

Chapter 10

Instructions regarding reporting templates

IR.20.01 — Development of the distribution of the claims incurred

General comments

This section relates to annual submission of information for individual entities and third-country insurance undertakings in regard to branch operations.

This section provides an overview about the run-off/movement of non-life claims portfolios, in terms of both claims paid (split by different type of claims) and RBNS claims (as defined in IR.19.01).

RBNS claims should be reported undiscounted.

This template shall be reported for each non-life Line of Business, as defined in Technical Provisions – Further Requirements Annex 1, and considering the following specifications:

- i. Reporting by line of business: it is required to report direct lines of business 1-12. Firms shall report each direct line of business, or only the direct lines of business that represent a coverage of 90% of the non-life gross undiscounted claims provisions for direct business. In the case where a firm is reporting a coverage of 90%, the lines of business should be selected as follows:
 - The motor vehicle liability line of business should always be reported,
 - The general liability lines of business should always be reported,
 - For all other lines of business using a decreasing order of gross undiscounted claims provisions.

For the purpose of calculating whether a line of business meets the above materiality thresholds for reporting, any negative technical provisions at the level of the line of business shall be considered with absolute value when calculating the firm's gross total undiscounted claims provisions and when calculating the undiscounted claims provisions for each line of business.

With regard to the number of claims to be reported, firms will use their specific definition. However, each claim shall be reported once by Line of Business. If any claim is closed and reopened during the year, it shall not be reported in the column 'Reopen Claims during the year' but it shall be reported in relevant column regarding 'Open Claims at the beginning of the year' or 'Claims reported during the year'.

For the purpose of this template 'allocated loss adjustment expenses (ALAE)' means: the costs of-processing and resolving claims that could be assignable to individual claim (eg legal and adjuster's fees).

Firms are required to report data on accident year or underwriting year basis according to how the business is managed. Firms must report each line of business by accident year or each line of business by underwriting year. Firms are not to report some lines of business by accident year and some by underwriting year.

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| Z0010 | Line of business | <p>Identification of the line of business, as defined in Technical Provisions – Further Requirements Annex 1, reported. The following closed list shall be used:</p> <ul style="list-style-type: none"> 1 — Medical expense insurance 2 — Income protection insurance 3 — Workers' compensation insurance 4 — Motor vehicle liability insurance 5 — Other motor insurance 6 — Marine, aviation and transport insurance 7 — Fire and other damage to property insurance 8 — General liability insurance 9 — Credit and suretyship insurance 10 — Legal expenses insurance 11 — Assistance insurance 12 — Miscellaneous financial loss insurance 41 – Total all non-life insurance obligations (ie total of lines of business 1 to 12 above) |
| Z0020 | Accident year/Underwriting year | <p>Report the standard used by the undertakings for reporting of claims development. One of the options from the following closed list shall be used:</p> <ul style="list-style-type: none"> 1 — Accident year 2 — Underwriting year <p>A firm must use the standard (ie accident year or underwriting year) used for the public disclosure template IR.19.01.21 for all of its lines of business, ie it must not use accident year for some lines business and underwriting year for other lines of business.</p> |
| C0020/R0010 to R0160 | RBNS claims. Open Claims at the beginning of the year, Open Claims at the end of the year — Number of claims | <p>The number of open claims at the beginning of the year and still open at the end of the reporting year, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.</p> |
| C0030/R0010 to R0160 | RBNS claims. Open Claims at the beginning of the year, Open Claims at the end of the year — Gross RBNS at the beginning of the year | <p>The amount of gross RBNS Claims, net of salvage and subrogation, at the beginning of the year and still open at the end of the reporting year, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except 'allocated loss adjustment expenses'.</p> |

