



TAXONOMY IMPLEMENTATION GUIDE

Version 4.1

April 2017

Insurance: Concentration of Credit Risk Disclosures

(Taxonomy Version 2017[†])

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

[†] Changes from the 2016 version of this Implementation Guide are included in Appendix A to this Guide.

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.

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

			Reinsurance Recoverable Including Prepaid Reinsurance Premiums		% of Recoverable	
A.M. Best Rating			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>
A1	Ceded Credit Risk, Reinsurer [Axis]		Duration	CededCreditRiskAxis
	Ceded Credit Risk, Reinsurer [Domain]		Duration	CededCreditRiskReinsurerDomain
ExM1	Reinsurer A [Member]		Duration	ReinsurerAMember
ExM2	Reinsurer B [Member]		Duration	ReinsurerBMember
ExM3	Reinsurer C [Member]		Duration	ReinsurerCMember
ExM4	Reinsurer D [Member]		Duration	ReinsurerDMember
ExM5	Reinsurer E [Member]		Duration	ReinsurerEMember
ExM6	Reinsurer F [Member]		Duration	ReinsurerFMember
ExM7	Reinsurer G [Member]		Duration	ReinsurerGMember
ExM8	Reinsurer H [Member]		Duration	ReinsurerHMember
ExM9	Reinsurer I [Member]		Duration	ReinsurerIMember
ExM10	Reinsurer J [Member]		Duration	ReinsurerJMember
ExM11	Other Reinsurers [Member]		Duration	OtherReinsurersMember
A2	Credit Rating, AM Best [Axis]		Duration	CreditRatingAMBestAxis
	Credit Rating, AM Best [Domain]		Duration	CreditRatingAMBestDomain
M16	AM Best, A+ Rating [Member]		Duration	AMBestAPlusRatingMember
M17	AM Best, A Rating [Member]		Duration	AMBestARatingMember
M18	AM Best, A- Rating [Member]		Duration	AMBestAMinusRatingMember
M19	AM Best, B Rating [Member]		Duration	AMBestBRatingMember
A5	Concentration Risk Benchmark [Axis]		Duration	ConcentrationRiskByBenchmarkAxis
	Concentration Risk Benchmark [Domain]		Duration	ConcentrationRiskBenchmarkDomain
M31	Reinsurance Recoverable Including Reinsurance Premium Paid [Member]		Duration	ReinsuranceRecoverableMember
A6	Concentration Risk Type [Axis]		Duration	ConcentrationRiskByTypeAxis
	Concentration Risk Type [Domain]		Duration	ConcentrationRiskTypeDomain
M30	Reinsurer Concentration Risk [Member]		Duration	ReinsurerConcentrationRiskMember
L1	Reinsurance Recoverables, Including Reinsurance Premium Paid	Debit	Instant	ReinsuranceRecoverables
L2	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
L1	Ceded Credit Risk, Reinsurer [Axis]		ExM1	ExM2	ExM3	ExM4	ExM5	ExM6	ExM7	ExM8	ExM9	ExM10	ExM11	
	A1													
	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, B Rating [Member]	AM Best, A+ Rating [Member]		
	A2		M16	M17	M16	M18	M16	M17	M18	M17	M19	M16		
	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
L2	Ceded Credit Risk, Reinsurer [Axis]		ExM1	ExM2	ExM3	ExM4	ExM5	ExM6	ExM7	ExM8	ExM9	ExM10	ExM11	
	A1													
	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, B Rating [Member]	AM Best, A+ Rating [Member]		
	A2		M16	M17	M16	M18	M16	M17	M18	M17	M19	M16		
	Concentration Risk Benchmark [Axis]		Reinsurance Recoverable Including Reinsurance Premium Paid [Member]	Reinsurance Recoverable Including Reinsurance Premium Paid [Member]	Reinsurance Recoverable Including Reinsurance Premium Paid [Member]	Reinsurance Recoverable Including Reinsurance Premium Paid [Member]	Reinsurance Recoverable Including Reinsurance Premium Paid [Member]	Reinsurance Recoverable Including Reinsurance Premium Paid [Member]	Reinsurance Recoverable Including Reinsurance Premium Paid [Member]	Reinsurance Recoverable Including Reinsurance Premium Paid [Member]	Reinsurance Recoverable Including Reinsurance Premium Paid [Member]	Reinsurance Recoverable Including Reinsurance Premium Paid [Member]	Reinsurance Recoverable Including Reinsurance Premium Paid [Member]	
