

Bank of England PRA

Chapter 10

Instructions regarding reporting templates

IR.05.06 – Non-life premiums and claims by country

General comments

This section relates to annual submission of information for individual entities.

Items in this template are to be reported using financial accounting conventions unless these instructions state that an item is to be reported on a Solvency II basis.

For items reported from using financial accounting conventions:

1. In the event of any inconsistency or contradiction between the instructions in this document and the accounting standards reported at {basic information – general IR.01.02, row R0120}, firms are to follow the instructions in this document.
2. Subject to following the instructions in this document, firms shall follow:
 - a) the recognition and valuation basis as for the published financial statements as originally published, no new recognition or re-valuation is required, and
 - b) the accounting standards reported at {basic information – general IR.01.02, row R0120} to the extent practical.

Insurance and reinsurance firms shall report written premiums as defined in the PRA Rulebook glossary regardless of the accounting standards used. Other rows should be reported in a way that avoids inconsistency with the reporting of written / earned premiums.

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 (e.g. legal and adjuster's fees).
- 'Reporting period' means: the period between the reporting reference date applicable to when the template was last reported and the current reporting reference date.

For example:

	Reporting reference date reported in Solvency II Reporting template IR.01.02.01:	
	31 December 2024	30 June 2024
'reporting period'	Financial year ending 31/12/2024	Financial year ending 30/06/2024

Line of business information to be reported in columns

The lines of business (LoB) to be reported are:

- a) Total for all non-life LoBs (excludes annuities stemming from non-life accepted insurance and reinsurance contracts). (Reported in column C0015)

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- b) Lines of business 1 and 13 in the Delegated Regulation Annex 1 (ie '*Medical expense insurance*' and '*Proportional medical expense reinsurance*'). (Reported in column C0110)
- c) Lines of business 2 and 14 in the Delegated Regulation Annex 1 (ie '*Income protection insurance*' and '*Proportional income protection reinsurance*'). (Reported in column C0120.)
- d) Lines of business 3 and 15 in the Delegated Regulation Annex 1 (ie '*Workers compensation insurance*' and '*Proportional reinsurance workers' compensation reinsurance*'). (Reported in column C0130)
- e) Lines of business 4 and 16 in the Delegated Regulation Annex 1 (ie '*Motor vehicle liability insurance*', and '*Proportional motor vehicle liability reinsurance*'), combined attributable to personal lines motor business. Where the definition of personal lines motor business is that the primary purpose of each vehicle insured on the contract is to transport:
- nine or fewer non-fare paying persons and each motor vehicle insured on the contract is individually rated;
 - nine or fewer non-fare paying persons, the persons insured are not a body corporate or partnership, and the number of vehicles insured on the contract is three or less; or
 - ten or more non-fare paying persons, the persons insured are not a body corporate or partnership and each motor vehicle insured on the contract is individually rated.
- (Reported in column C0140)
- f) Lines of business 4 and 16 in the Delegated Regulation Annex 1 (ie '*Motor vehicle liability insurance*', and '*Proportional motor vehicle liability reinsurance*'), combined that is not attributable to personal lines motor business. (Reported in column C0141)
- g) Lines of business 5 and 17 in the Delegated Regulation Annex 1: 'Lines of Business' (ie '*Other motor insurance*' and '*Proportional other motor reinsurance*') combined attributable to personal lines motor business. Where the definition of personal lines motor business is that the primary purpose of each vehicle insured on the contract is to transport:
- nine or fewer non-fare paying persons and each motor vehicle insured on the contract is individually rated;
 - nine or fewer non-fare paying persons, the persons insured are not a body corporate or partnership, and the number of vehicles insured on the contract is three or less; or
 - ten or more non-fare paying persons, the persons insured are not a body corporate or partnership and each motor vehicle insured on the contract is individually rated.
- (Reported in column C0150)
- h) Lines of business 5 and 17 in the Delegated Regulation Annex 1: 'Lines of Business' (ie '*Other motor insurance*' and '*Proportional other motor reinsurance*'), combined that is not attributable to personal lines motor business as defined above. (Reported in column C0151).
- i) Lines of business 6 and 18 in the Delegated Regulation Annex 1 (ie '*Marine, Aviation and transport insurance*' and '*Proportional marine, aviation and transport reinsurance*'). (Reported in column C0160)
- j) Lines of business 7 and 19 in the Delegated Regulation Annex 1 (ie '*Fire and other damage to property insurance*' and '*Proportional fire and other damage to property reinsurance*') attributable to personal lines property business. Where personal lines