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| C0040/R0010 to R0160 | RBNS claims. Open Claims at the beginning of the year, Open Claims at the end of the year — Gross payments made during the current year | <p>The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims still open at the end of the reporting year, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except ‘allocated loss adjustment expenses’.</p> |
| C0050/R0010 to R0160 | RBNS claims. Open Claims at the beginning of the year, Open Claims at the end of the year — Gross RBNS at the end of the period | <p>The amount of gross RBNS Claims, net of salvage and subrogation, at the end of the period regarding claims still open at the end of the reporting year, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except ‘allocated loss adjustment expenses’.</p> |
| C0060/R0010 to R0160 | RBNS claims. Open Claims at the beginning of the year, Closed Claims at the end of the year, settled with payment — Number of claims ended with payments | <p>The number of Claims open at the beginning of the year and closed at the end of the year and settled with payments, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.</p> |
| C0070/R0010 to R0160 | RBNS claims. Open Claims at the beginning of the year, Closed Claims at the end of the year, settled with payment — Gross RBNS at the beginning of the year | <p>The amount of gross RBNS Claims, net of salvage and subrogation, open at the beginning of the year and closed at the end of the year and settled with payments, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except ‘allocated loss adjustment expenses’.</p> |
| C0080/R0010 to R0160 | RBNS claims. Open Claims at the | The amount of gross payments, net of salvage and subrogation, made during the current year |

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| | beginning of the year, Closed Claims at the end of the year, settled with payment — Gross payments made during the current year | <p>regarding claims closed at the end of the reporting year and settled with payments, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except ‘allocated loss adjustment expenses’.</p> |
| C0090/R0010 to R0160 | RBNS claims. Open Claims at the beginning of the year, Closed Claims at the end of the year, settled without any payment — Number of claims ended without any payment | The number of Claims open at the beginning of the year and closed at the end of the year and settled without any payment, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14. |
| C0100/R0010 to R0160 | RBNS claims. Open Claims at the beginning of the year, Closed Claims at the end of the year, settled without any payment — Gross RBNS at the beginning of the year referred to claims settled without any payment | <p>The amount of gross RBNS Claims, net of salvage and subrogation, open at the beginning of the year and closed at the end of the year and settled without any payment, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except ‘allocated loss adjustment expenses’ those attributable to specific claims.</p> |
| C0110/R0010 to R0160 | Claims reported during the year, Open Claims at the end of the year — Number of claims | The number of Claims reported during the year and still open at the end of the year, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14. |
| C0120/R0010 to R0160 | Claims reported during the year, Open Claims at the end of the year — Gross payments made during the current year | The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims reported during the year and still open at the end of the reporting year, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to |

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| | | <p>N–14 and the total of all the years from N–1 to prior to year N–14.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except ‘allocated loss adjustment expenses’.</p> |
| C0130/R0010 to R0160 | Claims reported during the year, Open Claims at the end of the year — Gross RBNS at the end of the period | <p>The amount of gross RBNS Claims, net of salvage and subrogation, at the end of the period regarding claims reported during the year and still open at the end of the reporting year, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except ‘allocated loss adjustment expenses’.</p> |
| C0140/R0010 to R0160 | Claims reported during the year, Closed Claims at the end of the year, settled with payment — Number of claims ended with payments | <p>The number of Claims reported during the year and closed at the end of the year and settled with payments, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.</p> |
| C0150/R0010 to R0160 | Claims reported during the year, Closed Claims at the end of the year, settled with payment — Gross payments made during the current year | <p>The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims reported during the year and closed at the end of the year and settled with payments, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except ‘allocated loss adjustment expenses’.</p> |
| C0160/R0010 to R0160 | Claims reported during the year, Closed Claims at the end of the year, settled without any payment — Number of claims ended without any payment | <p>The number of Claims reported during the year and closed at the end of the year and settled without any payment, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.</p> |

