

Chapter 10

Instructions regarding reporting templates

IR.18.02 – Non-life liability projection of future cash flows

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

Purpose

The purpose of this template is for insurance and reinsurance firms to report best estimate cash-flows relating to latent claim and other specified types of claim obligations of non-life business. The template provides information on the type and materiality of a firm's obligations for these claims.

In this template:

- The sum of Solvency II gross best estimate cash-flows are reported by cash-flow type and by specified claim type.
- '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).
- Historical cash-flows of claim payments plus allocated loss adjustment expenses are reported by specified claim type in each of the three financial years preceding the reporting reference date is intended to give context to the sum of the gross best estimate cash-flows.
- The historical cash flows are for all claim payments plus allocated loss adjustment expenses from all claim events of the specified claim type that have occurred to the end of the financial year in question regardless of when the claim occurred or when the underlying policy was written.
- Gross discounted best estimate cash-flows are reported in order to provide an indication of the impact of discounting on the obligations included in the template.
- Mean term of cash flows are reported in order to provide an indication of the term of the latent claim and injury claims included in the template.
- Number of reported outstanding claims from insurance (direct) business (ie not accepted reinsurance) are reported in order to provide an indication of the number of RBNS claims reported on template IR.20.01 that are included in this template.
- The above information for UK Employers' Liability is reported in order to provide an indication of a firm's future outgo for this compulsory class of insurance.
- Narrative information is reported for specified claim types.

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Types of cash flows to be reported in columns

Throughout these instructions, 'gross' means gross of reinsurance unless otherwise stated.

Type of cash flow			column
Solvency II best estimate for provision for claims outstanding gross cash-flows from the reporting reference date	Sum of undiscounted cash out-flows	Future benefits	C0050
		Future allocated loss adjustment expenses	C0060
	Sum of discounted cash out-flows		C0150
	Sum of discounted cash in-flows		C0170
Historical gross cash-flows	Benefits & claims and allocated loss adjustment cash out-flows	In year N (the 12 months preceding the reference date)	C0210
		In year N-1 (the 12 months preceding the start of year N)	C0220
		In year N-2 (the 12 months preceding the start of year N-1)	C0230

Sum of undiscounted cash out-flows in the gross undiscounted best estimate for provision for claims outstanding reported in the sum of columns (C0050 + C0060) should be cash-flows included in reporting templates at {IR.18.01.01, 'Best Estimate provision for claims outstanding — Gross cash out-flows — Future Benefits' (C0050)}.

Future cash out-flows for 'allocated loss adjustment expenses' reported in column C0060 are included in the cash out-flows reported in reporting templates at {IR.18.01.01, C0050}.

Sum of discounted cash out-flows in the best estimate for provision for claims outstanding reported in column C0150 should be cash-flows included in reporting templates at {IR.17.01.01, (R0410 + R0420)}.

Sum of discounted cash in-flows in the best estimate for provision for claims outstanding reported in column C0170 should be cash-flows included in reporting templates at {IR.17.01.01, (R0430 + R0440)}.

Solvency II gross best estimate provision for claims outstanding cash out-flows - future benefits & claims (reported in column C0050 and included in column C0150):

- Are defined as amounts of all the expected payments to policyholders and beneficiaries as defined in Technical Provisions 9.1(3) relating to contracts used in the calculation of the best estimate for provision for claims outstanding.
- Include costs incurred by policyholders in defending plaintiff claims.
- Are net of any contribution from other insurers (e.g. where parties to an accident are insured by more than one insurer or insurers have an agreement to share claim costs).
- Are gross of reinsurance.

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Historical gross cash out-flows for benefits & claims and allocated loss adjustment expenses assignable to individual claims (reported in columns C0210 to C0230):

- Include costs incurred by policyholders in defending plaintiff claims.
- Are net of any contribution from other insurers.
- Are gross of reinsurance.
- In the case of business accepted via a transfer-in during the 36 months preceding the reference date, the historical cash-flows are to be reported as if the firm had always carried on that business.
- In the case of obligations discharged via a transfer-out during the 36 months preceding the reference date, the historical cash-flows are to be reported as if the firm had never carried on that business.

In the case of a claim arising from an underlying policy where the firm has a share (<100%) of the underlying policy (ie the firm is a co-insurer of the underlying policy), the firm should report:

- only its share in the amounts columns (ie columns: C0050, C0060, C0150, C0170, C0210, C0220, C0230)
- a count of 1 (not its share) in the 'Number of reported but not settled claims column (ie column: C0110).

