

Chapter 10

Instructions regarding reporting templates

IR.18.01 — Non-life projection of future cash flows

General comments

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

This template applies only to Best Estimate and the following shall be considered:

- All cash flows expressed in different currencies shall be considered and converted in the reporting currency using the exchange rate at the reporting date;
- The cash flows shall be reported gross of reinsurance and undiscounted;

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).

| | ITEM | INSTRUCTIONS |
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| C0010/R0010 to R0320 | Best Estimate Premium Provision — Gross cash out-flows — Future Benefits | From R0010 to R0310: Amounts of all the expected payments to policyholders and beneficiaries as defined Technical Provisions 9.1(2) and 9.1(3) plus ‘allocated loss adjustment expenses’, referred to the whole portfolio of non-life obligations falling within the contract boundary, used in the calculation of premium provisions, from year 1 to year 30 and from year 31 and after. R0320 is the total of R0010 to R0310. |
| C0020/R0010 to R0320 | Best Estimate Premium Provision — Gross cash out-flows — Future expenses and other cash out-flows | From R0010 to R0310: Amount of expenses, excluding ‘allocated loss adjustment expenses’, that will be incurred in servicing insurance and reinsurance obligations as defined in Technical Provisions 9.1(1) and 9.1(2) and in Technical Provisions – Further Requirements chapter 16 and other cash out-flow items such as taxation payments which are charged to policyholders used in the calculation of premium provisions, referred to the whole portfolio of non-life obligations from year 1 to year 30 and from year 31 and after. R0320 is the total of R0010 to R0310. |
| C0030/R0010 to R0320 | Best Estimate Premium Provision — Gross cash in– | From R0010 to R0310: Amounts of all the future premiums stemming from existing policies, excluding the past-due premiums, referred to the |

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| | ITEM | INSTRUCTIONS |
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| | flows — Future Premiums | whole portfolio of non-life obligations, used in the calculation of premium provisions, from year 1 to year 30 and from year 31 and after. R0320 is the total of R0010 to R0310. |
| C0040/R0010 to R0320 | Best Estimate Premium Provision — Gross cash in-flows — Other cash-in flows | From R0010 to R0310: Amount of recoverables from salvages and subrogations and other cash-in flows (not including investment returns), used in the calculation of premium provisions, referred to the whole portfolio of non-life obligations from year 1 to year 30 and from year 31 and after. R0320 is the total of R0010 to R0310. |
| C0045/R0010 to R0320 | Best Estimate Premium Provision - recoverable from reinsurance (after the adjustment) | From R0010 to R0310: Amount of undiscounted cash flows expected for each year from year 1 to year 30 and from year 31 and after. The future cash flows in the best estimate premium provision undiscounted from amounts recoverables from reinsurance and SPVs/Finite Re, including ceded intra group reinsurance, including future reinsurance premiums. Amount shall be reported net of adjustment for counterparty default risk. R0320 is the total of R0010 to R0310. |
| C0050/R0010 to R0320 | Best Estimate Claims Provision — Gross cash out-flows — Future Benefits | From R0010 to R0310: Amounts of all the expected payments to policyholders and beneficiaries as defined in Technical Provisions 9.1(2) and 9.1(3) plus 'allocated loss adjustment expenses', referred to the whole portfolio of non-life obligations and relating existing contracts, used in the calculation of claims provisions, from year 1 to year 30 and from year 31 and after. R0320 is the total of R0010 to R0310. |
| C0060/R0010 to R0320 | Best Estimate Claims Provision — Gross cash out-flows — Future Expenses and other cash-out flows | Amount of expenses, excluding 'allocated loss adjustment expenses', that will be incurred in servicing insurance and reinsurance obligations as defined in Technical Provisions 9.1(1) and 9.1(2) and other cash-flow items such as taxation payments which are charged to policyholders used in the calculation of claims provisions, referred to the whole portfolio of non-life obligations from year 1 to year 30 and from year 31 and after. R0320 is the total of R0010 to R0310. |
| C0070/R0010 to R0320 | Best Estimate Claims Provision — Gross cash in-flows — Future premiums | From R0010 to R0310: Amounts of all the future premiums stemming from existing policies, excluding the past-due premiums, referred to the whole portfolio of non-life obligations used in the calculation of claims provisions, from year 1 to year 30 and from year 31 and after. |

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| | ITEM | INSTRUCTIONS |
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| | | R0320 is the total of R0010 to R0310. |
| C0080/R0010 to R0320 | Best Estimate Claims Provision — Gross cash in-flows — Other cash-in flows | <p>From R0010 to R0310: Amount of recoverables from salvages and subrogations and other cash-in flows (not including investment returns), used in the calculation of claims provisions, referred to the whole portfolio of non-life obligations and relating existing contracts, from year 1 to year 30 and from year 31 and after.</p> <p>R0320 is the total of R0010 to R0310.</p> |
| C0085/R0010 to R0320 | Best Estimate Claims Provision - recoverable from reinsurance (after the adjustment) | <p>From R0010 to R0310: Amount of undiscounted cash flows expected for each year from year 1 to year 30 and from year 31 and after. The future cash flows in the best estimate claims provision undiscounted from amounts recoverables from reinsurance and SPVs/Finite Re, including ceded intra group reinsurance, including future reinsurance premiums. Amount shall be reported net of adjustment for counterparty default risk.</p> <p>R0320 is the total of R0010 to R0310.</p> |
| C0090/R0010 to R0320 | Total recoverable from reinsurance (after the adjustment) | <p>From R0010 to R0310: Total amount of undiscounted cash flows expected for each year from year 1 to year 30 and from year 31 and after. The future cash flows undiscounted from amounts recoverables from reinsurance and SPVs/Finite Re in the premium provision and claims provision combined, including ceded intra group reinsurance, including future reinsurance premiums. Amount shall be reported net of adjustment for counterparty default risk.</p> <p>R0320 is the total of R0010 to R0310.</p> |