



# TAXONOMY IMPLEMENTATION GUIDE

**Version 4.1**

**April 2017**

## **Insurance: Concentration of Credit Risk Disclosures**

(Taxonomy Version 2017<sup>†</sup>)

### **FASB U.S. GAAP Financial Reporting Taxonomy (Taxonomy) Implementation Guide Series**

<sup>†</sup> Changes from the 2016 version of this Implementation Guide are included in Appendix A to this Guide.

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**Financial Accounting Standards Board**

The Taxonomy Implementation Guide is not authoritative; rather, it is a document that communicates how the U.S. GAAP Financial Reporting Taxonomy (Taxonomy) is designed. It also provides other information to help a user of the Taxonomy understand how elements and relationships are structured.

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# **Taxonomy Implementation Guide on Modeling Concentration of Credit Risk Disclosures for Insurance Companies**

## **Overview**

The purpose of this Taxonomy Implementation Guide is to demonstrate the modeling of disclosures for reinsurance-related concentrations of credit risk. The examples in this Taxonomy Implementation Guide are not intended to encompass all of the potential modeling configurations or to dictate the appearance and structure of an entity's extension taxonomy. The examples are provided to help users of the U.S. GAAP Financial Reporting Taxonomy (Taxonomy) understand how the modeling for reinsurance-related concentrations of credit risk is structured within the Taxonomy. The examples are based on the assumption that the entity meets the criteria for reporting reinsurance-related concentrations of credit risk disclosures under U.S. GAAP and/or SEC authoritative literature. In addition, the reported line items within the examples are not all inclusive and represent only partial statements for illustrative purposes.

*While constituents may find the information in this guide useful, users looking for guidance to conform to SEC XBRL filing requirements should look to the SEC EDGAR Filer Manual and other information provided on the SEC's website at [xbrl.sec.gov](http://xbrl.sec.gov).*

This guide focuses on detail tagging only (Level 4); it does not include any elements for text blocks, policy text blocks, and table text blocks (Levels 1 through 3).

The Taxonomy Implementation Guide includes the following three examples:

- Example 1—[Concentration of Ceded Credit Risk Disclosure with One Credit Rating](#)
- Example 2—[Concentration of Ceded Credit Risk Disclosure with Two Credit Ratings](#)
- Example 3—[Concentration of Ceded Credit Risk Disclosure with Two Tables](#)

## General Information

- (1) A legend for dimensions and domain members has been provided to associate with facts contained in the notes to the financial statements. Extension elements are coded using “Ex.” Legends specific to the examples are provided in Figure x.2 of each example.

