



Reporting Standard GRS 460.0.G

Reinsurance Assets by Counterparty (Level 2 Insurance Group)

Objective of this Reporting Standard

This Reporting Standard sets out the requirements for the provision of information to APRA relating to a Level 2 insurance group's exposures to reinsurance counterparties.

It includes *GRS 460.0.G Reinsurance Assets by Counterparty (Level 2 Insurance Group)* and associated specific instructions and must be read in conjunction with the general instruction guide.

Authority

1. This Reporting Standard is made under section 13 of the *Financial Sector (Collection of Data) Act 2001*.

Purpose

2. The information reported to APRA under this Reporting Standard is used by APRA for the purpose of prudential supervision.

Application and commencement

3. This Reporting Standard applies to the parent entity of a Level 2 insurance group as defined in *Prudential Standard GPS 001 Definitions* (GPS 001). This Reporting Standard applies for reporting periods ending on or after 1 July 2023.
4. The parent entity of a Level 2 insurance group is required to ensure that each requirement in this Reporting Standard is complied with.

Information required

5. The parent entity of a Level 2 insurance group must provide APRA with the information required by this Reporting Standard in respect of the Level 2 insurance group for each reporting period.

Method of submission

6. The information required by this Reporting Standard must be given to APRA:
 - (a) in electronic format using an electronic method available on APRA's website; or
 - (b) by a method notified by APRA prior to submission.

Reporting periods and due dates

7. Subject to paragraph 8, the parent entity of a Level 2 insurance group must provide the information required by this Reporting Standard in respect of each financial year of the Level 2 insurance group.
8. If, having regard to the particular circumstances of a Level 2 insurance group, APRA considers it necessary or desirable to obtain information more or less frequently than as provided by paragraph 7, APRA may, by notice in writing to the parent entity, change the reporting periods, or specify reporting periods, for the particular Level 2 insurance group.
9. The information required by this Reporting Standard in respect of a Level 2 insurance group must be provided to APRA:
 - (a) in the case of annual information provided in accordance with paragraph 7, within three months after the end of the reporting period to which the information relates; or
 - (b) in the case of information provided in accordance with paragraph 8, within the time specified by notice in writing.
10. APRA may, in writing, grant the parent entity of a Level 2 insurance group an extension of a due date in paragraph 9, in which case the new due date will be the date on the notice of extension.

Note: For the avoidance of doubt, if the due date for a particular reporting period falls on a day other than a usual business day, the parent entity of a Level 2 insurance group is nonetheless required to submit the information required no later than the due date.

Quality control

11. All information provided by the parent entity of a Level 2 insurance group under this Reporting Standard must be subject to systems, processes and controls developed by the Level 2 insurance group for the internal review and authorisation of that information. It is the responsibility of the Board and senior management of the parent entity of the Level 2 insurance group to ensure that an appropriate set of policies and procedures for the authorisation of information submitted to APRA is in place.
12. Under *Prudential Standard GPS 310 Audit and Related Matters* (GPS 310), the Group Auditor of a Level 2 insurance group is not ordinarily required to provide a limited assurance review in relation to information provided by the parent entity of the Level 2 insurance group under this Reporting Standard.

Authorisation

13. When an officer, or agent, of a parent entity of a Level 2 insurance group provides the information required by this Reporting Standard using an electronic format the officer, or agent, must digitally sign the relevant information using a digital certificate acceptable to APRA.
14. If the information required by this Reporting Standard is provided by an agent who submits the information on the parent entity of a Level 2 insurance group's behalf, the parent entity of the Level 2 insurance group must:
 - (a) obtain from the agent a copy of the completed information provided to APRA; and
 - (b) retain the completed copy.
15. An officer, or agent, of the parent entity of a Level 2 insurance group who submits the information under this Reporting Standard for, or on behalf of, the parent entity of a Level 2 insurance group must be authorised by either:
 - (a) the Principal Executive Officer of the parent entity of the Level 2 insurance group; or
 - (b) the Chief Financial Officer of the parent entity of the Level 2 insurance group.

Variations

16. APRA may, by written notice to the parent entity of a Level 2 insurance group, vary the reporting requirements of this Reporting Standard in relation to that Level 2 insurance group.

