ongoing compliance of full or partial internal models with the requirements both at solo and group level	B4	The number of formal reviews of ongoing compliance of full or partial internal models with the requirements both at solo and group level
The number of reviews conducted in order to review and evaluate the reliance of undertakings on external ratings	B4a	The number of formal reviews of ongoing compliance of full or partial internal models with the requirements both at solo and group level in order to review and evaluate the reliance of undertakings on external ratings
The number of internal models in use at solo or group level	B5	The number of approved internal models which are in use either at solo or group level.
The number of partial and of full internal models submitted for approval at solo level	B6	The number of partial and of full internal models submitted for approval at solo level
The number of partial and of full internal models which scope includes credit risk in both market risk and counterparty default risk submitted for approval at solo level	B6a	The number of partial and of full internal models which scope includes credit risk in both market risk and counterparty default risk submitted for approval at solo level
The number of approvals of partial and of full internal models at solo level shown in B6	B7	The number of application shown in B6 which were successful,
The number of approvals of partial and of full internal models which scope includes credit risk in both market risk and counterparty default risk at solo level	B7a	The number of application shown in B6a which were successful,

The number of partial and of full internal models submitted for approval at group level	B8	The number of partial and of full internal models submitted for approval at group level
The number of partial and of full internal models which scope includes credit risk in both market risk and counterparty default risk submitted for approval at group level	B8a	The number of partial and of full internal models which scope includes credit risk in both market risk and counterparty default risk submitted for approval at group level
The number of approvals of partial and of full internal models at group level shown in B8	B9	The number of application shown in B8 which were successful,
The number of approvals of partial and of full internal models which scope includes credit risk in both market risk and counterparty default risk at group level	B9a	The number of application shown in B8a which were successful,
The number of corrective measures taken, as defined by Articles 110 of Directive 2009/138/EC	B10	The number of cases when supervisory authority required the undertaking to replace a subset of the parameters used in the standard formula calculation by parameters specific to that undertaking when calculating the life, non-life and health underwriting risk modules because of significant deviation between undertaking's risk profile and assumptions underlying standard formula.
The number of corrective measures taken, as defined by Articles 117 of Directive 2009/138/EC	B11	The number of cases when supervisory authority required the undertaking to revert to calculate the Solvency Capital Requirement in accordance with the standard formula, because of non-compliance with internal models standards.
The number of corrective measures taken, as defined by Articles 119 of Directive 2009/138/EC	B12	The number of cases when supervisory authority required the undertaking to use an internal model to calculate the Solvency Capital Requirement, or the relevant risk modules, because of significant deviation between undertaking's risk profile and

		assumptions underlying standard formula.
The number of corrective measures taken, as defined by Articles 119 of Directive 2009/138/EC triggered by a deviation of the risk profile of the insurance or reinsurance undertakings with respect to their credit risk	B12a	The number of cases when supervisory authority required the undertaking to use an internal model to calculate the Solvency Capital Requirement, or the relevant risk modules when risk profile of insurance or reinsurance undertaking deviates significantly with respect to its credit risk
The number of corrective measures taken, as defined by Articles 137 of Directive 2009/138/EC	B13	The number of cases when supervisory authority prohibited the free disposal of undertaking's assets when the undertaking doesn't comply with rules relating to technical provisions.
The number of corrective measures taken, as defined by Articles 139 of Directive 2009/138/EC	B14	The number of cases when supervisory authority restricted or prohibited the free disposal of the assets of the insurance or reinsurance undertaking when the undertaking doesn't comply with Minimum Capital Requirement
The number of corrective measures taken, as defined by Articles 138 of Directive 2009/138/EC	B15	The number of cases when supervisory authority restricted or prohibited the free disposal of the assets of that undertaking when the undertaking doesn't comply with Solvency Capital Requirement
The number of extensions granted in accordance with Article 138(4) of Directive 2009/138/EC	B16	The number of extensions granted of the period to ensure compliance with the Solvency Capital Requirement in the event of an exceptional fall in financial markets
The average duration of extensions granted in accordance with Article 138(4) of Directive 2009/138/EC	B17	The sum of all duration of extensions granted in accordance with Article 138(4) of Directive 2009/138/EC divided by B16
The number of authorisations withdrawn	B18	The number of authorisations withdrawn
The number of authorisations granted to insurance or reinsurance undertakings	B19	The number of authorisations granted to insurance or reinsurance undertakings
The number of authorisations granted in accordance with Article 304 of Directive 2009/138/EC	B20	The number of authorisations granted in accordance with Article 304 of Directive 2009/138/EC
The number of applications	B21	The number of applications submitted to

submitted to the supervisory authorities for the approval of ancillary own funds		the supervisory authorities for the approval of ancillary own funds
The number of the approvals of ancillary own funds	B21a	The number of application shown in B19 which were successful,
The number of instances where insurance or reinsurance undertakings have demonstrated to the satisfaction of the supervisory authority that the assumption set out in RFFSCR2(7) that there is no diversification of risks between ring-fenced funds and the rest of the insurance or reinsurance undertaking is inappropriate in the specific circumstances of the undertaking	B22	The number of instances where insurance or reinsurance undertakings have demonstrated to the satisfaction of the supervisory authority that the assumption set out in RFFSCR2(7) that there is no diversification of risks between ring-fenced funds and the rest of the insurance or reinsurance undertaking is inappropriate in the specific circumstances of the undertaking
The number of applications submitted to the supervisory authorities for approval of the assessment and classification of own-fund items, which are not covered by the list of the Articles COF1, COF3, COF5, COF7 and COF9 of delegated act	B23	The number of applications submitted to the supervisory authorities for approval of the assessment and classification of own-fund items, which are not covered by the list of the Articles COF1, COF3, COF5, COF7 and COF9 of delegated act
The number of approvals of the assessment and classification of own-fund items, which are not covered by the list of the Articles COF1, COF3, COF5, COF7 and COF9	B23a	The number of application shown in B21 which were successful,
The number of peer review analyses organised and conducted by EIOPA in accordance with Article 30 of the Regulation 2010/1094/EC, in which the supervisory authority participated	B24	The number of peer review analyses organised and conducted by EIOPA in accordance with Article 30 of the Regulation 2010/1094/EC, in which the supervisory authority participated

The number of meetings of Colleges of supervisors which the supervisory authority attended as a member	B25	The number of meetings organized in accordance to art 248(1e), 249(2) of Directive 2009/138/EC which the supervisory authority attended as a member
The number of meetings of Colleges of supervisors which the supervisory authority chaired as group supervisor	B26	The number of meetings organized in accordance to art 248(1e), 249(2) of Directive 2009/138/EC of Colleges of supervisors which the supervisory authority chaired as group supervisor

ITEM	CELL NUMBER	DEFINITION
The structure of the supervisory authority	H1	organizational schema of the supervisory authority
The main feature of the approved items of ancillary own funds	H2	
The main features of the approved items of own-fund items, which are not covered by the list of the Articles COF1, COF3, COF5, COF7 and COF9	H3	
The method used to assess the approved items of own-fund items, which are not covered by the list of the Articles COF1, COF3, COF5, COF7 and COF9	H4	
The method used to classify the approved items of own-fund items, which are not covered by the list of the Articles COF1, COF3, COF5, COF7 and COF9	H5	
The scope of peer review analyses organised and conducted by EIOPA in accordance with Article 30 of the Regulation 2010/1094/EC, in which the supervisory authority participated	H6	
The criteria used for the application of capital add-ons	H7	
The criteria used for the calculation of capital add-ons	H8	
The criteria used for the removal of capital add-ons	H9	

ANNEX II

For the disclosure of information on the use of options the following template should be used:

Article of Directive 2009/138/EC	Title of Article	Description of the option	Use of option YES / NO	Legal level of national text L /R / A[i]	Reference to national Article	Link to national text	Text or link to text in other language
Article 6 (1) (b) (iii)	Assistance						
Article 13(27)	Definitions						
Article 15(2), subpara. 3	Scope of authorisation						
Article 15(3), subpara. 1	Scope of authorisation						
Article 17(2)	Legal form of insurance or reinsurance undertaking						
Article 21(1), subpara. 2	Policy conditions and scales of premiums						
Article 21(3	Policy conditions and scales of premiums						
Article21(4)	Policy conditions and scales of premiums						
Article 39 (6), third subparagraph	Transfer of portfolio						

Article 51(2), subpara. 3	Report on solvency and financial condition: contents						
Article 57(1)	Acquisitions						
Article 57(2)	Acquisitions						
Article 58(4)	Assessment period						
Article 68(2), subpara.1	Exchange of information with other authorities						
Article 68(3), subpara. 1	Exchange of information with other authorities						
Article 69, subpara. 1	Disclosure of information to government administrations responsible for financial legislation						
Article 73(2), subpara. 1	Pursuit of life and non-life insurance activity						
Article 73(3), 1st sent.	Pursuit of life and non-life insurance activity						
Article 73(3), 2nd sent.	Pursuit of life and non-life insurance activity						
Article 73(5)	Pursuit of life and non-life insurance activity						
Article 148(2)	Notification by the home Member State						

Article 150(3)	Compulsory insurance on third party motor vehicle liability						
Article 152(4)	Representative						
Article 163(3)	Scheme of operations of the branch						
Article 169(2)	Separation of non-life and life business						
Article 169(3), subpara. 2	Separation of non-life and life business						
Article 179 (4), subpara. 2	Related obligations						
Article 181 (1), subpara. 2	Non-life insurance						
Article 181(2), subpara. 1	Non-life insurance						
Article 182, subpara. 2	Life insurance						
Article 184(2), subpara. 2	Additional information in the case of non-life insurance offered under the right of establishment or the freedom to provide services						
Article 185(7)	Information for policy holders						
Article 186(2)	Cancellation period						
Article 189	Participation in national guarantee schemes						

Article 197, subpara. 1	Activities similar to tourist assistance						
Article 198(2), c)	Scope of this section						
Article 199	Separate contracts						
Article 200(1), subpara. 1	Management of claims						
Article 200(3), subpara. 2	Management of claims						
Article 202(1)	Exception to the free choice of lawyer						
Article 206(1)	Health insurance as an alternative to social security						
Article 206(2), subpara. 1	Health insurance as an alternative to social security						
Article 207	Compulsory insurance against accidents at work						
Article 216(1), subpara. 1	Ultimate parent undertaking at national level						
Article 217(1), subpara. 1	Parent undertaking covering several Member States						
Article 225, sbpara. 2	Related insurance and reinsurance undertakings						
Article 227(1), subpara. 2	Related third-country insurance and reinsurance undertakings						
Article 275(1)	Treatment of insurance claims						

Article 275(2)	Treatment of insurance claims						
Article 276(2), subpara. 2	Special register						
Article 277	Subrogation to a guarantee scheme						
Article 279(2), subpara. 2	Withdrawal of the authorisation						
Article 303 (2)	Amendments to Directive 2003/41/EG						
Article 304(1)	Duration-based equity risk sub-module						
Article 305(1)	Derogations and abolition of restrictive measures						

[1] Text of law (L), regulation (R), administrative rule (A)

ANNEX III

PART A

Data with regard to insurance and reinsurance undertakings supervised under Directive 2009/138/EC.