Eg Suppose there is a claim on underlying insurance contract for which: 'Gross best estimate provision for claims outstanding - Sum of undiscounted cash out-flows - Future benefits' was 1000. Suppose also that the firm has a 20% share of this contract. The firm would report in respect of this claim: 200 (20% of 1000) in column C0050; 1 in column C0110.

Other information to be reported in columns

In column C0100 mean term of cash-flows is to be reported. The mean term is based on undiscounted cash-flows. Thus, for example, if a firm estimates a cash-flow of 50 in year 3, 100 in year 5 and 70 in year 7, the mean term reported in C0100 would be : $(3*50 + 5*100 + 7*70)/(50 + 100 + 70) = 5.18$ years and the sum of cash out-flows reported in (C0050 + C0060) would be 220.

In column C0110 number of reported outstanding claims (RBNS) at the reporting reference date for insurance (direct) business only are reported. In the case of an RBNS claim arising from a contract where the firm has a share (<100%) of the contract, the firm should include in column C0110 a count of 1 for that RBNS (not its share).

Eg Suppose there is a claim on insurance contract for which: the historical payments have been 300 in Year N, 200 in Year N-1 and 100 in year N-2; the estimated future benefit cash flows in the best estimate is 1000. Suppose also that the firm has a 20% share of this contract. The firm would report in respect of this claim: 200 in column C0050, 1 in column C0110, 60 in column C0210, 40 in column C0220 and 20 in column C0230.

In column C0310 narrative information is reported

Claim types reported in rows

Latent claims

The claim types reported in rows R0110 to R0510 are latent claims.

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For the purpose of this template latent claims are:

- claims on insurance (direct) or accepted reinsurance policies that are attributable to: disease caused by exposure to asbestos,
- claims on insurance (direct) policies that are attributable to disease caused by exposure to non-asbestos health hazards,
- claims on insurance (direct) or accepted reinsurance policies that are attributable to pollution, other reasons that results in the firm deeming a claim a 'latent claim'.

Whether a claim is deemed a latent claim will be a matter of judgment by the individual firm. A latent claim should normally be reported several years after the policy was written or several years after the occurrence of the event (because several years elapsed before occurrence of the event was known).

UK Employers Liability

The claim types reported in rows R0160, R0650 and R0810 are UK Employers Liability (UK EL) business.

For the purpose of this template UK Employers Liability business is defined as: Liability insurance obligations included in lines of business 8, 20 or 26 as set out in Technical Provisions – Further Requirements Annex 1 which cover liabilities of employers arising out of death, illness, accident, disability or infirmity of an employee in the course of the employment, where the related insurance obligation was entered into the contract in order to meet the requirements of the Employers' Liability (Compulsory Insurance) Act 1969 and various related regulations.

Bodily injury claims

The claim types reported in rows R0610 to R0670 are bodily injury claims.

For the purpose of this template a bodily injury claim is defined as a claim on an insurance policy where:

- A person is claiming compensation for being injured as a result of an accident that was not his or her fault.
- The firm has not allocated the claim to any of the latent claims types set out in this LOG file.
- the accident is known to have occurred within a narrow period of time, or the accident would normally be deemed to be a 'sudden occurrence' (as opposed to being sustained over a prolonged period of time);

Medical Malpractice claims

The claim types reported in rows R0710 to R0740 are medical malpractice insurance (direct) claims.

For the purpose of this template a medical malpractice claim is defined as a claim on an insurance policy where:

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- The policy covers health care professionals from liability associated with wrongful practices resulting in bodily injury, medical expenses and property damage, as well as the cost of defending lawsuits related to such claims.
- The firm has not allocated the claim to any of the latent claim or bodily injury liability claim types set out in this LOG file.

Items reported on the template

The first column of the next table identifies the items to be reported by identifying the columns and rows as shown in the template.