	A5		M31	M31	M31	M31	M31	M31	M31	M31	M31	M31	M31	
	Concentration Risk Type [Axis]		Reinsurer Concentration Risk [Member]	Reinsurer Concentration Risk [Member]	Reinsurer Concentration Risk [Member]	Reinsurer Concentration Risk [Member]	Reinsurer Concentration Risk [Member]	Reinsurer Concentration Risk [Member]	Reinsurer Concentration Risk [Member]	Reinsurer Concentration Risk [Member]	Reinsurer Concentration Risk [Member]	Reinsurer Concentration Risk [Member]	Reinsurer Concentration Risk [Member]	
	A6		M30	M30	M30	M30	M30	M30	M30	M30	M30	M30	M30	
	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				AMB	S&P
		L3 Unearned Premium	L4 Paid/Unpaid Losses	L1 Total	L1, A3:M21 Collateral Held		
A1:ExM1, A2:M16, A4:M24	Reinsurer A	\$ 11,000	\$ 79,000	\$ 90,000	\$ 500	A+	AA-
A1:ExM2, A2:M16, A4:M25	Reinsurer B	14,500	75,000	89,500	7,000	A+	A+
A1:ExM3, A2:M16, A4:M24	Reinsurer C	5,000	84,500	89,500	8,000	A+	AA-
A1:ExM4, A2:M17, A4:M25	Reinsurer D	15,000	71,500	86,500	6,500	A	A+
A1:ExM5, A2:M20, A4:M22	Reinsurer E	7,000	33,000	40,000	6,000	A++	AA+
A1:ExM12	Top 5 Total	\$ 52,500	\$ 343,000	\$ 395,500	\$ 28,000		
A1:ExM11	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>
A1	Ceded Credit Risk, Reinsurer [Axis]		Duration	CededCreditRiskAxis
	Ceded Credit Risk, Reinsurer [Domain]		Duration	CededCreditRiskReinsurerDomain
ExM1	Reinsurer A [Member]		Duration	ReinsurerAMember
ExM2	Reinsurer B [Member]		Duration	ReinsurerBMember
ExM3	Reinsurer C [Member]		Duration	ReinsurerCMember
ExM4	Reinsurer D [Member]		Duration	ReinsurerDMember
ExM5	Reinsurer E [Member]		Duration	ReinsurerEMember
ExM11	Other Reinsurers [Member]		Duration	OtherReinsurersMember
ExM12	Top 5 [Member]		Duration	Top5Member
A2	Credit Rating, AM Best [Axis]		Duration	CreditRatingAMBestAxis
	Credit Rating, AM Best [Domain]		Duration	CreditRatingAMBestDomain
M16	AM Best, A+ Rating [Member]		Duration	AMBestAPlusRatingMember
M17	AM Best, A Rating [Member]		Duration	AMBestARatingMember
M20	AM Best, A++ Rating [Member]		Duration	AMBestAPlusPlusRatingMember
A3	Ceded Credit Risk, Collateralization [Axis]		Duration	CededCreditRiskCollateralizationAxis
	Ceded Credit Risk, Collateralization [Domain]		Duration	CededCreditRiskCollateralizationDomain
M21	Ceded Credit Risk, Secured [Member]		Duration	CededCreditRiskSecuredMember
A4	Credit Rating, Standard & Poor's [Axis]		Duration	CreditRatingStandardPoorsAxis
	External Credit Rating, Standard & Poor's [Domain]		Duration	ExternalCreditRatingStandardPoorsMember
M22	Standard & Poor's, AA+ Rating [Member]		Duration	StandardPoorsAAPlusRatingMember
M24	Standard & Poor's, AA- Rating [Member]		Duration	StandardPoorsAAMinusRatingMember
M25	Standard & Poor's, A+ Rating [Member]		Duration	StandardPoorsAPlusRatingMember
L1	Reinsurance Recoverables, Including Reinsurance Premium Paid	Debit	Instant	ReinsuranceRecoverables
L3	Prepaid Reinsurance Premiums	Debit	Instant	PrepaidReinsurancePremiums
L4	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, Collateralization [Axis]									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]				
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, 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	
	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		L4 Reinsurance Recoverable on Paid and Unpaid Losses		L2 % of Total
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					
			L4 Reinsurance Recoverable on Paid and Unpaid Losses		L2 % of Total