L2 reference	Lp		31.12. (x-4) [2]					31.12. (x-3) [3]					31.12. (x-2) [4]					31.12. (x-1) [5]					31.12.(x)				
			all	life insurance undertakings	non-life insurance undertakings	insurance undertakings which simultaneously pursue both life and non-life insurance activities	reinsurance undertakings	all	life insurance undertakings	non-life insurance undertakings	insurance undertakings which simultaneously pursue both life and non-life insurance activities	reinsurance undertakings	all	life insurance undertakings	non-life insurance undertakings	insurance undertakings which simultaneously pursue both life and non-life insurance activities	reinsurance undertakings	all	life insurance undertakings	non-life insurance undertakings	insurance undertakings which simultaneously pursue both life and non-life insurance activities	reinsurance undertakings	all	life insurance undertakings	non-life insurance undertakings	insurance undertakings which simultaneously pursue both life and non-life insurance activities	reinsurance undertakings

[2] Data is required from disclosure of data of 31 December 2018
[3] Data is required from disclosure of data of 31 December 2017
[4] Data is required from disclosure of data of 31 December 2016
[5] Data is required from disclosure of data of 31 December 2015,

Part A (1)	AS1	The number of insurance and reinsurance undertakings	sum					sum					sum					sum					sum				
Part A (1)	AS2	The number of branches of insurance and reinsurance undertakings as referred to in Article 13(11) of Directive 2009/138/EC established in the Member State of the supervisory authority	sum																								
Part A (1)	AS3	The number of branches of insurance and reinsurance undertakings as referred to in Article 162(3) of Directive 2009/138/EC established in the Member State of the supervisory authority	sum																								
Part A (2)	AS4	The number of branches of insurance and reinsurance undertakings established in the Member State of the supervisory authority carrying out relevant business in one or more other Member States	sum																								
Part A (3)	AS5	The number of all insurance and reinsurance undertakings established in the Member State of the supervisory authority	sum																								

		pursuing business in other Member States under the freedom to provide services																									
Part A (4)	AS6	The number of all insurance and reinsurance undertakings established in other Member States which have notified their intention to pursue business in the Member State of the supervisory authority under the freedom to provide services	sum																								
Part A (4)	AS7	The number of all insurance and reinsurance undertakings established in other Member States which actually pursue business in the Member State of the supervisory authority under the freedom to provide services	sum																								
Part A (5)	AS8	The number of insurance and reinsurance undertakings falling outside the scope of Directive 2009/138/EC	sum																								
Part A (6)	AS9	The number of special purpose vehicles authorised in accordance with Article 211 of Directive 2009/138/EC from	sum	N/A					N/A					N/A					N/A					N/A			

		insurance and reinsurance undertakings																									
Part A (7)	AS10	The number of insurance and reinsurance undertakings subject to reorganisation measures or winding-up proceedings	sum																								
Part A (8)	AS11	The total amount of assets of the insurance and reinsurance undertakings valued in accordance with Article 75 of Directive 2009/138/EC, divided by material asset classes	sum																								
QRT: BS-C1	AS11a	Intangible assets																									
	AS11b	Deferred tax assets																									
	AS11c	Pension benefit surplus																									
	AS11d	Property, plant & equipment held for own use																									
	AS11e	Investments (other than assets held for unit-linked and index-linked funds)																									
	AS11f	Assets held for unit-linked & index-linked funds																									
	AS11g	Loans & mortgages (except loans on policies)																									
	AS11h	Loans on policies																									

	AS11i	Reinsurance recoverables																									
	AS11j	Deposits to cedants																									
	AS11k	Insurance & intermediaries receivables																									
	AS11l	Reinsurance receivables																									
	AS11m	Receivables (trade, not insurance)																									
	AS11n	Own shares																									
	AS11o	Amount due in respect of own fund items or initial fund called up but not yet paid in																									
	AS11p	Cash and cash equivalents																									
	AS11q	Any other assets, not elsewhere shown																									
Part A (9)	AS12	The total amount of liabilities of the insurance and reinsurance undertakings valued in accordance with Articles 75 to 86 of Directive 2009/138/EC	sum																								
	AS12a	Technical provisions																									
	AS12b	Other liabilities																									
	AS12c	Subordinated liabilities which are not included in the own funds																									
Part A	AS13	The total amount of basic																									

(10)		own funds																									
	AS13a	Subordinated liabilities which are included in own funds																									
	AS14	The total amount of ancillary own funds																									
Part A (11)	AS15	The total eligible amount of own funds to cover the Solvency Capital Requirement	sum																								
	AS15a’	Tier 1 unrestricted																									
	AS15a”	Tier 1 restricted																									
	AS15b	Tier 2																									
	AS15c	Tier 3																									
Part A (12)	AS16	The total eligible amount of basic own funds to cover the Minimum Capital Requirement	sum																								
	AS16a’	Tier 1 unrestricted																									
	AS16a”	Tier 1 restricted																									
	AS16b	Tier 2																									
Part A (13)	AS17	The total amount of the Minimum Capital Requirement																									
Part A (14)	AS18	The total amount of the Solvency Capital Requirement																									
Part A (15)	AS19	Total amount of the Solvency Capital Requirement calculated using the standard formula																									

		by risk module and sub-module at the level of the aggregation available expressed as percentage of the total amount of the Solvency Capital Requirement																									
QRT: SCR-B2A, B3A-B3G	AS19a	Market risk																									
	AS19aa	Interest rate risk																									
	AS19ab	Equity risk																									
	AS19ac	Property risk																									
	AS19ad	Spread risk																									
	AS19ae	Market risk concentrations																									
	AS19af	Currency risk																									
	AS19ag	Counter-cyclical premium risk																									
	AS19b	Counterparty default risk																									
	AS19c	Life underwriting risk																									
	AS19ca	Mortality risk																									
	AS19cb	Longevity risk																									
	AS19cc	Disability-morbidity risk																									
	AS19cd	Lapse risk																									
	AS19ce	Life expense risk																									
	AS19cf	Revision risk																									
	AS19cg	Life catastrophe risk																									
	AS19d	Health underwriting risk																									

	AS19da	SLT Health underwriting risk																									
	AS19db	NSLT health underwriting risk																									
	AS19dc	Health catastrophe risk																									
	AS19e	Non-life underwriting risk																									
	AS19ea	Non-life premium and reserve risk																									
	AS19eb	Non-life lapse risk																									
	AS19ec	Non-life catastrophe risk																									
	AS19f	Intangible asset risk																									
	AS19g	Operational risk																									
Part A (15bis)	AS20	Where the Solvency Capital Requirement for credit risk is calculated using the standard formula the total amount of the Solvency Capital Requirement for which a reassessment of the credit quality steps of the larger or more complex exposures has been conducted in accordance with paragraph 4 of Article 141 expressed as percentage of the total amount of the respective sub-modules or module	sum																								

	AS20a	Spread risk																									
	AS20b	Market risk concentration																									
	AS20c	Counterparty default risk																									
Part A (16)	AS21	Total amount of the Solvency Capital Requirement calculated using an approved partial internal model by risk module and sub-module at the level of the aggregation available expressed as percentage of the total amount of the Solvency Capital Requirement																									
QRT: SCR-B2A, B3A-B3G	AS21a	Market risk																									
	AS21aa	Interest rate risk																									
	AS21ab	Equity risk																									
	AS21ac	Property risk																									
	AS21ad	Spread risk																									
	AS21ae	Market risk concentrations																									
	AS21af	Currency risk																									
	AS21ag	Counter-cyclical premium risk																									
	AS21b	Counterparty default risk																									
	AS21c	Life underwriting risk																									
	AS21ca	Mortality risk																									
	AS21cb	Longevity risk																									

	AS21cc	Disability-morbidity risk																									
	AS21cd	Lapse risk																									
	AS21ce	Life expense risk																									
	AS21cf	Revision risk																									
	AS21cg	Life catastrophe risk																									
	AS21d	Health underwriting risk																									
	AS21da	SLT Health underwriting risk																									
	AS21db	NSLT underwriting risk																									
	AS21dc	Health catastrophe risk																									
	AS21e	Non-life underwriting risk																									
	AS21ea	Non-life premium and reserve risk																									
	AS21eb	Non-life lapse risk																									
	AS21ec	Non-life catastrophe risk																									
	AS21f	Intangible asset risk																									
	AS21g	Operational risk																									
	AS21h	Remaining part of the Solvency Capital Requirement calculated using partial internal model																									
	AS21’	internal models which scope includes credit risk in both market risk and counterparty default risk																									