CELL(S)	ITEM	INSTRUCTIONS
R0110 / C0050, C0060, C0100, C0110, C0150, C0170, C0210 to C0230	Latent claims : health hazards : asbestos related	Solvency II gross best estimate cash-flows (C0050, C0060, C0150, C0170), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110), and historical gross cash out-flows (C0210 to C0230) arising from exposure to asbestos. This 'latent claims : health hazards : asbestos related' claim type (row R0110) comprises the claims types of rows R0120 and R0150. If there is a null submission in R0120 for a particular column, the claim type of row R0120 is to be included in row R0110 (and likewise for row R0150).
R0120 / C0050, C0060, C0100, C0110, C0150, C0170, C0210 to C0230	Latent claims : health hazards : asbestos related : US	Solvency II gross best estimate cash-flows (C0050, C0060, C0150, C0170), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110), and historical gross cash out-flows for benefit & claim payments (C0210 to C0230) arising from exposure to asbestos where the legal jurisdiction governing the policy is the United States. This 'latent claims : health hazards : asbestos related : US' claim type (row R0120) comprises the claims types of rows R0130 and R0140. If there is a null submission in R0130 for a particular column, the claim type of row R0130 is to be included in row R0120 (and likewise for row R0140).
R0130 / C0050, C0060, C0100, C0110, C0210 to C0230	Latent claims : health hazards : asbestos related : US : insurance	Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110), and historical gross cash out-flows for benefit & claim payments (C0210 to C0230) arising from exposure to asbestos where the legal jurisdiction governing the policy is the United States and the policy is for insurance. In the cases where a firm has obligations of this claim type but does not analyse or report internally this claim type (because, say, this claim type is not material to the firm), the firm may include this claim type in rows R0120.

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CELL(S)	ITEM	INSTRUCTIONS
R0140 / C0050, C0060 C0100, C0210 to C0230	Latent claims : health hazards : asbestos related : US : accepted reinsurance	Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), and historical cash out-flows for benefit & claim payments (C0210 to C0230) arising from exposure to asbestos where the legal jurisdiction governing the policy is the United States and the policy is for accepted reinsurance. In the cases where a firm has obligations of this claim type but does not analyse or report internally this claim type (because, say, this claim type is not material to the firm), the firm may include this claim type in rows R0120.
R0150 / C0050, C0060, C0100, C0110, C0150, C0170, C0210 to C0230	Latent claims : health hazards : asbestos related : non-US	Solvency II gross best estimate cash-flows (C0050, C0060, C0150, C0170), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110), and historical gross cash out-flows for benefit & claim payments (C0210 to C0230) arising from exposure to asbestos where the legal jurisdiction governing the policy is other than the United States This 'latent claims : health hazards : asbestos related : non-US' claim type (row R0150) comprises the claims types of rows R0160, R0170 and R0180. If there is a null submission in R0160 for a particular column, the claim type of row R0160 is to be included in row R0150 (and likewise for rows R0170, and R0180).
R0160 / C0050, C0060, C0100, C0110, C0210 to C0230	Latent claims : health hazards : asbestos related : non-US : UK EL : insurance	Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110), and historical gross cash out-flows for benefit & claim payments (C0210 to C0230) arising from exposure to asbestos where the legal jurisdiction governing the policy is other than the United States and the policy is for UK Employers Liability insurance. In the cases where a firm has obligations of this claim type but does not analyse or report internally this claim type (because, say, this claim type is not material to the firm), the firm may include this claim type in rows R0150.

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CELL(S)	ITEM	INSTRUCTIONS
R0170 / C0050, C0060, C0100, C0110, C0210 to C0230	Latent claims : health hazards : asbestos related : non-US : other: insurance	Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110), and historical gross cash out-flows for benefit & claim payments (C0210 to C0230) arising from exposure to asbestos where the legal jurisdiction governing the policy is other than the United States and the policy is for insurance other than UK Employers Liability. In the cases where a firm has obligations of this claim type but does not analyse or report internally this claim type (because, say, this claim type is not material to the firm), the firm may include this claim type in rows R0150.
R0180 / C0050, C0060, C0100, C0210 to C0230	Latent claims : health hazards : asbestos related : non-US : accepted reinsurance	Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), and historical gross cash out-flows for benefit & claim payments (C0210 to C0230) arising from exposure to asbestos where the legal jurisdiction governing the policy is other than the United States and the policy is for accepted reinsurance. In the cases where a firm has obligations of this claim type but does not analyse or report internally this claim type (because, say, this claim type is not material to the firm), the firm may include this claim type in rows R0150.
R0210 / C0050, C0060, C0100, C0110, C0150, C0170, C0210 to C0230	Latent claims : health hazards : not asbestos related : Health hazards : not asbestos related	Solvency II gross best estimate cash-flows (C0050, C0060, C0150, C0170), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110), and historical gross cash out-flows for benefit & claim payments (C0210 to C0230) arising all health hazards that are not asbestos related. This 'latent claims : health hazards : not asbestos related' claim type (row R0210) comprises the claims types of rows R0220, R0230, R0240, R0250, R0260, R0270, R0280, R0290, R0300, R0310 and R0380. If there is a null submission in R0220 for a particular column, the claim type of row R0220 is to be included in row R0210 (and likewise for rows R0230, R0240, R0250, R0260, R0270, R0280, R0290, R0300, R0310 and R0380).
R0220 / C0050, C0060, C0100, C0110	Latent claims : health hazards : not asbestos related : Noise-induced hearing loss	Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from persons suffering from loss of or reduced hearing. In the case where a firm has obligations of this claim type listed but does not analyse or report internally this claim type (because, say, this claim type is not material to the firm), the firm may not report in this row and instead include this claim type in row R0210.