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property business is defined as: *Contracts of insurance* (other than treaty reinsurance contracts) against loss of or damage to any of - structure of domestic properties, contents of domestic properties, or contents of domestic properties and personal items. (Reported in column C0170)

- k) Lines of business 7 and 19 in the Delegated Regulation Annex 1 (ie '*Fire and other damage to property insurance*' and '*Proportional fire and other damage to property reinsurance*') that is not attributable to personal lines property business as defined above. (Reported in column C0180)
- l) Employers' liability. Defined as: *Contracts of insurance and accepted proportional reinsurance against the risks of the persons insured incurring liabilities to their employees for injury, illness or death arising out of their employment during the course of business. (Includes these risks covered under "Mixed commercial package" policies.)* (Reported in column C0190.)
- m) Public and Products Liability. Defined as: *Contracts of insurance and accepted proportional reinsurance against the risks of the persons insured incurring liabilities to third parties for damage to property, injury, illness or death, arising in the course of the insured's business. (Includes these risks covered under "Mixed Commercial Package" policies.)* (Reported in column C0200)
- n) Professional Indemnity liability. Defined as: *Contracts of insurance and accepted proportional reinsurance against the risks of the persons insured incurring liabilities to third parties arising from wrongful acts (such as breach of duty, breach of trust, negligence, error or omissions) by professionals, named individuals or businesses occurring in the course of the insured's professional activities. (Including directors' and officers' liability and errors and omissions liability.)* (Reported in column C0210)
- o) Lines of business 8 and 20 in the Delegated Regulation Annex 1 (ie '*General liability insurance*' and '*Proportional general liability reinsurance*') not included under Employers' liability, Public and Products Liability, or Professional Indemnity as defined above. (Reported in column C0220)
- p) Lines of business 9 and 21 in the Delegated Regulation Annex 1 (ie '*Credit and suretyship insurance*' and '*Proportional credit and suretyship reinsurance*'). (Reported in column C0230)
- q) Lines of business 10 and 22 in the Delegated Regulation Annex 1 (ie, '*Legal expenses insurance*' and '*Proportional legal expenses insurance*'). (Reported in column C0240)
- r) Lines of business 11 and 23 in the Delegated Regulation Annex 1 (ie, '*Assistance insurance*' and '*Proportional assistance reinsurance*'). (Reported in column C0250)
- s) Lines of business 12 and 24 in the Delegated Regulation Annex 1 (ie, '*Miscellaneous financial loss insurance*' and '*Proportional miscellaneous financial loss reinsurance*'). (Reported in column C0260)
- t) Line of business 25 in the Delegated Regulation Annex 1 (ie '*Non-proportional health reinsurance*'). (Reported in column C0310)
- u) Line of business 26 in the Delegated Regulation Annex 1 (ie '*Non-proportional casualty reinsurance*'). (Reported in column C0320)
- v) Line of business 27 in the Delegated Regulation Annex 1 (ie '*Non-proportional marine, aviation and transport reinsurance*'). (Reported in column C0330)

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w) Line of business 28 in the Delegated Regulation Annex 1 (ie 'Non-proportional property reinsurance'). (Reported in column C0340)

Country

Individual entities shall report for all countries except countries other than the home country where all these conditions apply:

- Gross written premiums for that country are less than £100m;
- Gross written premiums for that country are less than 5% of total gross written premiums;

The following criteria for the classification by country shall be used:

- For direct insurance business information shall be reported by country where the contract was entered into;
- For reinsurance business information shall be reported by country of localisation of the ceding undertaking.

For the purposes of this template "country" means:

- a. The country where the insurance undertaking is established (home country) when the contract was not sold through a branch or freedom to provide services;
- b. The country where the branch is located (host country) when the contract was sold through a branch;
- c. The country where the freedom to provide services was notified (host country) when the contract was sold through freedom to provide services.
- d. If an intermediary is used or in any other situation, it is a), b) or c) depending on who sold the contract.

