Insurance 30 Jan 2027

Solvency II review

On 30 January 2027, the Solvency II review applies. The new reporting templates and the directive on insurance recovery and resolution arrive on the same day. Capital calculation, governance and reporting change together.

APPLICATION DATE	WHO REQUIRES IT	WHO YOU ANSWER TO	NATURE OF THE REQUIREMENT
30 Jan 2027	EU legislator, EIOPA	ACPR	Prudential supervision

INSTITUTIONS CONCERNED **Insurer** **Mutual and protection insurer**

Solid: concerned. Dashed: depending on status or activity.

MILESTONES

The timeline of the text.

- **8 Jan 2025** — Publication of Directive (EU) 2025/2
- **18 Feb 2026** — Publication of Delegated Regulation (EU) 2026/269
- **29 Jan 2027** — Transposition deadline
- **30 Jan 2027** — Application

IN DETAIL

What is changing.

Four workstreams, one date

30 JANUARY 2027

CAPITAL CALCULATION
- Risk margin: new calculation method
- Long-term guarantees: adjusted measures

GOVERNANCE
- Proportionality for small and non-complex undertakings
- Sustainability risks
- Macroprudential tools

REPORTING
- New QRT templates, taxonomy 2.10.0
- Annual submission: longer deadlines

CRISIS PREPAREDNESS
- IRRD: pre-emptive recovery plans
- Resolution plans

Directive (EU) 2025/2 and Delegated Regulation (EU) 2026/269 change the capital calculation: new risk margin, recalibrated market risk parameters, wider matching adjustment. A proportionality regime lightens the obligations of small and non-complex undertakings, and sustainability and liquidity risks enter the prudential framework.

On the reporting side, taxonomy 2.10.0 applies from the first quarter of 2027: several templates disappear (S.21, S.29, S.30), new natural catastrophe templates appear, and the annual submission deadline moves

to 16 weeks for solo and 22 for group reporting. In France, the ACPR published instructions 2026-I-07 to 2026-I-14 in July 2026, setting out the new submissions.

OUR VIEW

Three workstreams fall on the same date: actuarial calculations, the QRT production chain and, for the largest undertakings, recovery plans. The risk is to handle each topic in its own silo and multiply manual adjustments between statutory accounts, the prudential balance sheet and the submitted templates.

WHAT WE DO

Impact analysis on templates and data flows, adaptation of the reporting chain, reconciliations between accounting, prudential balance sheet and QRT, documentation of rules for auditors and the supervisor.

Solvency II | QRT | IRRD | ACPR

INSURANCE AND SOCIAL PROTECTION→

FURTHER READING

Official sources.

EUR-Lex, Directive (EU) 2025/2	https://eur-lex.europa.eu/eli/dir/2025/2/oj
European Parliament, summary of the directive	https://oeil.europarl.europa.eu/oeil/fr/document-summary?id=1800271
ACPR, notice on proportionality, 20 July 2026	https://acpr.banque-france.fr/system/files/2026-07/20260720_Notice_proportionnalit%C3%A9.pdf
EIOPA, 15 July 2026	https://www.eiopa.europa.eu/eiopa-completes-solvency-ii-review-mandate-final-guidelines-and-draft-technical-standards-revised-2026-07-15_en

Links checked on 23 November 2026.