Coding	Standard Label	Element Name
<b>A1</b>	<b>Ceded Credit Risk, Reinsurer [Axis]</b> Ceded Credit Risk, Reinsurer [Domain]	<b>CededCreditRiskAxis</b> CededCreditRiskReinsurerDomain
<b>ExM1</b>	Reinsurer A [Member]	ReinsurerAMember
<b>ExM2</b>	Reinsurer B [Member]	ReinsurerBMember
<b>ExM3</b>	Reinsurer C [Member]	ReinsurerCMember
<b>ExM4</b>	Reinsurer D [Member]	ReinsurerDMember
<b>ExM5</b>	Reinsurer E [Member]	ReinsurerEMember
<b>ExM6</b>	Reinsurer F [Member]	ReinsurerFMember
<b>ExM7</b>	Reinsurer G [Member]	ReinsurerGMember
<b>ExM8</b>	Reinsurer H [Member]	ReinsurerHMember
<b>ExM9</b>	Reinsurer I [Member]	ReinsurerIMember
<b>ExM10</b>	Reinsurer J [Member]	ReinsurerJMember
<b>ExM11</b>	Other Reinsurers [Member]	OtherReinsurersMember
<b>ExM12</b>	Top 5 [Member]	Top5Member
<b>ExM13</b>	Top 10 [Member]	Top10Member
<b>ExM14</b>	Other Reinsurers' Balances Greater Than \$1 million [Member]	OtherReinsurersBalancesGreaterThanOneMillionMember
<b>ExM15</b>	Other Reinsurers' Balances Less Than \$1 million [Member]	OtherReinsurersBalancesLessThanOneMillionMember
<b>A2</b>	<b>Credit Rating, AM Best [Axis]</b> Credit Rating, AM Best [Domain]	<b>CreditRatingAMBestAxis</b> CreditRatingAMBestDomain
<b>M16</b>	AM Best, A+ Rating [Member]	AMBestAPlusRatingMember
<b>M17</b>	AM Best, A Rating [Member]	AMBestARatingMember
<b>M18</b>	AM Best, A- Rating [Member]	AMBestAMinusRatingMember
<b>M19</b>	AM Best, B Rating [Member]	AMBestBRatingMember
<b>M20</b>	AM Best, A++ Rating [Member]	AMBestAPlusPlusRatingMember
<b>A3</b>	<b>Ceded Credit Risk, Collateralization [Axis]</b> Ceded Credit Risk, Collateralization [Domain]	<b>CededCreditRiskCollateralizationAxis</b> CededCreditRiskCollateralizationDomain
<b>M21</b>	Ceded Credit Risk, Secured [Member]	CededCreditRiskSecuredMember
<b>A4</b>	<b>Credit Rating, Standard &amp; Poor's [Axis]</b> External Credit Rating, Standard & Poor's [Domain]	<b>CreditRatingStandardPoorsAxis</b> ExternalCreditRatingStandardPoorsMember
<b>M22</b>	Standard & Poor's, AA+ Rating [Member]	StandardPoorsAAPlusRatingMember
<b>M23</b>	Standard & Poor's, AA Rating [Member]	StandardPoorsAARatingMember
<b>M24</b>	Standard & Poor's, AA- Rating [Member]	StandardPoorsAAMinusRatingMember
<b>M25</b>	Standard & Poor's, A+ Rating [Member]	StandardPoorsAPlusRatingMember
<b>M26</b>	Standard & Poor's, A Rating [Member]	StandardPoorsARatingMember
<b>M27</b>	Standard & Poor's, A- Rating [Member]	StandardPoorsAMinusRatingMember
<b>A5</b>	<b>Concentration Risk Benchmark [Axis]</b> Concentration Risk Benchmark [Domain]	<b>ConcentrationRiskByBenchmarkAxis</b> ConcentrationRiskBenchmarkDomain
<b>M28</b>	Reinsurance Recoverable for Paid and Unpaid Claims and Claims Adjustments [Member]	ReinsuranceRecoverableForPaidAndUnpaidClaimsAndClaimsAdjustmentsMember
<b>ExM29</b>	Reinsurance Recoverable for Top 10 Reinsurers [Member]	ReinsuranceRecoverableForTop10ReinsurersMember
<b>M31</b>	Reinsurance Recoverable Including Reinsurance Premium Paid [Member]	ReinsuranceRecoverableMember
<b>A6</b>	<b>Concentration Risk Type [Axis]</b> Concentration Risk Type [Domain]	<b>ConcentrationRiskByTypeAxis</b> ConcentrationRiskTypeDomain
<b>M30</b>	Reinsurer Concentration Risk [Member]	ReinsurerConcentrationRiskMember

- (2) Elements that have an instant period type and elements that have a duration period type are indicated as such in Figure x.2 of each example. Instant elements have a single date context (such as December 31, 20X1) while duration elements have a starting and ending date as their context (such as January 1, 20X1 to December 31, 20X1).
- (3) Instance documents (Figure x.3 in each example) do not include all the information that may appear in an entity's instance document. The instance documents are provided for illustrative purpose only.
- (4) For elements contained in the Taxonomy, the standard label is as it appears in the Taxonomy. For extension elements, the standard label corresponds to the element name. For information about structuring extension elements, refer to the *EDGAR Filer Manual*.
- (5) Values reported in XBRL are generally entered as positive, with the exception of certain concepts such as net income (loss) or gain (loss).

**Example 1—Concentration of Ceded Credit Risk Disclosure with One Credit Rating**

This example illustrates the modeling for a credit risk disclosure with one credit rating.

	A.M. Best Rating		Reinsurance Recoverable Including Prepaid Reinsurance Premiums			% of Recoverable	
			L1			L2	
Reinsurer A	A+	A1:ExM1, A2:M16	\$	40,500	A1:ExM1, A2:M16, A5:M31, A6:M30		22%
Reinsurer B	A	A1:ExM2, A2:M17		20,000	A1:ExM2, A2:M17, A5:M31, A6:M30		11%
Reinsurer C	A+	A1:ExM3, A2:M16		19,000	A1:ExM3, A2:M16, A5:M31, A6:M30		10%
Reinsurer D	A-	A1:ExM4, A2:M18		18,000	A1:ExM4, A2:M18, A5:M31, A6:M30		10%
Reinsurer E	A+	A1:ExM5, A2:M16		15,000	A1:ExM5, A2:M16, A5:M31, A6:M30		8%
Reinsurer F	A	A1:ExM6, A2:M17		12,500	A1:ExM6, A2:M17, A5:M31, A6:M30		7%
Reinsurer G	A-	A1:ExM7, A2:M18		11,000	A1:ExM7, A2:M18, A5:M31, A6:M30		6%
Reinsurer H	A	A1:ExM8, A2:M17		9,000	A1:ExM8, A2:M17, A5:M31, A6:M30		5%
Reinsurer I	B	A1:ExM9, A2:M19		11,000	A1:ExM9, A2:M19, A5:M31, A6:M30		6%
Reinsurer J	A+	A1:ExM10, A2:M16		8,000	A1:ExM10, A2:M16, A5:M31, A6:M30		4%
Other Reinsurers		A1:ExM11		20,000	A1:ExM11, A5:M31, A6:M30		11%
Total			\$	184,000			100%