Instructions for individual items

The first column of the next table identifies the items to be reported by identifying the rows as shown in the template NS.07. The columns in the template applicable to each row are identified in the instruction column.

CELL(S)	ITEM	INSTRUCTIONS
Z0010	Country	Identify the ISO 3166–1 alpha–2 code of the country being reported.
	Premiums written	
R0110	Gross	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➤ Total non-life in column C0015; ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340;

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CELL(S)	ITEM	INSTRUCTIONS
		<p>Gross written premiums in the 'reporting period'.</p> <p>The gross premiums written:</p> <ol style="list-style-type: none"> Are gross of reinsurance. Exclude any amounts due during the financial year relating to business accepted by the undertaking via a business transfer-in. Equals the sum of R0111 + R0113. Should normally include premiums relating to contracts incepting prior to the period.
R0111	Gross direct business	<p>This item is to be reported:</p> <ul style="list-style-type: none"> For the following columns for the reporting period: <ul style="list-style-type: none"> Total non-life in column C0015; All non-life insurance lines of business in columns C0110 to C0260; <p>The amount of written premiums reported in row R0110 that are in respect of insurance contracts arising from direct insurance business (as opposed to accepted reinsurance contracts).</p>
R0113	Gross reinsurance accepted	<p>This item is to be reported:</p> <ul style="list-style-type: none"> For the following columns for the reporting period: <ul style="list-style-type: none"> Total non-life in column C0015; All non-life accepted proportional reinsurance lines of business in columns C0110 to C0260; All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; <p>The amount of gross written premiums reported in row R0110 that are in respect of insurance contracts arising from accepted reinsurance business.</p>
	Claims incurred	<p>Claims incurred information (rows R0610 to R0612) – general comments:</p> <p>The amounts reported in these rows should normally relate to benefit and claim payments plus allocated loss adjustment expenses. However, other cash flows can be included if necessary in order to satisfy the instructions for rows R0610 and R0612.</p>
R0610	Gross (undiscounted)	<p>This item is to be reported:</p> <ul style="list-style-type: none"> For the following columns for the reporting period: <ul style="list-style-type: none"> Total non-life in column C0015;

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CELL(S)	ITEM	INSTRUCTIONS
		<ul style="list-style-type: none"> ➤ All non-life insurance and accepted proportional reinsurance lines of business in columns C0110 to C0260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; <p>This item comprises of:</p> <ul style="list-style-type: none"> • All claim payments, gross of reinsurance, paid in the 'reporting period'; • plus provision for claims outstanding gross of reinsurance at the end of the 'reporting period'; • less provision for claims outstanding gross of reinsurance at the start of the 'reporting period'. <p>Where:</p> <ol style="list-style-type: none"> 1. 'provision for claims outstanding' is defined as: <i>the total estimated ultimate cost to the firm of settling all claims arising from events which have occurred on or before the reporting reference date (including claims incurred but not reported) less amounts already paid in respect of such claims;</i> 2. All allocated loss adjustment expenses are to be included in the claims incurred. 3. Recoverable amounts arising out of subrogation (the acquisition of the rights of policyholders with respect to third parties) or salvage (the acquisition of the legal ownership of insured property) are to be deducted from the claim payments made and from the provision for claims outstanding. <p>This item is gross of reinsurance and not discounted for investment income.</p> <p>It includes claims incurred attributable to business transferred-in or business transferred-out during the period.</p>
R0611	Gross (undiscounted) direct business	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➤ Total non-life in column C0015; ➤ All non-life insurance lines of business in columns C0110 to C0260; <p>This item is the claims incurred as defined in 'Gross (undiscounted)' in row R0610 for insurance contracts arising from direct insurance business.</p>

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CELL(S)	ITEM	INSTRUCTIONS
R0612	Gross (undiscounted) reinsurance accepted	<p>This item is to be reported:</p> <ul style="list-style-type: none"> • For the following columns for the reporting period: <ul style="list-style-type: none"> ➤ Total non-life in column C0015; ➤ All non-life accepted proportional reinsurance lines of business in columns C0110 to C0260; ➤ All non-life accepted non-proportional reinsurance lines of business in columns C0310 to C0340; <p>This item is the claims incurred as defined in 'Gross (undiscounted)' in row R0610 for insurance contracts arising from reinsurance accepted business.</p>

Effective from 31 December 2024