Transition

17. A parent entity of a Level 2 insurance group must report under the old reporting standard in respect of a transitional reporting period. For these purposes:

old reporting standard means the reporting standard revoked in the determination making this Reporting Standard (being the reporting standard which this Reporting Standard replaces); and

transitional reporting period means a reporting period under the old reporting standard:

- (a) which ended before 1 July 2023; and
- (b) in relation to which the parent entity of a Level 2 insurance group was required, under the old reporting standard, to report by a date on or after the date of revocation of the old reporting standard.

Note: For the avoidance of doubt, if the parent entity of a Level 2 insurance group was required to report under an old reporting standard, and the reporting documents were due before the date of revocation of the old reporting standard, the parent entity of a Level 2 insurance group is still required to provide any overdue reporting documents in accordance with the old reporting standard.

Interpretation

18. In this Reporting Standard:

- (a) unless the contrary intention appears, words and expressions have the meanings given to them in GPS 001; and
- (b) the following definitions are applicable:

Appointed Auditor means an auditor appointed under paragraph 39(1)(a) of the Insurance Act;

APRA means the Australian Prudential Regulation Authority established under the *Australian Prudential Regulation Authority Act 1998*;

Chief Financial Officer means the chief financial officer of the parent entity of the Level 2 insurance group, by whatever name called;

financial year means the financial year (within the meaning in the *Corporations Act 2001*) of the parent entity of the Level 2 insurance group;

general instruction guide refers to the general instruction guide set out in Attachment A of GRS 001;

general insurer means a general insurer authorised under the *Insurance Act 1973*;

Group Auditor has the meaning given in GPS 310;

Level 2 insurance group is defined in Attachment D of GPS 001;

Principal Executive Officer means the principal executive officer of the parent entity of the Level 2 insurance group, by whatever name called, and whether or not he or she is a member of the governing board of the parent entity of the Level 2 insurance group;

regulated institution is defined in GPS 001 and refers collectively to both insurers and Level 2 insurance groups; and

reporting period means a period mentioned in paragraph 7 or, if applicable, paragraph 8.

- 19. Unless the contrary intention appears, a reference to an Act, Prudential Standard, Reporting Standard, Australian Accounting or Auditing Standard is a reference to the instrument as in force from time to time.
- 20. Where this Reporting Standard provides for APRA to exercise a power or discretion, this power or discretion is to be exercised in writing.

Reporting Standard GRS 460.0.G

Reinsurance Assets by Counterparty (Level 2 Insurance Group)

General instructions

Reporting tables

Tables described in this reporting standard list each of the data fields required to be reported. The data fields are listed sequentially in the column order that they will appear in the reported data set. Constraints on the data that can be reported for each field have also been provided. Any specific combination of values in a table must not appear on more than one row in that table when reported.

These instructions must be read in conjunction with the general instruction guide.

Audit matters

As a result of Insurance (exemption) determination No. X of 2023, the ***Appointed Auditor*** of a ***general insurer*** is not required to audit, or provide a certificate in relation to, information provided by a general insurer under *Reporting Standard GRS 460.0.G Reinsurance Assets by Counterparty*. Under *Prudential Standard GPS 310 Audit and Related Matters* (GPS 310), the ***Group Auditor*** of a ***Level 2 insurance group*** is not required to provide a limited assurance review in relation to information provided by the parent entity of a Level 2 insurance group under *Reporting Standard GRS 460.0.G Reinsurance Assets by Counterparty (Level 2 Insurance Group)*. APRA, however, may exercise its power under GPS 310 to require the Appointed Auditor or Group Auditor to undertake a special purpose review of the systems, processes and controls surrounding the completion of GRS 460.0.G and *Reporting Standard GRS 460.0.G Reinsurance Assets by Counterparty(G)* (GRS 460.0.G), or the data contained within GRS 460.0 and GRS 460.0.G.

Definitions

Terms highlighted in ***bold italics*** indicate that the definition is provided in these instructions.