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| C0170/R0010 to R0160 | Reopen claims during the year, Open Claims at the end of the year — Number of claims | The number of Claims reopened during the year and still open at the end of the year, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14 |
| C0180/R0010 to R0160 | Reopen claims during the year, Open Claims at the end of the year — Gross payments made during the current year | <p>The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims reopened during the year and still open at the end of the year, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except ‘allocated loss adjustment expenses’.</p> |
| C0190/R0010 to R0160 | Reopen claims during the year, Open Claims at the end of the year — Gross RBNS at the end of the period | <p>The amount of gross RBNS Claims, net of salvage and subrogation, at the end of the period regarding claims reopened during the year and still open at the end of the year, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except ‘allocated loss adjustment expenses’.</p> |
| C0200/R0010 to R0160 | Reopen claims during the year, Closed Claims at the end of the period — Number of claims ended with payments | The number of Claims reopened during the year and closed at the end of the year and ended with payments, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14. |
| C0210/R0010 to R0160 | Reopen claims during the year, Closed Claims at the end of the period — Gross payments made during the current year | The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims reopened during the year and closed at the end of the year with payments, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14. |

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| | | The amount includes all the elements that compose the claim itself but excludes any expenses except 'allocated loss adjustment expenses'. |
| C0110/R0170 | Claims reported during the year, Open Claims at the end of the year — Number of claims | The number of claims reported during the year and still open at the end of the year, for the accident/underwriting year, regarding the reporting year N. |
| C0120/R0170 | Claims reported during the year, Open Claims at the end of the year — Gross payments made during the current year | <p>The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims reported during the year and still open at the end of the reporting year, for the accident/underwriting year, regarding the reporting year N.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except 'allocated loss adjustment expenses'.</p> |
| C0130/R0170 | Claims reported during the year, Open Claims at the end of the year — Gross RBNS at the end of the period | <p>The amount of gross RBNS Claims, net of salvage and subrogation, at the end of the period regarding claims reported during the year and still open at the end of the reporting year, for the accident/underwriting year, regarding the reporting year N.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except 'allocated loss adjustment expenses'.</p> |
| C0140/R0170 | Claims reported during the year, Closed Claims at the end of the year, settled with payment — Number of claims ended with payments | The number of Claims reported during the year and closed at the end of the year and settled with payments, for the accident/underwriting year, regarding the reporting year N. |
| C0150/R0170 | Claims reported during the year, Closed Claims at the end of the year, settled with payment — Gross payments made during the current year | <p>The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims reported during the year and closed at the end of the year and settled with payments, for the accident/underwriting year, regarding the reporting year N.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except 'allocated loss adjustment expenses'.</p> |

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| C0160/R0170 | Claims reported during the year, Closed Claims at the end of the year, settled without any payment — Number of claims ended without any payment | The number of Claims reported during the year and closed at the end of the year and settled without any payment, for the accident/underwriting year, regarding the reporting year N. |
| C0110/R0180 | Total Claims reported during the year, Open Claims at the end of the year — Number of claims | Total number of claims reported during the year still open at the end of the year. |
| C0120/R0180 | Total Claims reported during the year, Open Claims at the end of the year — Gross payments made during the current year | <p>Total of gross payments, net of salvage and subrogation, made during the current year in relation to total number of claims reported during the year still open at the end of the year.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except 'allocated loss adjustment expenses'.</p> |
| C0130/R0180 | Total Claims reported during the year, Open Claims at the end of the year — Gross RBNS at the end of the period | <p>Total of Gross RBNS, net of salvage and subrogation, at the end of the period in relation to total number of claims reported during the year still open at the end of the year.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except 'allocated loss adjustment expenses'.</p> |
| C0140/R0180 | Total Claims reported during the year, Closed Claims at the end of the year, settled with payment — Number of claims ended with payments | Total number of claims reported during the year and settled with payments |
| C0150/R0180 | Total Claims reported during the year, Closed Claims at the end of the year, settled with payment — Gross payments made during the current year | <p>Gross payments, net of salvage and subrogation, made during the current year in relation to claims reported during the year and settled with payments.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except 'allocated loss adjustment expenses'.</p> |
| C0160/R0180 | Total Claims reported during the | Total number of claims reported during the year and settled without any payment. |

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| | year, Closed Claims at the end of the year, settled without any payment — Number of claims ended without any payment | |