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CELL(S)	ITEM	INSTRUCTIONS
R0230 / C0050, C0060, C0100, C0110	Latent claims : health hazards : not asbestos related : Abuse	Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from physical or sexual abuse. In the case where a firm has obligations of this claim type listed but does not analyse or report internally this claim type (because, say, this claim type is not material to the firm), the firm may not report in this row and instead include this claim type in row R0210.
R0240 / C0050, C0060, C0100, C0110	Latent claims : health hazards : not asbestos related : Psychological (other than abuse)	Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110), arising from psychological damage to a person that is not related to physical or sexual abuse. Mental harm arising from stress would not normally be included in this psychological claim type because stress claims typically exhibit a short lag between occurrence and notification. However, where the firm regards stress claims as latent claims in the management of its business, mental harm arising from stress should be included. Payments relating to fear of future manifestation of physical harm (eg when a person has been exposed to hazardous substances but no disease has yet manifested in the person) are not included in this category – these payments are to be included within the relevant category (eg exposure to pollution should be included in the pollution category). In the case where a firm has obligations of this claim type listed but does not analyse or report internally this claim type (because, say, this claim type is not material to the firm), the firm may not report in this row and instead include this claim type in row R0210.
R0250 / C0050, C0060, C0100, C0110	Latent claims : health hazards : not asbestos related : Vibration-induced diseases	Solvency II gross best estimate cash-flows (C0055), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from painful or disabling condition of the fingers, hands or arms as a result of using vibrating tools (this condition is known as hand-arm vibration syndrome (HAVS) or vibration white finger (VWF)). In the case where a firm has obligations of this claim type listed but does not analyse or report internally this claim type (because, say, this claim type is not material to the firm), the firm may not report in this row and instead include this claim type in row R0210.

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CELL(S)	ITEM	INSTRUCTIONS
R0260 / C0050, C0060, C0100, C0110	Latent claims : health hazards : not asbestos related : Tobacco	Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from exposure to tobacco. In the case where a firm has obligations of this claim type listed but does not analyse or report internally this claim type (because, say, this claim type is not material to the firm), the firm may not report in this row and instead include this claim type in row R0210.
R0270 / C0050, C0060, C0100, C0110	Latent claims : health hazards : not asbestos related : Organophosphates	Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from exposure to organophosphates. In the case where a firm has obligations of this claim type listed but does not analyse or report internally this claim type (because, say, this claim type is not material to the firm), the firm may not report in this row and instead include this claim type in row R0210.
R0280 / C0050, C0060, C0100, C0110	Latent claims : health hazards : not asbestos related : Silicosis	Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from exposure to crystalline silica dust. In the case where a firm has obligations of this claim type listed but does not analyse or report internally this claim type (because, say, this claim type is not material to the firm), the firm may not report in this row and instead include this claim type in row R0210.
R0290 / C0050, C0060, C0100, C0110	Latent claims : health hazards : not asbestos related : Electromagnetic fields	Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from exposure to magnetic fields. In the case where a firm has obligations of this claim type listed but does not analyse or report internally this claim type (because, say, this claim type is not material to the firm), the firm may not report in this row and instead include this claim type in row R0210.