A

<i>Amount of collateral / guarantee</i>	The monetary amount of the collateral / guarantee, if applicable, that is support for reinsurance recoverables.
<i>APRA counterparty grade</i>	The counterparty grade of 1 to 7 in accordance with <i>Prudential Standard GPS 001 Definitions</i> (GPS 001).
<i>APRA counterparty</i>	The counterparty grade of the collateral / guarantee reported of grade 1 to 7 in accordance with GPS 001. If there is more than one type of collateral

<i>grade after collateral / guarantee</i>	or guarantee, report the grade for the type that has the greatest monetary exposure.
--	--

C

<i>Central estimate of reinsurance recoverables</i>	The reinsurance recoverables associated with the counterparty reported in column 1 <i>name of counterparty (reinsurer)</i> . This amount will include the recoverables on <i>incurred but not reported (IBNR)</i> claims that are allocated to the counterparty. This amount must exclude the amounts reported in column 11 <i>Net reinsurance recoverable on paid claims overdue for more than 6 months - central estimate</i> and column 12 <i>Reinsurance recoverable outstanding from second annual balance date after the event - central estimate</i> for that counterparty. It is measured at central estimate level, in accordance with <i>Prudential Standard GPS 340 Insurance Liability Valuation</i> (GPS340).
<i>Counterparty domicile</i>	For a subsidiary, the domicile is where the counterparty is legally incorporated. For a branch, the domicile is where the counterparty (branch) is located. Where relevant, the counterparty domicile must be reported as stated on the <i>reinsurer identifier list</i> . If the counterparty is not on the <i>reinsurer identifier list</i> , report the domicile using the domiciles listed in Appendix 1.
<i>Counterparty group name</i>	The name of the group to which the counterparty to the reinsurance exposure belongs. Where relevant, the counterparty group name must be reported as stated on the <i>reinsurer identifier list</i> .

E

<i>Expected reinsurance recoverables</i>	The value of premiums ceded to reinsurers which are determined in accordance with GPS 340 and deferred in accordance with the pattern of reinsurance service received as per GPS 340. This is the amount due to an insurer, or to an entity that carries on international business within a Level 2 insurance group, from a reinsurer that arises from the recognition of premiums liabilities referred to in the GI Prudential Standards (including <i>Prudential Standard GPS 340</i>). This is distinguished from reinsurance recoverables. The value of premiums ceded to reinsurers which are determined in accordance with GPS 340 and deferred in accordance with the pattern of reinsurance service received as per GPS 340.
---	---

G

<i>Group domicile</i>	The domicile where the group owning the counterparty is legally incorporated. If the counterparty does not belong to a group, leave this column blank. Where relevant, the group domicile must be reported as stated on the <i>reinsurer identifier list</i> .
------------------------------	---

I

<i>Incurred but not reported (IBNR)</i>	Represents the claims arising from incidents occurring prior to the close of the reporting period which are expected to be reported in subsequent reporting periods.
--	--

M

<i>Major form of collateral / guarantee</i>	The type of collateral / guarantee, if applicable, that is support for the reinsurance recoverables in accordance with <i>Prudential Standard GPS 114 Capital Adequacy: Asset Risk Charge</i> (GPS 114). Where there is more than one type of collateral or guarantee provided as support, report the type that has the greatest monetary exposure. Collateral / guarantee types can include (but are not limited to) trusts, letters of credit and financial guarantees.
--	---

N

<i>Name of counterparty (reinsurer)</i>	The legal name of the counterparty to the reinsurance exposure. Where relevant, use the name of counterparty as stated on the <i>reinsurer identifier list</i> .
<i>Net reinsurance recoverable on paid claims overdue for more than 6 months – central estimate</i>	<p>The reinsurance recoverables on paid claims where:</p> <ul style="list-style-type: none"> the recoverable has become a receivable (i.e. it is due and payable); the receivable is overdue for more than six months since a request for payment has been made to the reinsurer; and there is no formal dispute between the insurer and the reinsurer in relation to that receivable. <p>The categorisation is in accordance with GPS 114 and the central estimate level is in accordance with GPS 340.</p>

R

<i>Reinsurance recoverable outstanding from second annual balance date after the event – central estimate</i>	The reinsurance recoverables that are outstanding on and from the second balance date after the end of the financial year in which the event giving rise to the recoverables occurred regardless of whether the reinsurance recoverables are supported by collateral, guarantee or letter of credit. The amount reported should include IBNR. The categorisation is in accordance with GPS 114 and the central estimate level is in accordance with GPS 340.
<i>Reinsurer identifier</i>	The unique identifier for the counterparty reported in column 1 <i>Name of counterparty (reinsurer)</i> . Where relevant, the reinsurer identifier must be reported as stated on the <i>reinsurer identifier list</i> .