QRT: SCR-B2A, B3A-B3G	AS21'a	Market risk																									
	AS21'aa	Interest rate risk																									
	AS21'ab	Equity risk																									
	AS21'ac	Property risk																									
	AS21'ad	Spread risk																									
	AS21'ae	Market risk concentrations																									
	AS21'af	Currency risk																									
	AS21'ag	Counter-cyclical premium risk																									
	AS21'b	Counterparty default risk																									
	AS21'c	Life underwriting risk																									
	AS21'ca	Mortality risk																									
	AS21'cb	Longevity risk																									
	AS21'cc	Disability-morbidity risk																									
	AS21'cd	Lapse risk																									
	AS21'ce	Life expense risk																									
	AS21'cf	Revision risk																									
	AS21'cg	Life catastrophe risk																									
	AS21'd	Health underwriting risk																									
	AS21'da	SLT Health undwriting risk																									
	AS21'db	NSLT health undewriting risk																									
	AS21'dc	Health catastrophe risk																									

	AS21’e	Non-life underwriting risk																									
	AS21’ea	Non-life premium and reserve risk																									
	AS21’eb	Non-life lapse risk																									
	AS21’ec	Non-life catastrophe risk																									
	AS21’f	Intangible asset risk																									
	AS21’g	Operational risk																									
	AS21’h	Remaining part of the Solvency Capital Requirement calculated using partial internal model																									
Part A (17)	AS22	The number of all insurance and reinsurance undertakings using an approved full internal model	sum																								
	AS22a	The number of all insurance and reinsurance undertakings using an approved full internal model which scope includes credit risk in both market risk and counterparty default risk	sum																								
Part A (17)	AS23	The number of all insurance and reinsurance undertakings using an	sum																								

		approved partial internal model for the calculation of the Solvency Capital Requirement;																										
	AS23a	The number of all insurance and reinsurance undertakings using an approved partial internal model which scope includes credit risk in both market risk and counterparty default risk	sum																									
Part A (18)	AS24	The number of capital add-ons	sum																									
	AS25	The average capital add-on per undertaking	sum	N/A																								
	AS26	The distribution of capital add-ons																										

Data with regard to insurance groups supervised under Directive 2009/138/EC

L2 reference	Lp		31.12. (x-4) [6]	31.12. (x-3) [7]	31.12. (x-2) [8]	31.12. (x-1) [9]	31.12.(x)
Part A (19)	AG 1	The number of insurance groups of which the supervisory authority is the group supervisor () including:					
Part A (19)	AG 1a	The number of insurance and reinsurance subsidiary undertakings at national level					
Part A (19)	AG 1b	The number of insurance and reinsurance subsidiary undertakings in other Member States					
Part A (19)	AG 1c	The number of insurance and reinsurance subsidiary undertakings in third countries:					
Part A (19)	AG 1d	Of which the number of insurance and reinsurance subsidiary undertakings in equivalent third countries:					
Part A (19)	AG 1e	Of which the number of insurance and reinsurance subsidiary undertakings in non-equivalent third countries					
Part A (23)	AG 2	The number of cross-border insurance groups where the supervisory authority is the group supervisor					
Part A (20)	AG 3	The number of insurance groups of which the supervisory authority is the group supervisor, where the ultimate parent insurance or reinsurance undertaking or insurance holding company which has its head office in the Community is a subsidiary undertaking of a company which has its head office outside of the Community					
Part A (21)	AG 4	The number of ultimate parent insurance or reinsurance undertakings or insurance holding companies subject to group supervision at national level by the supervisory authority in accordance with Article 216 of Directive 2009/138/EC, including:					
	AG 4a	The name of ultimate parent insurance or reinsurance undertakings or insurance holding companies subject to group supervision at national level by the supervisory authority in accordance with Article 216 of Directive 2009/138/EC					
	AG 4b	the number of its insurance and reinsurance subsidiary undertakings at national level					

[6] Data is required from disclosure of data of 31 December 2018
[7] Data is required from disclosure of data of 31 December 2017
[8] Data is required from disclosure of data of 31 December 2016
[9] Data is required from disclosure of data of 31 December 2015

	AG 4c	the number of its insurance and reinsurance subsidiary undertakings in other Member States					
	AG 4d	the number of its insurance and reinsurance subsidiary undertakings in third countries					
	AG 4e	the number of its insurance and reinsurance subsidiary undertakings in equivalent third countries					
	AG 4f	the number of its insurance and reinsurance subsidiary undertakings in non-equivalent third countries					
		(…)					
Part A (22)	AG 5	The number of ultimate parent insurance or reinsurance undertakings or insurance holding companies subject to group supervision at national level by the supervisory authority in accordance with Article 216 of Directive 2009/138/EC, where another related ultimate parent undertaking at national level is present as referred to in Article 217 of Directive 2009/138/EC					
Part A (24)	AG 6	The number of insurance groups that have been allowed to use method 2 or a combination of methods 1 and 2 in accordance with Article 220(2) of Directive 2009/138/EC for the calculation of the solvency at the level of the group					
Part A (25)	AG 7	The total amount of the group eligible own funds for the insurance groups of which the supervisory authority is the group supervisor					
	AG 7a	The total amount of the group eligible own funds calculated in accordance with method 1 as referred to in Article 230(1) of Directive 2009/138/EC for the insurance groups of which the supervisory authority is the group supervisor					
	AG 7b	The total amount of the group eligible own funds calculated in accordance with method 2 as referred to in Article 233 of Directive 2009/138/EC for the insurance groups of which the supervisory authority is the group supervisor					
Part A (26)	AG 8	The total amount of the group Solvency Capital Requirement for the insurance groups of which the supervisory authority is the group supervisor					
	AG 8a	The total amount of the group Solvency Capital Requirement for the insurance groups of which the supervisory authority is the group supervisor separately for the group Solvency Capital Requirement calculated in accordance with method 1 as referred to in Article 230(1) of Directive					

		2009/138/EC					
	AG 8b	The total amount of the group Solvency Capital Requirement for the insurance groups of which the supervisory authority is the group supervisor for the group Solvency Capital Requirement calculated in accordance with method 2 as referred to in Article 233 of Directive 2009/138/EC					
	AG 8c	The total amount of the group Solvency Capital Requirement for the insurance groups of which the supervisory authority is the group supervisor for the group Solvency Capital Requirement calculated in accordance with a combination of methods 1 and 2;					
Part A (27)	AG 9	The number of insurance groups of which the supervisory authority is the group supervisor using an approved full internal model for the calculation of the group Solvency Capital Requirements					
	AG 9a	approvals in accordance with Article 230 of Directive 2009/138/EC					
	AG 9b	approvals in accordance with Article 231 of Directive 2009/138/EC					
	AG 10	The number of insurance groups of which the supervisory authority is the group supervisor using an approved partial internal model for the calculation of the group Solvency Capital Requirement					
	AG 10a	approvals in accordance with Article 230 of Directive 2009/138/EC					
	AG 10b	approvals in accordance with Article 231 of Directive 2009/138/EC					

PART B

Data on the supervisory authority

L2 reference	Lp		31.12. (x-4) [10]	31.12. (x-3) [11]	31.12. (x-2) [12]	31.12. (x-1) [13]	31.12.(x)
Part B (1)	B1	The number of staff at the end of the calendar year					
ON-SITE INSPECTIONS							
Part B (2)	B2	The total number of on-site inspections undertaken both at solo and group level					
	B2a	The number of regular inspections					
	B2 b	The number of ad-hoc inspections					
	B2c	The number of on-site inspections mandated to third parties					
	B2 d	The number of on-site inspections under group supervision which were undertaken jointly with other members of the group's College of supervisors					
	B2'	The total number of inspections conducted in order to review and evaluate the reliance of undertakings on external ratings					
	B2' a	The number of regular inspections					
	B2' b	The number of ad-hoc inspections					
	B2' c	The number of on-site inspections mandated to third parties					
	B2' d	The number of on-site inspections under group supervision which were undertaken jointly with other members of the group's College of supervisors					
	B3	The total number of man-days spent on on-site inspections both at solo and group level					
INTERNAL MODELS							
Part B (3)	B4	The number of formal reviews of ongoing compliance of full or partial internal models with the requirements both at solo and group level					
	B4a	The number of reviews conducted in order to review and evaluate the reliance of undertakings on external ratings					
	B5	The number of internal models in use both at solo and group level,					
Part B (4)	B6	The number of partial and of full internal models submitted for approval at solo level					

[10] Data is required from disclosure of data of 31 December 2018
[11] Data is required from disclosure of data of 31 December 2017
[12] Data is required from disclosure of data of 31 December 2016
[13] Data is required from disclosure of data of 31 December 2015

	B6a	The number of partial and of full internal models which scope includes credit risk in both market risk and counterparty default risk submitted for approval at solo level					
	B7	The number of approvals of partial and of full internal models at solo level					
	B7a	The number of approvals of partial and of full internal models which scope includes credit risk in both market risk and counterparty default risk at solo level					
	B8	The number of partial and of full internal models submitted for approval at group level					
	B8a	The number of partial and of full internal models which scope includes credit risk in both market risk and counterparty default risk submitted for approval at group level					
	B9	The number of approvals of partial and of full internal models at group level					
	B9a	The number of approvals of partial and of full internal models which scope includes credit risk in both market risk and counterparty default risk at group level					
SUPERVISORY MEASURES, POWERS							
Part B (5)	B1 0	The number of corrective measures taken, as defined by Articles 110 of Directive 2009/138/EC					
	B1 1	The number of corrective measures taken, as defined by Articles 117 of Directive 2009/138/EC					
	B1 2	The number of corrective measures taken, as defined by Articles 119 of Directive 2009/138/EC					
	B1 2a	The number of corrective measures taken, as defined by Articles 119 of Directive 2009/138/EC triggered by a deviation of the risk profile of the insurance or reinsurance undertakings with respect to their credit risk					
	B1 3	The number of corrective measures taken, as defined by Articles 137 of Directive 2009/138/EC					
	B1 4	The number of corrective measures taken, as defined by Articles 139 of Directive 2009/138/EC					
	B1 5	The number of corrective measures taken, as defined by Articles 138 of Directive 2009/138/EC					
Part B (9)	B1 6	The number of extensions granted in accordance with Article 138(4) of Directive 2009/138/EC					
	B1 7	The average duration of extensions granted in accordance with Article 138(4) of Directive					

