

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
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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	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
		R0320 is the total of R0010 to R0310.
C0080/R0010 to R0320	Best Estimate Claims 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 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. R0320 is the total of R0010 to R0310.
C0085/R0010 to R0320	Best Estimate Claims 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 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. R0320 is the total of R0010 to R0310.
C0090/R0010 to R0320	Total recoverable from reinsurance (after the adjustment)	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. R0320 is the total of R0010 to R0310.