**Figure 1.1**

The legend for the elements used to tag these facts is:

	<u>Standard Label</u>	<u>Balance type</u>	<u>Period Type</u>	<u>Element Name</u>
<b>A1</b>	Ceded Credit Risk, Reinsurer [Axis]		Duration	CededCreditRiskAxis
	Ceded Credit Risk, Reinsurer [Domain]		Duration	CededCreditRiskReinsurerDomain
<b>ExM1</b>	Reinsurer A [Member]		Duration	ReinsurerAMember
<b>ExM2</b>	Reinsurer B [Member]		Duration	ReinsurerBMember
<b>ExM3</b>	Reinsurer C [Member]		Duration	ReinsurerCMember
<b>ExM4</b>	Reinsurer D [Member]		Duration	ReinsurerDMember
<b>ExM5</b>	Reinsurer E [Member]		Duration	ReinsurerEMember
<b>ExM6</b>	Reinsurer F [Member]		Duration	ReinsurerFMember
<b>ExM7</b>	Reinsurer G [Member]		Duration	ReinsurerGMember
<b>ExM8</b>	Reinsurer H [Member]		Duration	ReinsurerHMember
<b>ExM9</b>	Reinsurer I [Member]		Duration	ReinsurerIMember
<b>ExM10</b>	Reinsurer J [Member]		Duration	ReinsurerJMember
<b>ExM11</b>	Other Reinsurers [Member]		Duration	OtherReinsurersMember
<b>A2</b>	Credit Rating, AM Best [Axis]		Duration	CreditRatingAMBestAxis
	Credit Rating, AM Best [Domain]		Duration	CreditRatingAMBestDomain
<b>M16</b>	AM Best, A+ Rating [Member]		Duration	AMBestAPlusRatingMember
<b>M17</b>	AM Best, A Rating [Member]		Duration	AMBestARatingMember
<b>M18</b>	AM Best, A- Rating [Member]		Duration	AMBestAMinusRatingMember
<b>M19</b>	AM Best, B Rating [Member]		Duration	AMBestBRatingMember
<b>A5</b>	Concentration Risk Benchmark [Axis]		Duration	ConcentrationRiskByBenchmarkAxis
	Concentration Risk Benchmark [Domain]		Duration	ConcentrationRiskBenchmarkDomain
<b>M31</b>	Reinsurance Recoverable Including Reinsurance Premium Paid [Member]		Duration	ReinsuranceRecoverableMember
<b>A6</b>	Concentration Risk Type [Axis]		Duration	ConcentrationRiskByTypeAxis
	Concentration Risk Type [Domain]		Duration	ConcentrationRiskTypeDomain
<b>M30</b>	Reinsurer Concentration Risk [Member]		Duration	ReinsurerConcentrationRiskMember
<b>L1</b>	Reinsurance Recoverables, Including Reinsurance Premium Paid	Debit	Instant	ReinsuranceRecoverables
<b>L2</b>	Concentration Risk, Percentage		Duration	ConcentrationRiskPercentage1

**Figure 1.2**

The instance document created using the modeling structure is provided here:

Standard Label	Preferred Label**	Reinsurer A [Member]	Reinsurer B [Member]	Reinsurer C [Member]	Reinsurer D [Member]	Reinsurer E [Member]	Reinsurer F [Member]	Reinsurer G [Member]	Reinsurer H [Member]	Reinsurer I [Member]	Reinsurer J [Member]	Other Reinsurers [Member]	Report-wide Value
Ceded Credit Risk, Reinsurer [Axis] A1		ExM1	ExM2	ExM3	ExM4	ExM5	ExM6	ExM7	ExM8	ExM9	ExM10	ExM11	
Credit Rating, AM Best [Axis] A2		AM Best, A+ Rating [Member] M16	AM Best, A Rating [Member] M17	AM Best, A+ Rating [Member] M16	AM Best, A- Rating [Member] M18	AM Best, A+ Rating [Member] M16	AM Best, A Rating [Member] M17	AM Best, A- Rating [Member] M18	AM Best, A Rating [Member] M17	AM Best, B Rating [Member] M19	AM Best, A+ Rating [Member] M16		
L1 Reinsurance Recoverables, Including Reinsurance Premium Paid	Reinsurance Recoverable Including Prepaid Reinsurance Premiums	40500	20000	19000	18000	15000	12500	11000	9000	11000	8000	20000	184000

  