		2009/138/EC					
Part B (6)	B18	The number of authorisations withdrawn					
Part B (7)	B19	The number of authorisations granted to insurance or reinsurance undertakings					
Part B (10)	B20	The number of authorisations granted in accordance with Article 304 of Directive 2009/138/EC;					
Part B (12)	B21	The number of applications submitted to the supervisory authorities for the approval of ancillary own funds					
	B21a	The number of the approvals of ancillary own funds					
Part B (13)	B22	The number of instances where insurance or reinsurance undertakings have demonstrated to the satisfaction of the supervisory authority that the assumption set out in RFFSCR2(7) that there is no diversification of risks between ring-fenced funds and the rest of the insurance or reinsurance undertaking is inappropriate in the specific circumstances of the undertaking;					
Part B (14)	B23	The number of applications submitted to the supervisory authorities for approval of the assessment and classification of own-fund items, which are not covered by the list of the Articles COF1, COF3, COF5, COF7 and COF9					
	B23a	The number of approvals of the assessment and classification of own-fund items, which are not covered by the list of the Articles COF1, COF3, COF5, COF7 and COF9					
Part B (15)	B24	The number of peer review analyses organised and conducted by EIOPA in accordance with Article 30 of the Regulation 2010/1094/EC, in which the supervisory authority participated					
COLLEGES							
Part B (11)	B25	The number of meetings of Colleges of supervisors which the supervisory authority attended as a member					
	B26	The number of meetings of Colleges of supervisors which the supervisory authority chaired as group supervisor;					

Qualitative information:

** Disclosure shall include data of the four previous years*

H1. The structure of the supervisory authority

H2. The main feature of the approved items of ancillary own funds

H3. The main features of the approved items of own-fund items, which are not covered by the list of the Articles COF1, COF3, COF5, COF7 and COF9

H4. The method used to assess the approved items of own-fund items, which are not covered by the list of the Articles COF1, COF3, COF5, COF7 and COF9

H5. The method used to classify the approved items of own-fund items, which are not covered by the list of the Articles COF1, COF3, COF5, COF7 and COF9

H6. The scope of peer review analyses organised and conducted by EIOPA in accordance with Article 30 of the Regulation 2010/1094/EC, in which the supervisory authority participated

H7. The criteria used for the application of capital add-ons

H8. The criteria used for the calculation of capital add-ons

H9. The criteria used for the removal of capital add-ons

EXPLANATORY TEXT

Article 2 - ***Headings on the website***

To facilitate access to relevant information on the websites of the supervisory authorities and to enhance comparability of information between the supervisory authorities of different Member States, a harmonised approach for the disclosure of particular information on supervisory authorities' websites is provided by this regulation.

It is not the intention to require supervisory authorities to give up the current structure they use for the information they disclose on their websites. Supervisory authorities may choose to use the common headings additionally to the headings they currently employ by providing links under the headings to places on the website where the relevant information is already to be found.

The term "Insurance Supervisory Review Process" also covers information on the Supervisory Review Process (SRP) for insurance and reinsurance undertakings. It is used to distinguish for between information on the Supervisory Review Process of insurance and reinsurance undertakings and on the Supervisory Review Process of for example credit institution, since some supervisory authorities are structured as an integrated authority with supervisory authority over more than one financial sector.

Article 3 - ***Laws and Regulations***

Dividing the legal texts between the three categories helps the reader to distinguish between texts that have a common European basis and should be harmonised and texts that to a larger extent could contain national specificities. The Article does not prescribe that the full texts have to be disclosed on the supervisory website but allows for other means of access to information for example by using a hyperlink.

The reference to the remit of the supervisory authority serves to take into account that some Member States have more than one supervisory authority in the area of insurance. It would put an unnecessary burden on these other supervisory authorities if they were required to ensure the disclosure of information outside their competency.

Article 4 - ***Supervisory Review Process***

The Supervisory Review Process covers a substantial part of the operations of the supervisory authorities and includes a wide range of possible activities. The information provided will serve to form a general idea of the scope and frequency of the actions taken by supervisory authorities in assessing compliance with the regulatory requirements stemming from Directive 2009/138/EC and the tools available for the early-identification of potential future financial difficulties. The information released will also demonstrate how supervisory authorities ensure that their supervisory approach is appropriately risk–based, i.e. proportionate to the nature, scale and complexity of the risks inherent to the business of the undertakings under their supervision. In order to ensure a minimum common structure to the disclosures and to improve transparency, supervisory authorities would present the information according to the most important activities set out for the supervisory review process in paragraph 2 of Article 36. Information on further supervisory review areas can be added to this structure individually as appropriate.

*Article 5 - **Aggregate Statistical Data***

Member State aggregate statistical data is especially suitable for presentation in a common format, thereby enhancing comparability and facilitating its use at an aggregated European Level. A common format also ensures that aggregate statistical data has the same scope above the minimum data requirements set out in the delegated acts throughout Member States.

Article 6 - ***Use of options***

The annex ensures a common understanding as to what the options provided for in the Directive 2009/138/EC are and that the same level of detail is given in explaining the use of these options.

Article 7 - ***Objectives and Activities***

The information about supervisory objectives and activities should include both:

(a) general objectives that will not change from year to year (and which will help to show the existing differences in the remits of supervisory authorities across Member States); and
(b) insights into the different areas that supervisory authorities have decided to focus on according to their strategic aims for individual years.

This will provide a clearer picture of what supervisory authorities aim to achieve in practice.

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[i] Text of law (L), regulation (R), administrative rule (A)

EIOPA-[xxx]-YY/xxx
DD xxx 2012

Proposal
for
Implementing Technical Standards
On
Special Purpose Vehicles

EIOPA – Westhafen Tower, Westhafenplatz 1 - 60327 Frankfurt – Germany - Tel. + 49 69-951119-20;
Fax. + 49 69-951119-19; site: www.eiopa.europa.eu

EUROPEAN COMMISSION

Brussels, XXX
[…](2012) XXX draft

COMMISSION IMPLEMENTING REGULATION (EU) No …/..

of [ ]

COMMISSION IMPLEMENTING REGULATION (EU) No …/..laying down implementing technical standards with regard to special purpose vehicles according to Directive 2009/138/EC of the European Parliament and of the Council

of [ ]

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Directive 2009/138/EC of the European Parliament and of the Council of 25 November 2009 on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II)[1] amended by Omnibus II Directive and in particular Article 211 thereof.

Whereas:

(1) A special purpose vehicle requires authorisation prior to assuming risks from insurance or reinsurance undertakings. The conditions and procedures to be followed for granting authorisation, including the information required, are set out in this Regulation.

(2) Furthermore this Regulation sets out the procedures for a special purpose vehicles' authorisation to be withdrawn by its supervisory authority, when it no longer fulfils the conditions of its authorisation or fails in its obligations according to the authorisation requirements to which it is subject. This in particular is the case when the special purpose vehicle does not maintain its solvency requirement and is unable to restore its compliance with its solvency requirement within an appropriate timeframe.

(3) Where a special purpose vehicle assumes risks from more than one insurance or reinsurance undertaking, this Regulation clarifies that the special purpose vehicle must maintain assets equal to or exceeding its aggregate maximum risk exposure in relation to each specific contractual obligation and that the supervisory authority should assess whether this obligation is being met at a contractual level for each risk assumption

(4) There should be appropriate exchanges of information between the supervisory authority responsible for the supervision of the special purpose vehicle and other supervisory authorities of Member States concerned, particularly for the purposes of authorisation and at authorisation, where there is a material change that may affect the special purpose vehicle's compliance with the provisions of the Directive and upon withdrawal or lapse of authorisation.

(5) This Regulation is based on the draft implementing technical standards submitted by the European Supervisory Authority (European Insurance and Occupational Pensions Authority) to the Commission.

(6) The European Supervisory Authority (European Insurance and Occupational Pensions Authority) has conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related

[1] OJ L 335, 17.12.2009, p.1

costs and benefits and requested the opinion of the Insurance and Reinsurance Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1094/2010.

HAS ADOPTED THIS REGULATION:

Article 1 - Subject Matter and Scope

(1) This Regulation describes the procedures to be followed by the supervisory authorities and by special purpose vehicles for granting and withdrawing and for receiving and maintaining the authorisation of special purpose vehicles as well as for cooperation and exchange of information between relevant supervisory authorities of Member States.

Article 2 - Definitions

(1) For the purposes of this Regulation, the following definitions shall apply:

- ‘Risk transfer arrangements’ are activities and contracts through which insurance or reinsurance risks are assumed by a special purpose vehicle.

- ‘Funding’, ‘Funding leg’ means the contractual arrangement by which risk is transferred from a special purpose vehicle to its providers of debt or financing.

- ‘Bankruptcy remoteness protection’ means protection as described in [recital 123 of the draft Implementing Measures].

- ‘Grandfathered activities’ means activities commenced before [31 December 2012 may be changed by quick fix Directive] by a special purpose vehicle authorised prior to 31 December 2012.

- ‘Separable arrangement’ means a separate legal arrangement related to distinct underwriting accounts in which there may be one or more separate risks existing and for which a separate and specific funding arrangement should be in place. Such funding arrangements should be distinct to ensure the effective assessment of the adequacy of the funding arrangement to meet the solvency requirement of the related underwriting account.

- ‘Separable risks’ means individual risks of which there may be one or more within an individual risk arrangement.

- ‘Solvency requirements’ means the special purpose vehicle solvency requirements described in [Art 319 SPV11 of the draft Implementing Measures].

- ‘Lapse’ means a lapse of authorisations as described in Art 144 (2) of the Solvency II Directive.

- ‘Multi-arrangement special purpose vehicles’ mean a special purpose vehicle which assumes risks under separate contractual arrangements potentially from one or more insurance or reinsurance undertakings.