<i>Reinsurer identifier list</i>	This is a list of reinsurers which includes the name of the counterparty, counterparty domicile, counterparty group name and group domicile that must be used for reporting on GRS 460.0 GRS 460.0.G and GRS 460.0.G. The list is located on APRA's website.
---	--

Specific instructions

Reinsurance assets by counterparty

For the purposes of GRS 460.0.G, it is acceptable for a regulated institution to report less than 100 per cent of the regulated institution's total exposure to individual reinsurance counterparties. However, at a minimum, the regulated institution must report exposures to individual reinsurance counterparties such that the aggregate of the amount reported represents at least 95 per cent of the sum of the regulated institution's total *central estimate of reinsurance recoverables* (including *net reinsurance recoverable on paid claims overdue for more than 6 months – central estimate* and *reinsurance recoverable outstanding from second annual balance date after the event – central estimate*) and *expected reinsurance recoverables*. The remaining exposure to individual counterparties can be aggregated and must be reported in Table 1 as a balancing item under *all other counterparties* in the *name of counterparty (reinsurer)* column.

Reporting Practice Guide GRPG 460 Reinsurance Counterparty Data Collection provides guidance to assist regulated institutions in completing GRS 460.0.G.

Table 1: Reinsurance assets by counterparty

Reporting basis

Report balances for Column 6 *amount of collateral / guarantee* and Column 10 *central estimate of reinsurance recoverables* to Column 13 *expected reinsurance recoverables*, as at the end of the financial year.

GRS 460.0.G must be completed by all level 2 insurance groups.

Report information for each reporting period on a level 2 insurance group basis.

Units of measurement

Report values in whole Australian dollars (AUD).

Convert amounts denominated in foreign currency to AUD in accordance with the relevant accounting standard.

	Name	Valid values	Description
1	Name Of Counterparty (Reinsurer)	Name of counterparty as stated on the <i>reinsurer identifier list</i> , <i>Unassigned</i> , or <i>all other counterparties</i> .	Report each reinsurance counterparty as a separate line item. For each reinsurance counterparty report the <i>name of counterparty (reinsurer)</i> as stated on the <i>reinsurer identifier list</i> on APRA's website. If the name of counterparty does not exist in the list, report as <i>Unassigned</i> . Use <i>all other counterparties</i> for reporting the balancing item that reconciles to 100 percent of the regulated institution's total exposure to individual reinsurance counterparties.
2	Reinsurer Identifier	<i>Reinsurer identifier</i> as stated in the <i>reinsurer identifier list</i> , or <i>Unassigned</i> .	Report the <i>reinsurer identifier</i> as stated on the <i>reinsurance identifier list</i> on APRA's website. If the identifier does not exist in the <i>reinsurance identifier list</i> , report as <i>Unassigned</i> .
3	Counterparty Group Name	<i>Counterparty group name</i> as stated in the <i>reinsurer identifier list</i> , or blank.	Report the <i>counterparty group name</i> as stated on the <i>reinsurer identifier list</i> . If it does not belong to a group, leave blank.
4	APRA Counterparty Grade	<ul style="list-style-type: none"> • Grade 1 • Grade 2 • Grade 3 • Grade 4 • Grade 5 • Grade 6 • Grade 7 • Not applicable 	Report the <i>APRA counterparty grade</i> . Use <i>Not applicable</i> for reporting the counterparty grade for the <i>all other counterparties</i> balancing item.

5	Major Form Of Collateral / Guarantee	Free text	Report the <i>major form of collateral / guarantee</i> .
6	Amount Of Collateral / Guarantee	Whole dollars	Report the <i>amount of collateral / guarantee</i> .
7	APRA Counterparty Grade After Collateral / Guarantee	<ul style="list-style-type: none"> • Grade 1 • Grade 2 • Grade 3 • Grade 4 • Grade 5 • Grade 6 • Grade 7 • Not applicable 	<p>Report <i>APRA counterparty grade after collateral / guarantee</i>.</p> <p>Use <i>Not applicable</i> for reporting the counterparty grade for the <i>all other counterparties</i> balancing item.</p>
8	Counterparty Domicile	<i>Counterparty domicile</i> as stated on the <i>reinsurer identifier list</i> or Appendix 1; or <i>Unallocated</i> .	<p>Report the <i>counterparty domicile</i>.</p> <p>Where relevant, the counterparty domicile must be reported as stated on the <i>reinsurer identifier list</i>.</p> <p>If the counterparty is not on the <i>reinsurer identifier list</i>, report the domicile using the domiciles listed in Appendix 1.</p> <p>If the residual region cannot be identified, report ‘unallocated’.</p>