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CELL(S)	ITEM	INSTRUCTIONS
R0300 / C0050, C0060, C0100, C0110	Latent claims : health hazards : not asbestos related : Medical treatments that are not reported for internal MI purposes under medical malpractice.	Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from medical treatments that have caused damage to persons and are not reported for internal MI purposes under medical malpractice. Examples of health hazards : medical treatments that might be included in row R0300 are: Diethylstilboestrol (DES), blood transfusions, breast implants. In the case where a firm has obligations of this claim type listed but does not analyse or report internally this claim type (because, say, this claim type is not material to the firm), the firm may not report in this row and instead include this claim type in row R0210.
R0310 / C0050, C0060, C0100, C0110	Latent claims : health hazards : not asbestos related : Chronic obstructive pulmonary disease (COPD) not included above	Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from chronic obstructive pulmonary disease and are not included in rows R0210 to R0300 above. In the case where a firm has obligations of this claim type listed but does not analyse or report internally this claim type (because, say, this claim type is not material to the firm), the firm may not report in this row and instead include this claim type in row R0210.
R0380 / C0050, C0060, C0100, C0110	Latent claims : health hazards : not asbestos related : Health hazards not asbestos-related : other)	Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from health hazard conditions attributable to exposure other than those covered in rows R0210 to R0310 above. Examples of health hazards that might be included in row R0380 are exposure to: Lead paint, Beryllium, and Agent Orange. In the case where a firm has obligations of this claim type listed but does not analyse or report internally this claim type (because, say, this claim type is not material to the firm), the firm may not report in this row and instead include this claim type in row R0210.

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CELL(S)	ITEM	INSTRUCTIONS
R0410 / C0050, C0060, C0100, C0110, C0150, C0170, C0210 to C0230	Latent claims : pollution	Solvency II gross best estimate cash-flows (C0050, C0060, C0150, C0170), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110), and historical gross cash out-flows for benefit & claim payments (C0210 to C0230) arising from damage caused by or exposure to pollution or from claim events that the firm has allocated to a 'pollution' category for internal management purposes. The 'latent claims : pollution' claim type comprises the claims types of rows R0420 and R0430. If there is a null submission in R0420 for a particular column, the claim type of row R0420 is to be included in row R0410 (and likewise for row R0430).
R0420 / C0050, C0060, C0100, C0110, C0210 to C0230	Latent claims : pollution : insurance	Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110), and historical gross cash out-flows for benefit & claim payments (C0210 to C0230) arising from damage caused by or exposure to pollution or from claim events that the firm has allocated to a 'pollution' category for internal management purposes and where the policy is one of insurance. In the case where a firm has obligations of this claim type listed but does not analyse or report internally this claim type (because, say, this claim type is not material to the firm), the firm may not report in this row and instead include this claim type in row R0410.
R0430 / C0050, C0060, C0100, C0210 to C0230	Latent claims : pollution : accepted reinsurance	Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), and historical gross cash out-flows for benefit & claim payments (C0210 to C0230) arising from damage caused by or exposure to pollution or from claim events that the firm has allocated to a 'pollution' category for internal management purposes and where the policy is one of accepted reinsurance. In the case where a firm has obligations of this claim type listed but does not analyse or report internally this claim type (because, say, this claim type is not material to the firm), the firm may not report in this row and instead include this claim type in row R0410.

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CELL(S)	ITEM	INSTRUCTIONS
R0510 / C0050, C0060, C0100, C0110, C0150, C0170, C0210 to C0230	Latent claims : other	Solvency II gross best estimate cash-flows (C0050, C0060, C0150, C0170), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110), and historical gross cash out-flows for benefit & claim payments (C0210 to C0230) arising from claims which the firm considers to be latent claims and are not covered under the categories specified for asbestos (R0110), health hazards (R0210) or pollution (R0410).
R0610 / C0050, C0060, C0100, C0110, C0150, C0170, C0210 to C0230	Bodily injury liability	Solvency II gross best estimate cash-flows (C0050, C0060, C0150, C0170), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110), and historical gross cash out-flows for benefit & claim payments (C0210 to C0230) arising from an injury to a third party where: - the firm does not consider the claim to be a latent claim, - the cash-flows have not arisen from a part claim settled by an annuity. The 'bodily injury liability' claim type comprises the claims types of rows R0620, R0650, R0660 and R0670. If there is a null submission in R0620 for a particular column, the claim type of row R0620 is to be included in row R0610 (and likewise for rows R0650, R0660 and R0670).
R0620 / C0050, C0060, C0100, C0110	Bodily injury liability : insurance : motor	Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from an injury to a third party where: - the policy is for motor liability insurance, - the firm does not consider the claim to be a latent claim, - the cash-flows have not arisen from a part of a claim settled by an annuity. The 'bodily injury liability: insurance : motor' claim type comprises the claims types of rows R0630 and R0640. If there is a null submission in R0630 for a particular column, the claim type of row R0630 is to be included in row R0620 (and likewise for row R0640).