- ‘Trigger’ means an event, usually referred to in the contractual arrangements, where the principal of the debt or financing mechanism may be lost if specified conditions arise. If the conditions are triggered, some or all of the principal is paid to the cedant in line with the reinsurance contract.

- ‘Waterfall structure’ means a securitisation arrangement, in which there is subordination between separate tranches of the financing instruments. Senior notes hold priority claims to cash flows generated by the special purpose vehicle both principal invested and returns on investment. This structuring of the financing instruments does not impede the priority rights of cedants to the assets of the special purpose vehicle in relation to its obligation to that counterparty, they have priority over all the financing instrument holders.

- ‘Re-use’ means situations where a sponsor of a special purpose vehicle seeks to re-use a vehicle previously established for a different transaction, which may or may not already have received prior authorisation for potential future re-use.

- ‘Collateralisation of separable risks’ means situations where the fully funded requirement needs to be met on an individual arrangement basis, which would be the case in multi-arrangement special purpose vehicles.

Title I
Procedures to be followed for granting and withdrawal of supervisory authorisation of special purpose vehicles

Article 3 - Timeline for decision

(1) The supervisory authority of the Member State in which the special purpose vehicle is established or is to be established shall decide on an application for an authorisation within six months of the date of its receipt.

Article 4 - Documentation requirements

(1) When submitting an application for authorisation, the special purpose vehicle shall be required to submit, at least, the supporting documentation as set out in [the Annex]**.**

Article 5 - Funding requirements for risk transfer arrangements

(1) The special purpose vehicle shall not re-allocate the funding set up for a specific risk transfer arrangement to satisfy the funding requirements of any other existing or new arrangement assumed by that special purpose vehicle, unless:

(a) the special purpose vehicle has received prior authorisation from the supervisory authority for any change to its intended use; and

(b) the special purpose vehicle can adequately demonstrate that there is legal certainty that the obligations of the first arrangement have been fully met.

Article 6 - Non-compliance with fully-funded requirement

(1) The special purpose vehicles shall immediately inform the supervisory authority of the Member State where it is established where they observe that the fully-funded requirement is no longer complied with or where there is a risk of non-compliance in the following three months.

(2) Within one month of the observation of non-compliance, or a risk of non-compliance within the following three months, with the fully-funded requirement, the special purpose vehicle concerned shall submit, for approval by the supervisory authority of the Member State where it is established, a realistic financial scheme to restore compliance with the fully-funded requirement within three months of that observation.

Article 7 -Withdrawal of authorisation

(1) The supervisory authority responsible for the authorisation of a special purpose vehicle may withdraw the authorisation in the following cases:

(a) When the special purpose vehicle does not make use of the authorisation within twelve months;

(b) When the special purpose vehicle expressly denounces its authorisation or ceases to pursue business for more than six months, unless the terms and conditions envisage that the authorisation can lapse in such cases;

(c) When the special purpose vehicle no longer fulfils the original conditions under which the authorisation was granted; or

(d) When the special purpose vehicle fails to fulfil the obligations under the regulations to which it is subject.

(2) In the case specified in paragraph d), the supervisory authority shall withdraw the authorisation granted to a special purpose vehicle in the event that the special purpose vehicle does not comply with the fully-funded requirement and the supervisory authority considers that the financial scheme submitted is inadequate, or the special purpose vehicle concerned fails to comply with the approved scheme within three months from the observation of non-compliance with the fully-funded requirement.

(3) Any decision to withdraw authorisation shall state the full reasons and shall be communicated to the special purpose vehicle concerned without delay. The

supervisory authorities of the undertakings using this special purpose vehicle shall also be notified of the decision without delay.

Article 8 - Authorisation of Multi-arrangement special purpose vehicles

(1) In order to be authorised to assume additional or more than one risk under multiple risk transfer arrangements, the special purpose vehicle shall demonstrate to the supervisory authority that the solvency position are not be adversely affected by the winding-up proceedings of any one of the parties involved in the risk transfer arrangements and that the special purpose vehicle can maintain adequate bankruptcy remoteness protection for each arrangement at all times.

(2) The special purpose vehicle shall demonstrate this bankruptcy remoteness to its supervisory authority on the basis of both the overall aggregate maximum risk exposure and the individual risk exposure of each separable arrangement assumed prior to authorisation of any new risk transfer arrangements.

(3) Where the special purpose vehicle is not able to demonstrate compliance with these conditions, the supervisory authority shall not authorise the proposed new risk transfer arrangements.

Article 9 - Fully-Funded Requirement for Multi-arrangement special purpose vehicles

(1) Where a special purpose vehicle assumes separable risks through separate arrangements, either from the same insurance or reinsurance undertaking or where more than one insurance or reinsurance undertakings are involved, the special purpose vehicle shall apply the conditions of [Article 319 SPV11 of the draft Implementing Measures] to each separable arrangement in order to determine whether it is adequately funded.

Article 10 - Consideration of "grandfathered activities" of a Multi-arrangement special purpose vehicle under Article 211(3) Directive 2009/138/EC

(1) Where a special purpose vehicle applies for authorisation of a new arrangement, the activities of that special purpose vehicle prior to receiving authorisation for any new activity, including its grandfathered activities, shall be considered by the supervisory authority as part of its overall aggregate risk exposure profile. The requirements as defined in [Articles 8 and 9] shall be applied by the supervisory authority considering all existing and proposed arrangements.

Title II: Procedures for on-going cooperation and exchange of information between supervisory authorities

Article 11 - On-going cooperation between supervisory authorities

(1) The supervisory authority responsible for the supervision of a special purpose vehicle and other concerned supervisory authorities shall cooperate on an on-going basis. This shall include the exchange of information relevant to the exercise of supervisory responsibilities, including information on any planned supervisory actions against a regulated undertaking where this may affect the supervision of undertakings for which the other supervisory authority is responsible.

In such circumstances, the supervisory authorities of Member States shall communicate as soon as it is practicable and without delay.

Article 12 - Communication of material changes

(1) Material changes, as defined in [Art 318 SPV10(5) of the draft Implementing Measures], to a special purpose vehicle that come to the attention of a concerned supervisory authority, which may affect the compliance by that special purpose vehicle with the provisions of the Directive and thus may be relevant to the supervisory authority of an insurance or reinsurance undertaking that has transferred risk to that special purpose vehicle, shall be communicated by that supervisory authority to other supervisory authorities concerned without delay.

(2) This applies in particular where solvency requirements are breached, and the requirements for a special purpose vehicle to be fully-funded cease to be fully met, after authorisation.

Article 13 - Communication of withdrawal or lapse of authorisation

(1) In the event of the withdrawal or lapse of authorisation of the special purpose vehicle, the supervisory authority responsible for the authorisation shall notify the supervisory authorities concerned accordingly as soon as practicable.

Article 14 - Entry into force

This Regulation shall enter into force on the day following that of its publication in the *Official Journal of the European Union*.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, [ ]

[For the Commission
The President]

[On behalf of the President]

[Position]

ANNEX

(1) When applying for an authorisation of a special purpose vehicle, the documentation provided shall include at least the following:

(a) an organisational chart providing a transparent presentation and analysis of all the relevant parties involved in the transaction, including the identification of the insurance and reinsurance undertaking(s) involved which are under the supervision of a Member State's supervisory authority other than that which is responsible for granting the authorisation;

(b) information about the identity and qualification of the originator or sponsor of the special purpose vehicle, where this party differs from the party as identified under 1c) below;

(c) information about the insurance or reinsurance undertaking identified in the relevant special purpose vehicle contract [(article 309 SPV1 (1) of L2 implementing measures)];

(d) identification and qualification of the persons who are, or will be, appointed to act as trustees, where applicable, of the special purpose vehicles' assets [(articles 310 SPV2 (d) and 315 SPV7 of L2 implementing measures)];

(e) information about the identity and qualification of the persons who are, or will be, officers of the special purpose vehicle, including details of directors and management who manage the special purpose vehicle [(articles 310 SPV2(d) and 315 SPV7) of L2 implementing measures];

(f) information about the identity and qualification of persons who have, or will be expected to have, qualifying holdings, directly or indirectly, in the special purpose vehicle together with the amounts of those holdings [(articles 310 SPV2(e) and 316 SPV8) of L2 implementing measures]; and

(g) information about the identity and qualification of the persons who are providing or will provide management and professional services, such as accounting, to the special purpose vehicle [(articles 310 SPV2 (d) and 315 SPV7) of L2 implementing measures].

(2) The special purpose vehicles' memorandum and articles of association, or proposed memorandum and articles of association;

(3) Details from the insurance or reinsurance undertakings' original insurance policy clearly detailing what risks assumed by the insurance or reinsurance undertaking will be transferred to the special purpose vehicle, including an assessment, with a description, of how the transfer of ceded risks and the retention of any residual risks will comply with the requirements of [Article 312 SPV4].

(4) Details of the proposed risk transfer contract or arrangement[2] between the special purpose vehicle and the undertaking including a description of how the contract will meet the requirements of [Articles 311 SPV3, 312 SPV4, 185 SCRRM2 and 186 SCRMM3 of the implementing measures]. The description shall include:

(a) any relevant triggering events or mechanisms under the contract between the special purpose vehicle and the insurance or reinsurance undertaking; and

(b) the maximum aggregate exposure limits of the relevant contract between the special purpose vehicle and the insurance or reinsurance undertaking.