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>
A1	Ceded Credit Risk, Reinsurer [Axis]		Duration	CededCreditRiskAxis
	Ceded Credit Risk, Reinsurer [Domain]		Duration	CededCreditRiskReinsurerDomain
ExM1	Reinsurer A [Member]		Duration	ReinsurerAMember
ExM2	Reinsurer B [Member]		Duration	ReinsurerBMember
ExM3	Reinsurer C [Member]		Duration	ReinsurerCMember
ExM4	Reinsurer D [Member]		Duration	ReinsurerDMember
ExM5	Reinsurer E [Member]		Duration	ReinsurerEMember
ExM6	Reinsurer F [Member]		Duration	ReinsurerFMember
ExM7	Reinsurer G [Member]		Duration	ReinsurerGMember
ExM8	Reinsurer H [Member]		Duration	ReinsurerHMember
ExM9	Reinsurer I [Member]		Duration	ReinsurerIMember
ExM10	Reinsurer J [Member]		Duration	ReinsurerJMember
ExM13	Top 10 [Member]		Duration	Top10Member
ExM14	Other Reinsurers' Balances Greater Than \$1 million [Member]		Duration	OtherReinsurersBalancesGreaterThanOneMillionMember
ExM15	Other Reinsurers' Balances Less Than \$1 million [Member]		Duration	OtherReinsurersBalancesLessThanOneMillionMember
A4	Credit Rating, Standard & Poor's [Axis]		Duration	CreditRatingStandardPoorsAxis
	External Credit Rating, Standard & Poor's [Domain]		Duration	ExternalCreditRatingStandardPoorsMember
M23	Standard & Poor's, AA Rating [Member]		Duration	StandardPoorsAARatingMember
M24	Standard & Poor's, AA- Rating [Member]		Duration	StandardPoorsAAMinusRatingMember
M25	Standard & Poor's, A+ Rating [Member]		Duration	StandardPoorsAPlusRatingMember
M26	Standard & Poor's, A Rating [Member]		Duration	StandardPoorsARatingMember
M27	Standard & Poor's, A- Rating [Member]		Duration	StandardPoorsAMinusRatingMember
A5	Concentration Risk Benchmark [Axis]		Duration	ConcentrationRiskByBenchmarkAxis
	Concentration Risk Benchmark [Domain]		Duration	ConcentrationRiskBenchmarkDomain
M28	Reinsurance Recoverable for Paid and Unpaid Claims and Claims Adjustments [Member]		Duration	ReinsuranceRecoverableForPaidAndUnpaidClaimsAndClaimsAdjustmentsMember
ExM29	Reinsurance Recoverable for Top 10 Reinsurers [Member]		Duration	ReinsuranceRecoverableForTop10ReinsurersMember
A6	Concentration Risk Type [Axis]		Duration	ConcentrationRiskByTypeAxis
	Concentration Risk Type [Domain]		Duration	ConcentrationRiskTypeDomain
M30	Reinsurer Concentration Risk [Member]		Duration	ReinsurerConcentrationRiskMember
L2	Concentration Risk, Percentage		Duration	ConcentrationRiskPercentage1
L4	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	Reinsurance Recoverable on Paid and Unpaid Losses	60500000	32000000	24500000	20500000	17000000	17000000	14000000	14000000	11500000	11500000	222500000	76000000	4000000	302500000	
L4																
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	Reinsurance Recoverable for Top 10 Reinsurers [Member] ExM29	Reinsurance Recoverable for Top 10 Reinsurers [Member] ExM29	Reinsurance Recoverable for Top 10 Reinsurers [Member] ExM29	Reinsurance Recoverable for Top 10 Reinsurers [Member] ExM29	Reinsurance Recoverable for Top 10 Reinsurers [Member] ExM29	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	
L2																
Concentration Risk, Percentage	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.	ExM31	ReinsuranceRecoverableIncludingReinsurancePremiumPaidMember	Reinsurance Recoverable Including Reinsurance Premium Paid [Member]	M31	ReinsuranceRecoverableMember	Reinsurance Recoverable Including Reinsurance Premium Paid [Member]
General Information, Example 3	Legend; 3.2, 3.3	Replaced with new US-GAAP element.	M28	ReinsuranceRecoverableMember	Reinsurance Recoverable [Member]	M28	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