Standard Label	Preferred Label**	Reinsurer A [Member]	Reinsurer B [Member]	Reinsurer C [Member]	Reinsurer D [Member]	Reinsurer E [Member]	Reinsurer F [Member]	Reinsurer G [Member]	Reinsurer H [Member]	Reinsurer I [Member]	Reinsurer J [Member]	Other Reinsurers [Member]	Report-wide Value
Ceded Credit Risk, Reinsurer [Axis] A1		ExM1	ExM2	ExM3	ExM4	ExM5	ExM6	ExM7	ExM8	ExM9	ExM10	ExM11	
Credit Rating, AM Best [Axis] A2		AM Best, A+ Rating [Member] M16	AM Best, A Rating [Member] M17	AM Best, A+ Rating [Member] M16	AM Best, A- Rating [Member] M18	AM Best, A+ Rating [Member] M16	AM Best, A Rating [Member] M17	AM Best, A- Rating [Member] M18	AM Best, A Rating [Member] M17	AM Best, B Rating [Member] M19	AM Best, A+ Rating [Member] M16		
A5 Concentration Risk Benchmark [Axis]		Reinsurance Recoverable Including Reinsurance Premium Paid [Member] M31											
A6 Concentration Risk Type [Axis]		Reinsurer Concentration Risk [Member] M30											
L2 Concentration Risk, Percentage	Reinsurance Recoverable Including Prepaid Reinsurance Premiums, % of Recoverable	0.22	0.11	0.10	0.10	0.08	0.07	0.06	0.05	0.06	0.04	0.11	1.00

Figure 1.3

Notes:

- The line item “Reinsurance Recoverables, Including Reinsurance Premium Paid” (**L1**) is the same accounting concept that may be disclosed in the primary financial statements.
  - “Concentration Risk Benchmark [Axis]” (**A5**) is used to indicate the benchmark for determination of the concentration. “Concentration Risk Type [Axis]” (**A6**) is used to indicate the type of risk.
  - The extension members created under the “Ceded Credit Risk, Reinsurer [Axis]” (**A1**) represent the different reinsurers with which the entity engages in business.
  - The members under “Credit Rating, AM Best [Axis]” (**A2**) represent the different credit ratings as defined by A.M. Best.
  - The instance document has been split into two figures due to size constraints.
- \*\* Preferred labels are the labels created and used by the company to show the line item captions in its financial statements.

## Example 2—Concentration of Ceded Credit Risk Disclosure with Two Credit Ratings

This example illustrates the modeling for a more complex ceded credit risk disclosure with two credit ratings.

		Reinsurance Recoverable					
		L3	L4	L1	L1, A3:M21		
		Unearned Premium	Paid/Unpaid Losses	Total	Collateral Held	AMB	S&P
<b>A1:ExM1, A2:M16, A4:M24</b>	Reinsurer A	\$ 11,000	\$ 79,000	\$ 90,000	\$ 500	A+	AA-
<b>A1:ExM2, A2:M16, A4:M25</b>	Reinsurer B	14,500	75,000	89,500	7,000	A+	A+
<b>A1:ExM3, A2:M16, A4:M24</b>	Reinsurer C	5,000	84,500	89,500	8,000	A+	AA-
<b>A1:ExM4, A2:M17, A4:M25</b>	Reinsurer D	15,000	71,500	86,500	6,500	A	A+
<b>A1:ExM5, A2:M20, A4:M22</b>	Reinsurer E	7,000	33,000	40,000	6,000	A++	AA+
<b>A1:ExM12</b>	Top 5 Total	\$ 52,500	\$ 343,000	\$ 395,500	\$ 28,000		
<b>A1:ExM11</b>	Other Reinsurers	10,000	75,000	85,000	25,000		
	Total	\$ 62,500	\$ 418,000	\$ 480,500	\$ 53,000		

Figure 2.1

The legend for the elements used to tag these facts is:

	<u>Standard Label</u>	<u>Balance type</u>	<u>Period Type</u>	<u>Element Name</u>
<b>A1</b>	Ceded Credit Risk, Reinsurer [Axis]		Duration	CededCreditRiskAxis
	Ceded Credit Risk, Reinsurer [Domain]		Duration	CededCreditRiskReinsurerDomain
<b>ExM1</b>	Reinsurer A [Member]		Duration	ReinsurerAMember
<b>ExM2</b>	Reinsurer B [Member]		Duration	ReinsurerBMember
<b>ExM3</b>	Reinsurer C [Member]		Duration	ReinsurerCMember
<b>ExM4</b>	Reinsurer D [Member]		Duration	ReinsurerDMember
<b>ExM5</b>	Reinsurer E [Member]		Duration	ReinsurerEMember
<b>ExM11</b>	Other Reinsurers [Member]		Duration	OtherReinsurersMember
<b>ExM12</b>	Top 5 [Member]		Duration	Top5Member
<b>A2</b>	Credit Rating, AM Best [Axis]		Duration	CreditRatingAMBestAxis
	Credit Rating, AM Best [Domain]		Duration	CreditRatingAMBestDomain
<b>M16</b>	AM Best, A+ Rating [Member]		Duration	AMBestAPlusRatingMember
<b>M17</b>	AM Best, A Rating [Member]		Duration	AMBestARatingMember
<b>M20</b>	AM Best, A++ Rating [Member]		Duration	AMBestAPlusPlusRatingMember
<b>A3</b>	Ceded Credit Risk, Collateralization [Axis]		Duration	CededCreditRiskCollateralizationAxis
	Ceded Credit Risk, Collateralization [Domain]		Duration	CededCreditRiskCollateralizationDomain
<b>M21</b>	Ceded Credit Risk, Secured [Member]		Duration	CededCreditRiskSecuredMember
<b>A4</b>	Credit Rating, Standard & Poor's [Axis]		Duration	CreditRatingStandardPoorsAxis
	External Credit Rating, Standard & Poor's [Domain]		Duration	ExternalCreditRatingStandardPoorsMember
<b>M22</b>	Standard & Poor's, AA+ Rating [Member]		Duration	StandardPoorsAAPlusRatingMember
<b>M24</b>	Standard & Poor's, AA- Rating [Member]		Duration	StandardPoorsAAMinusRatingMember
<b>M25</b>	Standard & Poor's, A+ Rating [Member]		Duration	StandardPoorsAPlusRatingMember
<b>L1</b>	Reinsurance Recoverables, Including Reinsurance Premium Paid	Debit	Instant	ReinsuranceRecoverables
<b>L3</b>	Prepaid Reinsurance Premiums	Debit	Instant	PrepaidReinsurancePremiums
<b>L4</b>	Reinsurance Recoverable for Paid and Unpaid Claims and Claims Adjustments	Debit	Instant	ReinsuranceRecoverablesOnPaidAndUnpaidLosses

**Figure 2.2**

The instance document created using the modeling structure is provided here:

Standard Label	Preferred Label**								Ceded Credit Risk, Secured [Member]							Report-wide Value		
A3		M21																
Ceded Credit Risk, Reinsurer [Axis]		Reinsurer A [Member]	Reinsurer B [Member]	Reinsurer C [Member]	Reinsurer D [Member]	Reinsurer E [Member]	Top 5 [Member]	Other Reinsurers [Member]	Reinsurer A [Member]	Reinsurer B [Member]	Reinsurer C [Member]	Reinsurer D [Member]	Reinsurer E [Member]	Top 5 [Member]	Other Reinsurers [Member]			
A1		ExM1	ExM2	ExM3	ExM4	ExM5	ExM12	ExM11	ExM1	ExM2	ExM3	ExM4	ExM5	ExM12	ExM11			
Credit Rating, AM Best [Axis]		AM Best, A+ Rating [Member]	AM Best, A+ Rating [Member]	AM Best, A+ Rating [Member]	AM Best, A+ Rating [Member]	AM Best, A+ Rating [Member]	AM Best, A++ Rating [Member]		AM Best, A+ Rating [Member]	AM Best, A+ Rating [Member]	AM Best, A+ Rating [Member]	AM Best, A+ Rating [Member]	AM Best, A+ Rating [Member]	AM Best, A++ Rating [Member]				
A2		M16	M16	M16	M17	M20			M16	M16	M16	M17	M20					
Credit Rating, Standard & Poor's [Axis]		Standard & Poor's, AA- Rating [Member]	Standard & Poor's, A+ Rating [Member]	Standard & Poor's, AA- Rating [Member]	Standard & Poor's, A+ Rating [Member]	Standard & Poor's, AA- Rating [Member]	Standard & Poor's, AA+ Rating [Member]		Standard & Poor's, AA- Rating [Member]	Standard & Poor's, A+ Rating [Member]	Standard & Poor's, AA- Rating [Member]	Standard & Poor's, A+ Rating [Member]	Standard & Poor's, AA+ Rating [Member]					
A4		M24	M25	M24	M25	M22			M24	M25	M24	M25	M22					
L3	Prepaid Reinsurance Premiums	Reinsurance Recoverable, Unearned Premium	11000	14500	5000	15000	7000	52500	10000								62500	
L4	Reinsurance Recoverable for Paid and Unpaid Claims and Claims Adjustments	Reinsurance Recoverable, Paid/Unpaid Losses	79000	75000	84500	71500	33000	343000	75000								418000	
L1	Reinsurance Recoverables, Including Reinsurance Premium Paid	Reinsurance Recoverable, Total	90000	89500	89500	86500	40000	395500	85000	500	7000	8000	6500	6000	28000	25000	53000	480500

Figure 2.3

Notes:

- The line item “Prepaid Reinsurance Premiums” (**L3**) is the same accounting concept that may be disclosed in the primary financial statements.
  - The line item “Reinsurance Recoverable for Paid and Unpaid Claims and Claims Adjustments” (**L4**) is the same accounting concept that may be disclosed in the primary financial statements.
  - As in the previous example:
    - The extension members created under the “Ceded Credit Risk, Reinsurer [Axis]” (**A1**) represent the different reinsurers with which the entity engages in business.
    - The members under “Credit Rating, AM Best [Axis]” (**A2**) represent the different credit ratings as defined by A.M. Best.
  - The members under “Credit Rating, Standard & Poor's [Axis]” (**A4**) represent the different credit ratings as defined by Standard & Poor's.
  - The member under the “Ceded Credit Risk, Collateralization [Axis]” (**A3**) represents the amount collateralized.
- \*\* Preferred Labels are the labels created and used by the company to show the line item captions in its financial statements.

### Example 3—Concentration of Ceded Credit Risk Disclosure with Two Tables

This example illustrates the modeling for another example of a ceded credit risk disclosure with two tables.

December 31, 2017					
(in thousands)					
Top 10 Reinsurers	S&P Rating		<b>L4</b>		<b>L2</b>
			<b>Reinsurance Recoverable on Paid and Unpaid Losses</b>		<b>% of Total</b>
Reinsurer A	A+	A1:ExM1, A4:M25	\$ 60,500	A1:ExM1, A4:M25, A5:ExM29, A6:M30	27.2%
Reinsurer B	AA-	A1:ExM2, A4:M24	32,000	A1:ExM2, A4:M24, A5:ExM29, A6:M30	14.4%
Reinsurer C	A-	A1:ExM3, A4:M27	24,500	A1:ExM3, A4:M27, A5:ExM29, A6:M30	11.0%
Reinsurer D	AA-	A1:ExM4, A4:M24	20,500	A1:ExM4, A4:M24, A5:ExM29, A6:M30	9.2%
Reinsurer E	A+	A1:ExM5, A4:M25	17,000	A1:ExM5, A4:M25, A5:ExM29, A6:M30	7.6%
Reinsurer F	AA	A1:ExM6, A4:M23	17,000	A1:ExM6, A4:M23, A5:ExM29, A6:M30	7.6%
Reinsurer G	A+	A1:ExM7, A4:M25	14,000	A1:ExM7, A4:M25, A5:ExM29, A6:M30	6.3%
Reinsurer H	AA	A1:ExM8, A4:M23	14,000	A1:ExM8, A4:M23, A5:ExM29, A6:M30	6.3%
Reinsurer I	A	A1:ExM9, A4:M26	11,500	A1:ExM9, A4:M26, A5:ExM29, A6:M30	5.2%
Reinsurer J	A	A1:ExM10, A4:M26	11,500	A1:ExM10, A4:M26, A5:ExM29, A6:M30	5.2%
Total		A1:ExM13	\$ 222,500	A1:ExM13, A5:ExM29, A6:M30	100.0%

  

December 31, 2017					
			<b>L4</b>		<b>L2</b>
			<b>Reinsurance Recoverable on Paid and Unpaid Losses</b>		<b>% of Total</b>
Top 10 Reinsurers			\$ 222,500	A1:ExM13, A5:M28, A6:M30	73.6%
Other Reinsurers' balances > \$1 million		A1:ExM14	76,000	A1:ExM14, A5:M28, A6:M30	25.1%
Other Reinsurers' balances < \$1 million		A1:ExM15	4,000	A1:ExM15, A5:M28, A6:M30	1.3%
Total			\$ 302,500		100.0%

Figure 3.1

The legend for the elements used to tag these facts is:

	<u>Standard Label</u>	<u>Balance type</u>	<u>Period Type</u>	<u>Element Name</u>
<b>A1</b>	Ceded Credit Risk, Reinsurer [Axis]		Duration	CededCreditRiskAxis
	Ceded Credit Risk, Reinsurer [Domain]		Duration	CededCreditRiskReinsurerDomain
<b>ExM1</b>	Reinsurer A [Member]		Duration	ReinsurerAMember
<b>ExM2</b>	Reinsurer B [Member]		Duration	ReinsurerBMember
<b>ExM3</b>	Reinsurer C [Member]		Duration	ReinsurerCMember
<b>ExM4</b>	Reinsurer D [Member]		Duration	ReinsurerDMember
<b>ExM5</b>	Reinsurer E [Member]		Duration	ReinsurerEMember
<b>ExM6</b>	Reinsurer F [Member]		Duration	ReinsurerFMember
<b>ExM7</b>	Reinsurer G [Member]		Duration	ReinsurerGMember
<b>ExM8</b>	Reinsurer H [Member]		Duration	ReinsurerHMember
<b>ExM9</b>	Reinsurer I [Member]		Duration	ReinsurerIMember
<b>ExM10</b>	Reinsurer J [Member]		Duration	ReinsurerJMember
<b>ExM13</b>	Top 10 [Member]		Duration	Top10Member
<b>ExM14</b>	Other Reinsurers' Balances Greater Than \$1 million [Member]		Duration	OtherReinsurersBalancesGreaterThanOneMillionMember
<b>ExM15</b>	Other Reinsurers' Balances Less Than \$1 million [Member]		Duration	OtherReinsurersBalancesLessThanOneMillionMember
<b>A4</b>	Credit Rating, Standard & Poor's [Axis]		Duration	CreditRatingStandardPoorsAxis
	External Credit Rating, Standard & Poor's [Domain]		Duration	ExternalCreditRatingStandardPoorsMember
<b>M23</b>	Standard & Poor's, AA Rating [Member]		Duration	StandardPoorsAARatingMember
<b>M24</b>	Standard & Poor's, AA- Rating [Member]		Duration	StandardPoorsAAMinusRatingMember
<b>M25</b>	Standard & Poor's, A+ Rating [Member]		Duration	StandardPoorsAPlusRatingMember
<b>M26</b>	Standard & Poor's, A Rating [Member]		Duration	StandardPoorsARatingMember
<b>M27</b>	Standard & Poor's, A- Rating [Member]		Duration	StandardPoorsAMinusRatingMember
<b>A5</b>	Concentration Risk Benchmark [Axis]		Duration	ConcentrationRiskByBenchmarkAxis
	Concentration Risk Benchmark [Domain]		Duration	ConcentrationRiskBenchmarkDomain
<b>M28</b>	Reinsurance Recoverable for Paid and Unpaid Claims and Claims Adjustments [Member]		Duration	ReinsuranceRecoverableForPaidAndUnpaidClaimsAndClaimsAdjustmentsMember
<b>ExM29</b>	Reinsurance Recoverable for Top 10 Reinsurers [Member]		Duration	ReinsuranceRecoverableForTop10ReinsurersMember
<b>A6</b>	Concentration Risk Type [Axis]		Duration	ConcentrationRiskByTypeAxis
	Concentration Risk Type [Domain]		Duration	ConcentrationRiskTypeDomain
<b>M30</b>	Reinsurer Concentration Risk [Member]		Duration	ReinsurerConcentrationRiskMember
<b>L2</b>	Concentration Risk, Percentage		Duration	ConcentrationRiskPercentage1
<b>L4</b>	Reinsurance Recoverable for Paid and Unpaid Claims and Claims Adjustments	Debit	Instant	ReinsuranceRecoverablesOnPaidAndUnpaidLosses

**Figure 3.2**

The instance document created using the modeling structure is provided here:

Standard Label	Preferred Label**																
Ceded Credit Risk, Reinsurer [Axis] A1		Reinsurer A [Member] ExM1	Reinsurer B [Member] ExM2	Reinsurer C [Member] ExM3	Reinsurer D [Member] ExM4	Reinsurer E [Member] ExM5	Reinsurer F [Member] ExM6	Reinsurer G [Member] ExM7	Reinsurer H [Member] ExM8	Reinsurer I [Member] ExM9	Reinsurer J [Member] ExM10	Top 10 [Member] ExM13	Other Reinsurers' Balances Greater Than \$1 million [Member] ExM14	Other Reinsurers' Balances Less Than \$1 million [Member] ExM15	Report-wide Value		
Credit Rating, Standard & Poor's [Axis] A4		Standard & Poor's, A+ Rating [Member] M25	Standard & Poor's, AA-Rating [Member] M24	Standard & Poor's, A-Rating [Member] M27	Standard & Poor's, AA-Rating [Member] M24	Standard & Poor's, A+ Rating [Member] M25	Standard & Poor's, AA Rating [Member] M23	Standard & Poor's, A+ Rating [Member] M25	Standard & Poor's, AA Rating [Member] M23	Standard & Poor's, A Rating [Member] M26	Standard & Poor's, A Rating [Member] M26						
Reinsurance Recoverable for Paid and Unpaid Claims and Claims Adjustments L4	Reinsurance Recoverable on Paid and Unpaid Losses	60500000	32000000	24500000	20500000	17000000	17000000	14000000	14000000	11500000	11500000	222500000	76000000	4000000		302500000	
Standard Label	Preferred Label**																
Ceded Credit Risk, Reinsurer [Axis] A1		Top 10 [Member] ExM13	Other Reinsurers' Balances Greater Than \$1 million [Member] ExM14	Other Reinsurers' Balances Less Than \$1 million [Member] ExM15	Reinsurer A [Member] ExM1	Reinsurer B [Member] ExM2	Reinsurer C [Member] ExM3	Reinsurer D [Member] ExM4	Reinsurer E [Member] ExM5	Reinsurer F [Member] ExM6	Reinsurer G [Member] ExM7	Reinsurer H [Member] ExM8	Reinsurer I [Member] ExM9	Reinsurer J [Member] ExM10	Top 10 [Member] ExM13	Report-wide Value	
Credit Rating, Standard & Poor's [Axis] A4					Standard & Poor's, A+ Rating [Member] M25	Standard & Poor's, AA-Rating [Member] M24	Standard & Poor's, A-Rating [Member] M27	Standard & Poor's, AA-Rating [Member] M24	Standard & Poor's, A+ Rating [Member] M25	Standard & Poor's, AA Rating [Member] M23	Standard & Poor's, A+ Rating [Member] M25	Standard & Poor's, AA Rating [Member] M23	Standard & Poor's, A Rating [Member] M26	Standard & Poor's, A Rating [Member] M26			
Concentration Risk Benchmark [Axis] A5		Reinsurance Recoverable for Paid and Unpaid Claims and Claims Adjustments [Member] M28	Reinsurance Recoverable for Paid and Unpaid Claims and Claims Adjustments [Member] M28	Reinsurance Recoverable for Paid and Unpaid Claims and Claims Adjustments [Member] M28	Reinsurance Recoverable for Top 10 Reinsurers [Member] ExM29	Reinsurance Recoverable for Top 10 Reinsurers [Member] ExM29	Reinsurance Recoverable for Top 10 Reinsurers [Member] ExM29										
Concentration Risk Type [Axis] A6		Reinsurer Concentration Risk [Member] M30	Reinsurer Concentration Risk [Member] M30	Reinsurer Concentration Risk [Member] M30	Reinsurer Concentration Risk [Member] M30	Reinsurer Concentration Risk [Member] M30	Reinsurer Concentration Risk [Member] M30	Reinsurer Concentration Risk [Member] M30	Reinsurer Concentration Risk [Member] M30	Reinsurer Concentration Risk [Member] M30	Reinsurer Concentration Risk [Member] M30	Reinsurer Concentration Risk [Member] M30	Reinsurer Concentration Risk [Member] M30	Reinsurer Concentration Risk [Member] M30	Reinsurer Concentration Risk [Member] M30		
Concentration Risk, Percentage L2	Reinsurance Recoverable on Paid and Unpaid Losses, % of Total	0.736	0.251	0.013	0.272	0.144	0.110	0.092	0.076	0.076	0.063	0.063	0.052	0.052	1.000	1.000	

Figure 3.3

Notes:

- The line item “Reinsurance Recoverable for Paid and Unpaid Claims and Claims Adjustments” (L4) is the same accounting concept that may be disclosed in the primary financial statements.
  - As in the previous examples:
    - The extension members created under the “Ceded Credit Risk, Reinsurer [Axis]” (A1) represent the different reinsurers with which the entity engages in business.
    - “Concentration Risk Benchmark [Axis]” (A5) is used to indicate the benchmark for determination of the concentration. “Concentration Risk Type [Axis]” (A6) is used to indicate the type of risk.
    - The members under “Credit Rating, Standard & Poor's [Axis]” (A4) represent the different credit ratings as defined by Standard and Poor’s.
  - A fact value that is included in both tables, is only tagged once; for example, the top 10 reinsurers amount of \$222,500,000 in this example.
  - The instance document has been split into two tables due to size constraints.
- \*\* Preferred Labels are the labels created and used by the company to show the line item captions in its financial statements.

## Appendix A—Changes to 2017 Taxonomy Implementation Guide from 2016 Taxonomy Implementation Guide

Example Number(s) or Section	Figure(s)	Explanation	2016 Reference	2016 Element	2016 Standard Label	2017 Reference	2017 Element	2017 Standard Label
General Information, Example 1	Legend; 1.1, 1.2, 1.3	Extension element replaced with US-GAAP element. Updated Standard Label.	<b>ExM31</b>	ReinsuranceRecoverableIncludingReinsurancePremiumPaidMember	Reinsurance Recoverable Including Reinsurance Premium Paid [Member]	<b>M31</b>	ReinsuranceRecoverableMember	Reinsurance Recoverable Including Reinsurance Premium Paid [Member]
General Information, Example 3	Legend; 3.2, 3.3	Replaced with new US-GAAP element.	<b>M28</b>	ReinsuranceRecoverableMember	Reinsurance Recoverable [Member]	<b>M28</b>	ReinsuranceRecoverableForPaidAndUnpaidClaimsAndClaimsAdjustmentsMember	Reinsurance Recoverable for Paid and Unpaid Claims and Claims Adjustments [Member]
Example 3	3.1, 3.3	Scaling change from none to thousands.	N/A	N/A	N/A	N/A	N/A	N/A