9	Group Domicile	Group domicile as stated on the reinsurer identifier list or Appendix 1; <i>Unallocated</i> ; or blank.	Report the group domicile . If the counterparty does not belong to a group, leave this column blank. Where relevant, the group domicile must be reported as stated on the reinsurer identifier list . If the group is not on the reinsurer identifier list , report the group domicile using the domiciles listed in Appendix 1. If the residual region cannot be identified, report ‘unallocated’.
10	Central Estimate Of Reinsurance Recoverables	Whole dollars	Report the central estimate of reinsurance recoverables .
11	Net Reinsurance Recoverable On Paid Claims Overdue For More Than 6 Months – Central Estimate	Whole dollars	Report the net reinsurance recoverable on paid claims overdue for more than 6 months – central estimate .
12	Reinsurance Recoverable Outstanding From Second Annual Balance Date After The Event – Central Estimate	Whole dollars	Report the reinsurance recoverable outstanding from second annual balance date after the event – central estimate .
13	Expected Reinsurance Recoverables	Whole dollars	Report the expected reinsurance recoverables .

Appendix 1: Country list

The following country list must be used when reporting any values for columns Counterparty domicile and Group domicile.

If the country cannot be identified, report the relevant 'residual' region listed in the table (for example, US Pacific Islands). If the residual region cannot be identified, report 'unallocated'.

Country/Grouping	Code
Afghanistan	AF
Albania	AL
Algeria	DZ
Andorra	AD
Angola	AO
Argentina	AR
Armenia	AM
Aruba	AW
Australia	AU includes Christmas Islands, Cocos Islands, Norfolk Islands, Heard and McDonald Islands, Territory of Ashmore and Cartier Islands and Territory of Coral Sea Islands
Austria	AT
Azerbaijan	AZ
Bahamas	BS
Bahrain	BH
Bangladesh	BD
Barbados	BB
Belarus	BY
Belgium	BE
Belize	BZ
Benin	BJ
Bermuda	BM
Bhutan	BT
Bolivia	BO
Bosnia and Herzegovina	BA
Botswana	BW
Brazil	BR
British Overseas Territories	1W includes British Antarctic Territory, British Indian Ocean Territory, Chagos,

Country/Grouping	Code
	Pitcairn Islands, South Georgia and South Sandwich Islands
Brunei	BN
Bulgaria	BG
Burkina Faso	BF
Burundi	BI
Cambodia	KH
Cameroon	CM
Canada	CA
Cape Verde	CV
Cayman Islands	KY
Central African Republic	CF
Chad	TD
Chile	CL
China	CN
Colombia	CO
Comoros Islands	KM
Congo	CG
Congo Democratic Republic	CD
Consortium Banks	1G
Costa Rica	CR
Cote d'Ivoire	CI
Croatia	HR
Cuba	CU
Cyprus	CY
Czech Republic	CZ
Denmark	DK excludes Faeroe Islands and Greenland
Djibouti	DJ
Dominica	DM
Dominican Republic	DO
Ecuador	EC
Egypt	EG
El Salvador	SV

Country/Grouping	Code
Equatorial Guinea	GQ
Eritrea	ER
Estonia	EE
Ethiopia	ET
Faeroe Islands	FO
Falkland Islands	FK
Fiji	FJ
Finland	FI includes Aland Islands
France	FR includes French Guiana, French Southern Territories, Guadeloupe, Martinique, Mayotte, Monaco, Reunion and St. Pierre and Miquelon
French Polynesia	PF includes Society Archipelago, Tuamotu-Gambier Islands, Marquesas, Australes Archipelago
Gabon	GA
Gambia	GM
Georgia	GE
Germany	DE includes the European Central Bank
Ghana	GH
Gibraltar	GI
Greece	GR
Greenland	GL
Grenada	GD
Guatemala	GT
Guernsey	GG
Guinea	GN
Guinea-Bissau	GW
Guyana	GY
Haiti	HT
Honduras	HN
Hong Kong SAR	HK
Hungary	HU