(5) An assessment, supported by a legal opinion, as to whether the legal and governance structures of the SPV are deemed to comply with the requirements of [Articles 311 SPV3, 312 SPV4, 185 SCRRM2, 319 SPV11 and 314 SPV6 of L2 implementing measures]. The review should also give an opinion on whether the legal structure chosen for the special purpose vehicle affords a legally enforceable protection of the assets of the special purpose vehicle, thereby ensuring that the solvency of the special purpose vehicle shall not be adversely affected in line with the requirements of [Art. 3109(b) and 313 (j) of the draft Implementing Measures]. The assessment should include the following:

(a) An explanation of how the special purpose vehicle is, or will be, fully funded, including relevant tests, such as stress and scenario tests, to determine if the fully funded requirement has been complied with;

(b) Information on capital including size, growth, investor concentration, and the management share of the capital base;

(c) Details of the counterparties to the securitisation transaction, including details of all the roles of the special purpose vehicle and the insurance and reinsurance undertakings, as well as the roles and identities of other participants, including, but not limited to, note holders, account managers and account servicing managers, custodians and trusts, asset managers, underwriters and sponsors to the transaction. This shall also include an assessment of consolidation requirements of the special purpose vehicle into a group;

(d) Information on quantifiable risks of the special purpose vehicle including details of the special purpose vehicle's liquidity risk and liquidity strategy;

(e) Information on risk implications of the special purpose vehicle's investment strategy;(6) Information on the special purpose vehicle's adherence to the prudent person principle;

(f) Details of the risk transfer, including assessment of material residual risks, including basis risk;

[2] Defined as being *a reinsurance contract or an equivalent arrangement* according to article 310 SPV2(a) of the Implementing Measures.

(g) Details of any intended hedging instruments, such as interest rate swaps or currency contracts;

(h) Details of any off-balance sheet commitments to support the special purpose vehicle (including guarantees and /or any other form(s) of credit risk mitigation sold to or otherwise provided to the special purpose vehicle);

(i) Financial projections over the expected life of the special purpose vehicle;

(j) An actuarial review of the insurance risks assumed; and

(k) An overall risk management plan including details as to how the special purpose vehicle will continue to be fully funded during the term of the contract.

(7) Copies of proposed transaction documentation regarding the issue of debt or financial mechanisms, and risk transfer to providers of such debt or financing mechanisms, to ensure compliance with [Article 312 SPV4, 185 SCRRM2, 186 SCRMM3 and 313 SPV5 of the draft Implementing Measures]. This documentation should include:

(a) Prospectus/Offering Circular or Private Placement Memorandum;

(b) Rating agency's report prior to the emission of the funding instruments on behalf of the special purpose vehicle;

(c) Details relating to the potential use of financial guarantors on any of the 'tranches' of notes to be issued;

(d) Trustee Agreement (where such an arrangement exists);

(e) With regards to the debt or financing mechanisms, details the special purpose vehicle's liquidity strategy for the issued financial instruments, including structure of waterfall, types of positions, and note holder withdrawal rules;

(f) Information on risk implications of the special purpose vehicle's investment strategy;

(g) Copies of contracts and details of any intended hedging instruments, such as interest rate swaps or currency contracts;

(h) Other relevant transaction documentation governing parts of the securitisation transaction, which may fall under the scope of "connected transaction" as understood by [Articles 313 SPV4 (2) and 185 SCRRM2(3)]. Where applicable this may include contracts with other participants to the transaction, as well as outsourcing and service contracts.

(i) A draft plan outlining the special purpose vehicle's supervisory reporting procedures, designed to comply with the requirements of [Articles 318 SPV10, 319 SPV11 and 314 SPV6] of the draft Implementing Measures, including specific reportable matters identified under [Articles 318 SPV10 (2) and 319 SPV11 (1-2) of the draft

Implementing Measures] and with regards to how material changes would be communicated to the supervisor.

(8) Where a special purpose vehicle applies for authorisation of a new activity where activities were previously “grandfathered” under [Article 309 and 310 of the draft Implementing Measures] the applicant should disclose relevant information on how old activity of the special purpose vehicle may impact on its aggregate risk exposure profile in relation to any new activity for which authorisation is sought. This information shall allow the supervisory authority to make an informed decision based on relevant, adequate and sufficient documentary evidence being presented by the applicant.

(9) Any other documentation deemed necessary by a supervisory authority in order to comply with [Article 309 SPV1 (2) of the draft Implementing Measures].

Explanatory text

Title I
Procedures to be followed for granting and withdrawal of supervisory authorisation of special purpose vehicles

Article 3 - Timeline for decision

(1) The supervisory authority of the Member State in which the special purpose vehicle is established or is to be established shall decide on an application for an authorisation within six months of the date of its receipt.

Explanatory text: The timeframe that applies for applications received for authorisation of special purpose vehicles is the same as the one that applies for the authorisation of insurance and reinsurance undertakings.

The timeframe in the TS also applies for notification of refusal of authorisation as applies for refusal of authorisation of insurance and reinsurance undertakings.

Article 4 - Documentation requirements

(1) When submitting an application for authorisation, the special purpose vehicle shall be required to submit, at least, the supporting documentation as set out in [the Annex]**.**

Explanatory text: The information listed in the Annex is not to be viewed as a closed or definitive list. Where relevant, the supervisory authority responsible for authorising the special purpose vehicle may request additional information.

Article 5 - Funding requirements for risk transfer arrangements

(2) The special purpose vehicle shall not re-allocate the funding set up for a specific risk transfer arrangement to satisfy the funding requirements of any other existing or new arrangement assumed by that special purpose vehicle, unless:

(c) the special purpose vehicle has received prior authorisation from the supervisory authority for any change to its intended use; and

(d) the special purpose vehicle can adequately demonstrate that there is legal certainty that the obligations of the first arrangement have been fully met.

Explanatory text: There may be situations where the special purpose vehicle wishes to roll over funds, by either extending its intended use or changing its current use upon the maturity of the original arrangement. This would be a material change of the use for which the special purpose vehicle is authorised; and would affect its compliance with its authorisation terms and conditions relating to that specific use.

Prior to any new use or change to current use, the special purpose vehicle would be required to obtain authorisation. In its application, the special purpose vehicle will need to demonstrate to its supervisory authority that there is full legal certainty that the obligations relating to the first arrangement are fully expired and that no subsequent claims could be made against the funding in relation to the original arrangement.

Article 7 -Withdrawal of authorisation

(1) The supervisory authority responsible for the authorisation of a special purpose vehicle may withdraw the authorisation in the following cases:

(e) When the special purpose vehicle does not make use of the authorisation within twelve months;

(f) When the special purpose vehicle expressly denounces its authorisation or ceases to pursue business for more than six months, unless the terms and conditions envisage that the authorisation can lapse in such cases;

(g) When the special purpose vehicle no longer fulfils the original conditions under which the authorisation was granted; or

(h) When the special purpose vehicle fails to fulfil the obligations under the regulations to which it is subject.

(2) In the case specified in paragraph d), the supervisory authority shall withdraw the authorisation granted to a special purpose vehicle in the event that the special purpose vehicle does not comply with the fully-funded requirement and the supervisory authority considers that the financial scheme submitted is inadequate, or the special purpose vehicle concerned fails to comply with the approved scheme within three months from the observation of non-compliance with the fully-funded requirement.

(3) Any decision to withdraw authorisation shall state the full reasons and shall be communicated to the special purpose vehicle concerned without delay. The supervisory authorities of the undertakings using this special purpose vehicle shall also be notified of the decision without delay.

Explanatory text: Upon conferring authorisation on the special purpose vehicle the supervisory authority will communicate to the special purpose vehicle any specific terms and conditions which apply to its authorisation. The special purpose vehicle will need to ensure its continued compliance with such terms and conditions along with the general provisions of the Directive and Implementing Measures applying to all special purpose vehicles authorised under Article 211(1).

Under the provisions of [Article 318 SPV10], the special purpose vehicle must notify the supervisory authority immediately of any material changes which are likely to affect its continued compliance with the original terms and conditions received at authorisation as well as the Directive and Implementing Measures.

In addition the supervisory authority may become aware of instances of non-compliance through its regular supervision of the special purpose vehicle, through communication with other concerned supervisory authorities or through notification from the special purpose vehicle.

Whether or not an instance of non-compliance constitutes strong enough grounds for withdrawal of authorisation will be a matter of supervisory judgement. Where such action is taken by the supervisory authority it will need to communicate the full reasons for its decision.

Article 8 - Authorisation of Multi-arrangement special purpose vehicles

(1) In order to be authorised to assume additional or more than one risk under multiple risk transfer arrangements, the special purpose vehicle shall demonstrate to the supervisory authority that the solvency position are not be adversely affected by the winding-up proceedings of any one of the parties involved in the risk transfer arrangements and that the special purpose vehicle can maintain adequate bankruptcy remoteness protection for each arrangement at all times.

(2) The special purpose vehicle shall demonstrate this bankruptcy remoteness to its supervisory authority on the basis of both the overall aggregate maximum risk exposure and the individual risk exposure of each separable arrangement assumed prior to authorisation of any new risk transfer arrangements.

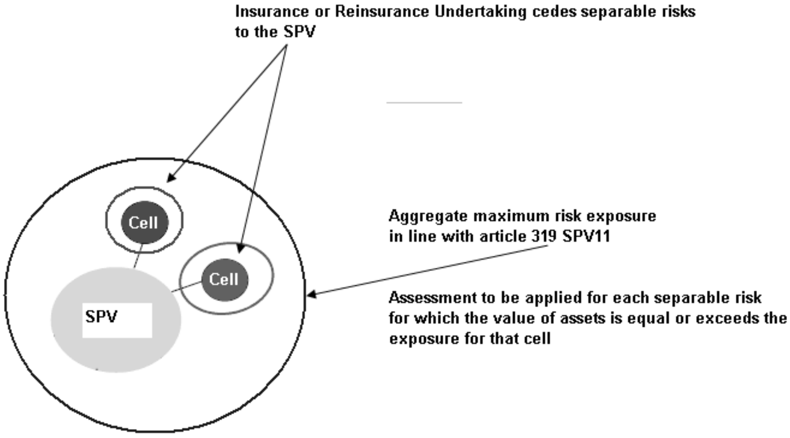
(3) Where the special purpose vehicle is not able to demonstrate compliance with these conditions, the supervisory authority shall not authorise the proposed new risk transfer arrangements.