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CELL(S)	ITEM	INSTRUCTIONS
R0630 / C0050, C0060, C0100, C0110	Bodily injury liability : insurance : motor : UK	Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from an injury to a third party where: - the policy is for motor liability insurance, - the firm does not consider the claim to be a latent claim (i.e. the cash-flows are not included in row R0110, R0210, R0410 or R0510), - the cash-flows have not arisen from a claim settled by an annuity, - legal jurisdiction governing the policy is the United Kingdom of Great Britain and Northern Ireland. In the case where a firm has obligations of this claim type listed but does not analyse or report internally this claim type (because, say, this claim type is not material to the firm), the firm may not report in this row and instead include this claim type in row R0620.
R0640 / C0050, C0060, C0100, C0110	Bodily injury liability : insurance : motor : non-UK	Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from arising from an injury to a third party where: - the policy is for motor liability insurance, - the firm does not consider the claim to be a latent claim, - the cash-flows have not arisen from a claim settled by an annuity, - the legal jurisdiction governing the policy is other than the United Kingdom of Great Britain and Northern Ireland. In the case where a firm has obligations of this claim type listed but does not analyse or report internally this claim type (because, say, this claim type is not material to the firm), the firm may not report in this row and instead include this claim type in row R0620.

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CELL(S)	ITEM	INSTRUCTIONS
R0650 / C0050, C0060, C0100, C0110	Bodily injury liability : insurance : UK EL	Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from an injury to a third party where: - the policy is UK Employers Liability insurance, - the firm does not consider the claim to be a latent claim, - the cash-flows have not arisen from a part of a claim settled by an annuity. In the cases where a firm has obligations of this claim type but does not analyse or report internally this claim type (because, say, this claim type is not material to the firm), the firm may include this claim type in row R0610.
R0660 / C0050, C0060, C0100, C0110	Bodily injury liability : insurance : other	Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from an injury to a third party where: - the policy is an insurance policy that is not for motor liability policies and is not UK Employers Liability, - the firm does not consider the claim to be a latent claim, - the cash-flows have not arisen from a part claim settled by an annuity. In the cases where a firm has obligations of this claim type but does not analyse or report internally this claim type (because, say, this claim type is not material to the firm), the firm may include this claim type in row R0610.
R0670 / C0050, C0060, C0100	Bodily injury liability : accepted reinsurance	Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100) arising from an injury to a third party where: - the policy is for accepted reinsurance, - the firm does not consider the claim to be a latent claim, - the cash-flows have not arisen from a part of a policyholder claim settled by an annuity. In the cases where a firm has obligations of this claim type but does not analyse or report internally this claim type (because, say, this claim type is not material to the firm), the firm may include this claim type in row R0610.

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CELL(S)	ITEM	INSTRUCTIONS
R0710 / C0050, C0060, C0100, C0110, C0150, C0170, C0210 to C0230	Medical malpractice	Solvency II gross best estimate cash-flows (C0050, C0060, C0150, C0170), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110), and historical gross cash out-flows for benefit & claim payments (C0210 to C0230) arising from medical malpractice insurance or accepted reinsurance policies where: the firm does not consider the claim to be a latent claim. The 'medical malpractice' claim type comprises the claims types of rows R0720, R0730 and R0740. If there is a null submission in R0720 for a particular column, the claim type of row R0720 is to be included in row R0710 (and likewise for rows R0730 and R0740).
R0720 / C0050, C0060, C0100, C0110	Medical malpractice : US	Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from medical malpractice insurance or accepted reinsurance policies where: - the firm does not consider the claim to be a latent claim, - the legal jurisdiction governing the policy is the United States. In the cases where a firm has obligations of this claim type but does not analyse or report internally this claim type (because, say, this claim type is not material to the firm), the firm may include this claim type in row R0710.
R0730 / C0050, C0060, C0100, C0110	Medical malpractice : UK	Solvency II gross best estimate cash-flows (C0050, C0060), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from medical malpractice insurance or accepted reinsurance policies where: - the firm does not consider the claim to be a latent claim, - the legal jurisdiction governing the policy is the United Kingdom of Britain and Northern Ireland. In the cases where a firm has obligations of this claim type but does not analyse or report internally this claim type (because, say, this claim type is not material to the firm), the firm may include this claim type in row R0710.