Country/Grouping	Code
Iceland	IS
India	IN
Indonesia	ID
International organisations	1C except the BIS which is included under Switzerland, and the ECB which is included under Germany
Iran	IR
Iraq	IQ
Ireland	IE
Isle of Man	IM
Israel	IL
Italy	IT
Jamaica	JM
Japan	JP
Jersey	JE
Jordan	JO
Kazakhstan	KZ
Kenya	KE
Kiribati	KIR
Kuwait	KWT
Kyrgyz Republic	KGZ
Laos	LAO
Latvia	LV
Lebanon	LB
Lesotho	LS
Liberia	LR
Libya	LY
Liechtenstein	LI
Lithuania	LT
Luxembourg	LU
Macau SAR	MO
Macedonia	MK
Madagascar	MG
Malawi	MW
Malaysia	MY includes Labuan International Offshore Financial Centre
Maldives	MV
Mali	ML
Malta	MT
Marshall Islands	MH
Mauritania	MR

Country/Grouping	Code
Mauritius	MU
Mexico	MX
Micronesia	FM
Moldova	MD
Mongolia	MN
Montenegro	ME
Morocco	MA
Mozambique	MZ
Myanmar	MM
Namibia	NA
Nauru	NR
Nepal	NP
Netherlands	NL
Netherlands Antilles	AN includes Bonaire, Curacao, Saba, St. Eustatius and St. Maarten
New Caledonia	NC
New Zealand	NZ includes Cook Islands, Minor Islands, Niue, Ross Dependency and Tokelau
Nicaragua	NI
Niger	NE
Nigeria	NG
North Korea	KP
Norway	NO includes Bouvet Islands, Svalbard and Jan Mayen Islands
Official Monetary Authorities	1D
Oman	OM
Pakistan	PK
Palau	PW
Palestinian Territory	PS
Panama	PA includes Panama Canal Zone
Papua New Guinea	PG
Paraguay	PY
Peru	PE
Philippines	PH
Poland	PL

Country/Grouping	Code
Portugal	PT includes the Azores and Madeira
Qatar	QA
Residual Africa and Middle East	2W includes Western Sahara
Residual Asia and Pacific	2O
Residual developed countries	2R
Residual Europe	2B
Residual Latin America and Caribbean	2H
Residual offshore centres	2N
Romania	RO
Russia	RU
Rwanda	RW
Samoa	WS
San Marino	SM
Sao Tome and Principe	ST
Saudi Arabia	SA
Senegal	SN
Serbia	RS
Seychelles	SC
Sierra Leone	SL
Singapore	SG
Slovakia	SK
Slovenia	SI
Solomon Islands	SB
Somalia	SO
South Africa	ZA
South Korea	KR
Spain	ES includes Balearic Islands, Canary Islands and Ceuta and Melilla
Sri Lanka	LK
St. Helena	SH includes Ascension, Gough and Tristan Da Cunha
St. Lucia	LC
St. Vincent	VC includes the Grenadines

Country/Grouping	Code
Sudan	SD
Suriname	SR
Swaziland	SZ
Sweden	SE
Switzerland	CH includes Bank for International Settlements
Syria	SY
Taiwan, China	TW
Tajikistan	TJ
Tanzania	TZ
Thailand	TH
Timor Leste	TL
Togo	TG
Tonga	TO
Trinidad and Tobago	TT
Tunisia	TN
Turkey	TR
Turkmenistan	TM
Turks and Caicos	TC
Tuvalu	TV
Uganda	UG
Ukraine	UA
Unallocated	5M
United Arab Emirates	AE
United Kingdom	GB excludes Guernsey, Isle of Man and Jersey
United States	US includes American Samoa, Guam, Midway Islands, Northern Mariana Islands, Puerto Rico, US Virgin Islands and Wake Islands
Uruguay	UY
US Pacific Islands	PU includes Carolines, Howland and Baker, Kingman Reef, Palmyra and Jarvis and Johnston
Uzbekistan	UZ
Vanuatu	VU
Vatican	VA
Venezuela	VE

Country/Grouping	Code
Vietnam	VN
Wallis and Futuna	WF
West Indies UK	1Z includes Anguilla, Antigua and Barbuda, British Virgin Islands, Montserrat and St. Christopher/St. Kitts - Nevis
Yemen	YE
Zambia	ZM
Zimbabwe	ZW