Explanatory text:

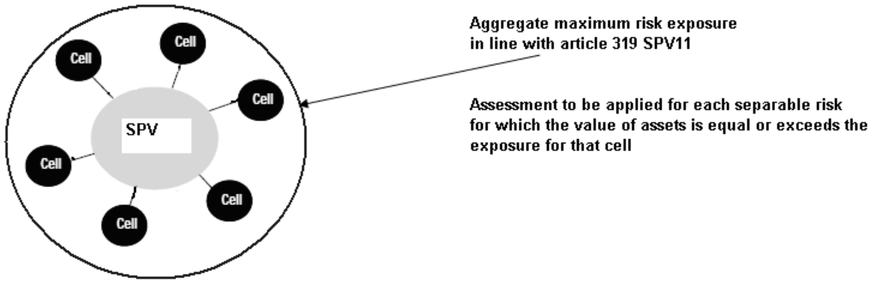
[Articles 310 SPV2(a) and (b) of the draft Implementing Measures] introduce the possibility that a special purpose vehicle can assume one or several risks, from one or more insurance or reinsurance undertaking. This adds complexity to the structure of such special purpose vehicles, as situations may arise where a special purpose vehicle assumes one or more separable risks, transferred to it from one or more insurance or reinsurance undertakings.

In line with Article 317 SPV9 of the Implementing Measures, prior to authorisation this type of special purpose vehicle will need to demonstrate a strong system of governance (including sound administrative and accounting procedures, adequate control mechanism and risk-management requirements) such that they are "appropriate to the nature, scale and complexity of the risks that the special purpose vehicle assumes and the uses for which the special purpose vehicle is authorised, in accordance with Article SPV1 (4)". This becomes particularly relevant given the complexity of multi-arrangement special purpose vehicles (refer examples 1 and 2 below).

Graph 1:
Scenario 1: Article [310 SPV2(a) of the draft implementing measures] allows to assume risks from an insurance or reinsurance undertaking. These risks may or may not constitute separable obligations. When they are separable, the same considerations would apply as when assessing the aggregate maximum risk exposure to determine whether the SPV is underfunded with regards to its separable obligations.



Scenario 2: Article [310 SPV2(b) of the draft implementing measures] allows the special purpose vehicle to assume risks from more that one insurance or reinsurance undertaking. These would by nature constitute separable obligations. Where they are separable, the same considerations would apply as when assessing the aggregate maximum risk exposure to determine whether the special purpose vehicle is underfunded with regards to its separable obligations.



Special purpose vehicles may apply for authorisation to assume risks under more than one arrangement. A multi-arrangement special purpose vehicle is a type of special purpose vehicle assuming risks under separate contractual arrangements potentially from one or more insurance or reinsurance undertakings.

Multi-arrangement special purpose vehicles, as lacking the bankruptcy protection that may be afforded each arrangement by maintaining separate special purpose vehicles, will need to demonstrate that rights and interests of each separate arrangement can be continuously maintained.

For each arrangement that a special purpose vehicle has received authorisation, it will need to ensure that the link between the funding of the special purpose vehicle for that specific arrangement (through debt or other financing mechanism) is sufficiently matched to the related risks assumed (from an insurance or reinsurance undertaking), and that such links are both clearly defined, and effectively legally ring-fenced, so as to avoid potential contagion from one arrangement to another.

In defining its quantifiable risks, the special purpose vehicle has to examine whether there may be any unintended spill over from, or cross contamination between, separate arrangements or any unintended risk concentration resulting from assuming risks under multiple arrangements.

Article 9 - Fully-Funded Requirement for Multi-arrangement special purpose vehicles

(1) Where a special purpose vehicle assumes separable risks through separate arrangements, either from the same insurance or reinsurance undertaking or where more than one insurance or reinsurance undertakings are involved, the special purpose vehicle shall apply the conditions of [Article 319 SPV11 of the draft Implementing Measures] to each separable arrangement in order to determine whether it is adequately funded.

Explanatory text: Multi-arrangement special purpose vehicles are required to comply with the fully funded requirement which must be adhered to at the aggregate maximum risk exposure level for the special purpose vehicle as a whole and at the level of each individual arrangement's maximum risk exposure which must also be fully funded in its own right and on a standalone basis.

The special purpose vehicle will also need to demonstrate to the supervisory authority, as part of its application for authorisation of any new arrangement, how it intends to maintain compliance with the fully-funded requirement at the aggregate maximum risk exposure level of each separable arrangement in addition to the overall requirement at a total level.

Article 10 - Consideration of "grandfathered activities" of a Multi-arrangement special purpose vehicle under Article 211(3) Directive 2009/138/EC

(1) Where a special purpose vehicle applies for authorisation of a new arrangement, the activities of that special purpose vehicle prior to receiving authorisation for any new activity, including its grandfathered activities, shall be considered by the supervisory authority as part of its overall aggregate risk exposure profile. The requirements as defined in [Articles 8 and 9] shall be applied by the supervisory authority considering all existing and proposed arrangements.

Explanatory text: Authorisation provisions under Article 211(3) do not exempt a special purpose vehicle from the requirement to apply for authorisation to assume any new risks or to be re-used for a similar but new purpose.

The same considerations with regard to aggregate and individual risk exposure, which apply to a newer special purpose vehicle, apply to a special purpose vehicle seeking authorisation for multiple arrangements, where some of its grandfathered activities may be still be active.

It is not only the impact of new activity that is being assessed per se, as new activity will be regulated under the directive, but also the impact of old activity which is not regulated under the directive. It is important for the special purpose vehicle to be able to demonstrate to the supervisory authority that authorised activity can be adequately safeguarded from old activity where a special purpose vehicle intends to have both activities operating within the same legal entity.

Title II: Procedures for on-going cooperation and exchange of information between supervisory authorities

Article 11 - On-going cooperation between supervisory authorities

(1) The supervisory authority responsible for the supervision of a special purpose vehicle and other concerned supervisory authorities shall cooperate on an on-going basis. This shall include the exchange of information relevant to the exercise of supervisory responsibilities, including information on any planned supervisory actions against a regulated undertaking where this may affect the supervision of undertakings for which the other supervisory authority is responsible.

(2) In such circumstances, the supervisory authorities of Member States shall communicate as soon as it is practicable and without delay.

Explanatory text: As part of effective and efficient supervision, supervisory authorities need to exchange information on planned supervisory actions where it is deemed to have a material and potentially adverse effect on a regulated undertaking for which another Member State supervisory authority is responsible.

Exchange of information includes instances where the action planned is likely to lead to actual or potential non-compliance with either statutory minimum capital requirements or fully funded requirements of insurance or reinsurance undertakings and special purpose vehicles, respectively.

Article 12 - Communication of material changes

(1) Material changes, as defined in [Art 318 SPV10(5) of the draft Implementing Measures], to a special purpose vehicle that come to the attention of a concerned supervisory authority, which may affect the compliance by that special purpose vehicle with the provisions of the Directive and thus may be relevant to the supervisory authority of an insurance or reinsurance undertaking that has transferred risk to that special purpose vehicle, shall be communicated by that supervisory authority to other supervisory authorities concerned without delay.

(2) This applies in particular where solvency requirements are breached, and the requirements for a special purpose vehicle to be fully-funded cease to be fully met, after authorisation.

Explanatory text: Supervisory authorities may become aware of such material changes through its regular supervision of the special purpose vehicle, through communication with other concerned supervisory authorities or through notification from the special purpose vehicle or an insurance or reinsurance undertaking, respectively.

Under the provisions of Article 318 SPV10, a special purpose vehicle needs to notify its supervisory authority of any material changes where such changes may affect its continued compliance with the original terms and conditions received at authorisation as well as the Directive or Implementing Measures. The supervisory authority will need to assess whether such matters may be relevant to other concerned supervisory authorities and inform them without delay where this is the case.

Article 13 - Communication of withdrawal or lapse of authorisation

(1) In the event of the withdrawal or lapse of authorisation of the special purpose vehicle, the supervisory authority responsible for the authorisation shall notify the supervisory authorities concerned accordingly as soon as practicable.

Explanatory text: The supervisory authority responsible for the special purpose vehicle will have to notify other concerned supervisory authorities of instances where special purpose vehicles cease to operate under its supervision. This could be either due to expiry, lapse or withdrawal (both voluntary and compulsory).

The special purpose vehicle would not be eligible to continue underwriting risks assumed from insurance or reinsurance undertakings where it does not operate under prior authorisation, where authorisation has ceased or the term of authorisation has expired or lapsed.

EIOPA-[xxx]-YY/xxx
xxx 2012

Proposal for Implementing Technical Standards on information exchange within colleges of supervisors

EIOPA – Westhafen Tower, Westhafenplatz 1 - 60327 Frankfurt – Germany - Tel. + 49 69-951119-20;
Fax. + 49 69-951119-19; site: www.eiopa.europa.eu

EUROPEAN COMMISSION

Brussels, 29.6.2011
C(20..) yyy final

COMMISSION IMPLEMENTING REGULATION (EU) No …/..

of [ ]

COMMISSION IMPLEMENTING REGULATION (EU) No …/…laying down implementing technical standards with regard to information exchange within colleges of supervisors according to Directive 2009/138/EC of the European Parliament and of the Council

of [ ]

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Directive 2009/138/EC of the European Parliament and of the Council of 25 November 2009 on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II)[1] as amended by Omnibus II Directive and in particular Article 249 (1) thereof.

Whereas:

(1) [More detailed recitals justifying the provisions adopted – one per substantial introduction in the text including any annex].

(2) This Regulation is based on the draft implementing technical standards submitted by the European European Insurance and Occupational Pensions Authority to the Commission.

(3) The European Insurance and Occupational Pensions Authority has conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the opinion of the Insurance and Reinsurance Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1094/2010.

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1 OJ L 335, 17.12.2009, p.1

HAS ADOPTED THIS REGULATION:

Article 1- Subject Matter [and Scope]

(1) The purpose of this regulation is to specify:

– the items which are, on a systematic basis, to be gathered by the group supervisor and disseminated to other supervisory authorities concerned or to be transmitted to the group supervisor by the other supervisory authorities concerned;

– the items essential or relevant for supervision at group level with a view to enhancing convergence of supervisory reporting.