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CELL(S)	ITEM	INSTRUCTIONS
R0740 / C0050, C0060, C0100, C0110	Medical malpractice : other	Solvency II gross best estimate cash-flows (C0050), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110) arising from medical malpractice insurance or accepted reinsurance policies where: - the firm does not consider the claim to be a latent claim, - the legal jurisdiction governing the policy is not the United States and is not the United Kingdom of Britain and Northern Ireland. In the cases where a firm has obligations of this claim type but does not analyse or report internally this claim type (because, say, this claim type is not material to the firm), the firm may include this claim type in row R0710.
R0810 / C0050, C0060, C0100, C0110, C0150, C0170, C0210 to C0230	UK EL insurance	Solvency II gross best estimate cash-flows (C0050, C0060, C0150, C0170), mean term of those cash flows (C0100), number of reported outstanding insurance claims (C0110), and historical gross cash out-flows for benefit & claim payments (C0210 to C0230) arising from UK EL insurance policies. The cash-flows included in this row might have also been included in rows R0160 or R0650.
Supplementary narrative information		
R1110 / C0310	Mesothelioma cancer proportion	Proportion (expressed as a percentage) of gross best estimate claim provision cash out-flows related to asbestos reported at {R0110, C0050} attributable to mesothelioma. This proportion may be derived on a best efforts basis.
R1120 / C0310	Non-mesothelioma cancer proportion	Proportion (expressed as a percentage) of gross best estimate claim provision cash out-flows related to asbestos reported at {R0110, C0050} attributable to non-mesothelioma cancer. This proportion may be derived on a best efforts basis.
R1130 / C0310	Non-cancer proportion	Proportion (expressed as a percentage) of gross best estimate claim provision cash out-flows related to asbestos reported at {R0110, C0050} attributable to non- cancer. This proportion may be derived on a best efforts basis. {(R1110 + R1120 + R1130), C0310} should equal 100%.
R1140 / C0310	Non-US asbestos jurisdictions	List the legal jurisdictions included in the 'Latent claims : health hazards : asbestos related : non-US : other : insurance' claim type (R0170) (or in R0150 – 'Latent claims : health hazards : asbestos related : non-US' – if row R0170 is not submitted).

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CELL(S)	ITEM	INSTRUCTIONS
R1150 / C0310	Other health hazard list	List the health hazard claim types included in the 'Latent claims : health hazards : not asbestos related : Health hazards not asbestos-related : other' claim type (R0380). If a firm holds a provision for bulk incurred but not enough reported (IBNER) claims or incurred but not reported (IBNR) claims that is for not asbestos related health hazard but is not allocated to specific claims types, include in the list IBNER or IBNR as the case may be.
R1160 / C0310	Other latent claims list	List the claim types included in the 'Latent claims : other' claim type (R0510). If a firm holds a provision for bulk incurred but not enough reported (IBNER) claims or incurred but not reported (IBNR) claims that is for other latent claims but is not allocated to specific claims types, include in the list IBNER or IBNR as the case may be.
R1170 / C0310	Bodily injury motor insurance jurisdictions	List the legal jurisdictions included in the 'Bodily injury liability : insurance : motor : non-UK' claim type (R0640) (or in R0620 - 'Bodily injury liability : insurance : motor' claim type – if R0640 is not submitted).
R1180 / C0310	Bodily injury other types of policy	List the claim types included in the 'Bodily injury liability : insurance : other' claim type (R0660) (or in R0610 – the 'Bodily injury liability' claim type - if R0660 is not submitted).
R1190 / C0310	Medical malpractice jurisdictions	List the legal jurisdictions included in the 'Medical malpractice : other' claim type (R0740) (or in R0710 - 'Medical malpractice' claim type – if R0740 is not submitted).
R1200 / C0310	UK EL : insurance - premium provision cash out-flows	The best estimate premium provision cash out-flows included in the Solvency II reporting templates at {IR.17.01.01, (R0370 + R0380)} attributable to UK Employers Liability insurance.
R1210 / C0310	UK EL : insurance - premium provision cash in-flows	The best estimate premium provision cash in-flows included in the Solvency II reporting templates at {IR.17.01.01, (R0390 + R0400)} attributable to UK Employers Liability insurance.