Article 2–Assessment of the content, frequency and language of the information exchanged on a systematic basis within the college

(1) The items provided in Article 2 and Article 3, paragraph 1, upon the frequency there established, shall be considered as relevant for the purpose of exchanging information on a systematic basis within the college of supervisors unless assessed otherwise by the supervisory authorities following the process described in paragraph 2.

(2) The extent of information exchanged in order to facilitate the exercise of the various tasks of the supervisory authorities should be determined under the priniciples of proportionatity and risk-based supervision, in line with Article 29. Therefore, supervisory authorities shall consider the following elements when deciding within the college of supervisors whether any of the items provided in Article 2 and Article 3, paragraph 1 are not needed and/or some items need to be added to the ones provided in those articles:

(a) Nature, scale and complexity of the group and individual undertakings;
(b) The significance of the subsidiaries within the group and in the local market of the Member State where they are authorized;
(c) Supervisory authorities' specific needs in terms of the supervisory review process at both individual and group level;
(d) The group supervisor's tasks of planning and coordinating the supervisory activities;
(e) The avoidance of duplication of tasks and reporting;
(f) Supervisory authorities' limitations to a timely exchange of additional information;
(g) The existence and relevance of cross-border intra-group transactions that could possibly raise contagion risk within the group;

(3) Supervisory authorities shall consider the following elements when deciding within the college of supervisors whether and which frequency and items provided by one supervisor to the group supervisor according to Article 2 are relevant for the purpose of the dissemination by the group supervisor to other supervisory authorities according to Article

3, paragraph 2 taking into account the principles of proportionality and risk-based supervision, as well as the ability to request ad-hoc information when necessary for the exercise of their supervisory tasks:

(a) Paragraph 2 points (a) to (c), (e) and (g);
(b) Capital ties between individual undertakings

(4) The procedures established in the coordination arrangements shall outline the way to document the decisions made following paragraphs 2 and 3 as well as their rationale of the items excluded and added to the list provided in Articles 2 and 3.

(5) The language of the information to be exchanged on a systematic basis within the college under this technical standard shall be a language most commonly understood within the college as agreed by the college.

Article 3- Information provided by the other supervisory authorities to the group supervisor within the college

(1) The other supervisory authorities shall at least provide annually, unless reported less frequently than annually by the undertaking, to the group supervisor the following qualitative and quantitative information for each insurance and reinsurance subsidiary undertaking of the group supervised:

(a) Material extracted from the Solvency and Financial Condition Report of the undertaking covering the following areas:

i. Concerning business and performance:

– Name and legal form of the undertaking;.
– any significant business or other events that have occurred over the reporting period that have had a material impact on the undertaking;

ii. Concerning the system of governance of the undertaking:

– any material changes in the system of governance that have taken place over the reporting period;

iii. Concerning capital management:

– description of any item deducted from own funds and a brief description of any significant restriction affecting the availability and transferability of own funds within the undertaking;
– the amounts of the undertaking's Solvency Capital Requirement and the Minimum Capital Requirement at the end of the reporting period, accompanied, where applicable, by an indication that the final amount of the Solvency Capital Requirement is still subject to supervisory assessment;

- any material change to the Solvency Capital Requirement and to the Minimum Capital Requirement over the reporting period, and the reasons for any such change;
- indication if the undertaking is using an internal model or a partial internal model for the calculation of its Solvency Capital Requirement;
- regarding any non-compliance with the undertaking's Minimum Capital Requirement: the period and maximum amount of each non-compliance during the reporting period, an explanation of its origin and consequences, any remedial measures taken, as provided for under Article 51(1)(e)(v) of Directive 2009/138/EC and an explanation of the effects of such remedial measures;
- where non-compliance with the undertaking's Minimum Capital Requirement has not been subsequently resolved: the amount of the non-compliance at the reporting date;
- regarding any significant non-compliance with the undertaking's Solvency Capital Requirement during the reporting period: the period and maximum amount of each significant non-compliance and, in addition to the explanation of its origin and consequences as well as any remedial measures taken, as provided for under Article 51(1)(e)(v) of Directive 2009/138/EC and an explanation of the effects of such remedial measures;
- where a significant non-compliance with the undertaking's Solvency Capital Requirement has not been subsequently resolved: the amount of the non-compliance at the reporting date;

(b) Material extracted from the Regular Supervisory Reporting of the undertaking covering the following areas:

i. A summary highlighting any material changes that have occurred in the undertaking's business and performance, system of governance, risk profile, valuation for solvency purposes and capital management over the reporting period, with a concise explanation about the causes and effects of such changes, following article 295 of the Draft Implementing measures.

ii. Concerning business and performance:

- Qualitative and quantitative information regarding relevant operations and transactions within the group including information on:
  a. The amount of the operations and transactions;
  b. The amount of outstanding balances, if any;
  c. Relevant terms and conditions of the operations and transactions.

iii. Concerning risk profile:

- With respect to risk concentration, information on the material risk concentrations to which the undertaking is exposed and an overview of any future risk concentrations anticipated over the business planning time horizon given the undertaking's business strategy, and how these risk concentrations will be managed. If the frequency of the regular supervisory report is less than annually, the group supervisor shall provide the other supervisory authorities with the Risk Concentration template

(c) The following quantitative templates:

i. OF-B1A
ii. Country-K1

(d) A list of selected data/indicators calculated and commented by supervisory authorities on the basis of selected quantitative templates as well as relevant commentaries arising out of the supervisory review process, if available.

(e) The outcome of the risk assessment framework from the supervisory review process.

Article 3 – Information provided by the group supervisor to the other supervisory authorities

(1) The group supervisor shall provide at least annually, unless reported less frequently than annually by the group, to the other supervisory authorities the following qualitative and quantitative information of the group supervised:

(a) Material extracted from the Group Solvency and Financial Condition Report covering the following areas:

i. Concerning business and performance:

– any significant business or other events that have occurred over the reporting period that have had a material impact on the group;

ii. Concerning the system of governance:

– any material changes in the system of governance that have taken place over the reporting period

ii. Concerning capital management:

– information on the objectives, policies and processes employed by the group for managing its own funds and on any material changes over the reporting period
– a description of any item deducted from own funds and a brief description of any significant restriction affecting the availability and transferability of own funds within the group;
– the amounts of the group's Solvency Capital Requirement at the end of the reporting period, accompanied, where applicable, by an indication that the final amount of the Solvency Capital Requirement is still subject to supervisory assessment;

- any material change to the Solvency Capital Requirement over the reporting period, and the reasons for any such change;
- an indication of whether the undertaking is using an internal model or a partial internal model for the calculation of its Solvency Capital Requirement;
- regarding any significant non-compliance with the group Solvency Capital Requirement floor and group Solvency Capital Requirement during the reporting period: the period and maximum amount of each non-compliance during the reporting period, an explanation of its origin and consequences, any remedial measures taken, as provided for under Article 51(1)(e)(v) of Directive 2009/138/EC and an explanation of the effects of such remedial measures;
- where a significant non-compliance with the group Solvency Capital Requirement has not been subsequently resolved: the amount of the non-compliance at the reporting date;

(b) Material extracted from the Group Regular Supervisory Reporting covering the following areas:

i. A summary highlighting any material changes that have occurred in the group's business and performance, system of governance, risk profile, valuation for solvency purposes and capital management over the reporting period, with a concise explanation about the causes and effects of such changes, following article 295 of the Draft Implementing measures.

ii. Concerning business and performance:
  - an analysis of the group's overall underwriting performance during the reporting period;
  - information on the group's underwriting performance by line of business during the reporting period against projections, and significant factors affecting deviations from these projections;
  - projections of the group's underwriting performance, with information on significant factors that might affect such underwriting performance, over its business planning time horizon;
  - an analysis of the group's overall investment performance during the reporting period and also by relevant asset class;
  - projections of the group's expected investment performance, with information on significant factors that might affect such investment performance, over its business planning time horizon;
  - information on any material income and expenses, other than underwriting or investment income and expenses, over the undertaking's business planning time horizon
  - .a description of activities and sources of profits or losses for each material related undertaking in the group;
  - a description of the contribution of each subsidiary to the achievement of the group strategy;
  - qualitative and quantitative information on significant intra-group transactions by insurance and reinsurance undertakings with an group

and the amount of the transactions over the reporting period and their outstanding balances at the end of the reporting period; including information on the terms and conditions of the intra-group operations and transactions including information on:

a. Commercial rationale for the operation or transaction;
b. Risks borne by, and rewards available to, each party to the operation or transaction;
c. Any particular aspects of the operation or transaction that are (or may become) disadvantageous to either party;
d. Any conflicts of interest that may have arisen in negotiating and executing the operation or transaction, and any potential conflicts of interest that may arise in the future;
e. If the transaction is linked to other operations or transactions in terms of timing, function and planning, the individual effect of each operation or transaction and the overall net impact of the linked operations and transactions on each party to the operation or transaction and on the group should be reported; and
f. Extent to which the operation or transaction is depending on a winding-up and circumstances in which the operation or transaction can be unwound.

iii. Concerning the system of governance:
   – if obtained approval for Centralized Risk Management explanation on how are complied the Centralized Risk Management requirements.

iv. Concerning risk profile:
   – with respect to risk concentration, information on the material risk concentrations to which the group is exposed and an overview of any future risk concentrations anticipated over the business planning time horizon given the business strategy, and how these risk concentrations will be managed.

(c) The following quantitative templates:

i. OF-B1A
ii. SCR-B2A
iii. SCR-B2B
iv. SCR-B2C
v. G01
vi. IGT1
vii. IGT2
viii. IGT3
ix. IGT4

(d) A list of selected data/indicators calculated and commented by supervisory authorities on the basis of selected quantitative templates as well as relevant commentary arising out of the group supervisory review process, if available.

(e) The outcome of the group risk assessment framework from the group supervisory review process.

(2) The group supervisor shall provide to the other supervisory authorities qualitative and quantitative information received under Article 2 which is considered relevant in accordance with Article 1, paragraph 3.