

Bank of England

Prudential Regulation Authority

Annex II Chapter 10

Instructions regarding reporting templates for individual undertakings

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

General comments:

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

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 S.19.01).

RBNS claims should be reported undiscounted.

This template shall be reported must be filled for each the material non-life Line of Business for direct (1-12 line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, 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 in total) representing a coverage of 90% of the non-life gross undiscounted claims technical 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 technical provisions.

~~with regards to gross direct business (i.e. undertakings are exempted to report the accepted —proportional and non-proportional— business); in case of RBNS denominated in different currencies, it is required to report only the total in the reporting currency.~~

The negative technical provisions at the level of the line of business shall be considered with absolute value for the purpose of the calculation of the materiality of the above thresholds.

With regard to the number of claims to be reported, firms undertakings will use their specific definition or, if available, ~~specification existing at national level (for instance requirement laid down by the National Supervisory Authority)~~. 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'.

Bank of England

Prudential Regulation Authority

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 Undertakings are required to report data on accident year or underwriting year basis, in accordance with any requirements of the National Supervisory Authority. Firms If the National Supervisory Authority has not stipulated which to use then the undertaking may use accident or underwriting year according to how they manage each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, provided that they use the same year consistently, year on year.

As per the number of years to be reported, the same reporting requirement introduced in S.19.01 applies.

	ITEM	INSTRUCTIONS
Z0010	Line of business	Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used: 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 12 — Miscellaneous financial loss
Z0020	Accident year/Underwriting year	Report the standard used by the undertakings for reporting of claims development. One of the options from the following closed list shall be used: 1 — Accident year 2 — Underwriting year
C0020/R00 10 to R0160	RBNS claims. Open Claims at the beginning of the year, Open Claims at the end of the year — Number of claims	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.
C0030/R00 10 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	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.

Bank of England

Prudential Regulation Authority

	ITEM	INSTRUCTIONS
		The amount includes all the elements that compose the claim itself but excludes any expenses except ' <u>allocated loss adjustment expenses</u> ' those attributable to specific claims.
C0040/R00 10 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 '<u>allocated loss adjustment expenses</u>' those attributable to specific claims.</p>
C0050/R00 10 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 '<u>allocated loss adjustment expenses</u>' those attributable to specific claims.</p>
C0060/R00 10 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	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.
C0070/R00 10 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 '<u>allocated loss adjustment expenses</u>' those attributable to specific claims.</p>
C0080/R00 10 to R0160	RBNS claims. Open Claims at the beginning of the year, Closed Claims at the end of the year, settled with payment — Gross payments	The amount of gross payments, net of salvage and subrogation, made during the current year 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.

Bank of England

Prudential Regulation Authority

	ITEM	INSTRUCTIONS
	made during the current year	The amount includes all the elements that compose the claim itself but excludes any expenses except ' <u>allocated loss adjustment expenses</u> ' those attributable to specific claims.
C0090/R00 10 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/R00 10 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 '<u>allocated loss adjustment expenses</u>' those attributable to specific claims.</p>
C0110/R00 10 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/R00 10 to R0160	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, 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 '<u>allocated loss adjustment expenses</u>' those attributable to specific claims.</p>
C0130/R00 10 to R0160	Claims reported during the year, Open Claims at the end of the year — Gross RBNS at the end of the period	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.

Bank of England

Prudential Regulation Authority

	ITEM	INSTRUCTIONS
		The amount includes all the elements that compose the claim itself but excludes any expenses except ' <u>allocated loss adjustment expenses</u> ' those attributable to specific claims.
C0140/R00 10 to R0160	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, 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.
C0150/R00 10 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 '<u>allocated loss adjustment expenses</u>' those attributable to specific claims.</p>
C0160/R00 10 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	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.
C0170/R00 10 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/R00 10 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 '<u>allocated loss adjustment expenses</u>' those attributable to specific claims.</p>
C0190/R00 10 to R0160	Reopen claims during the year, Open Claims at the end of the year — Gross	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

Bank of England

Prudential Regulation Authority

	ITEM	INSTRUCTIONS
	RBNS at the end of the period	<p>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 <u>'allocated loss adjustment expenses'</u> those attributable to specific claims.</p>
C0200/R00 10 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/R00 10 to R0160	Reopen claims during the year, Closed Claims at the end of the period — 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 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.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except <u>'allocated loss adjustment expenses'</u> those attributable to specific claims.</p>
C0110/R01 70	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/R01 70	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 <u>'allocated loss adjustment expenses'</u> those attributable to specific claims.</p>
C0130/R01 70	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 <u>'allocated loss adjustment expenses'</u> those attributable to specific claims.</p>
C0140/R01 70	Claims reported during the year, Closed Claims at the end of the year, settled with payment	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.

Bank of England

Prudential Regulation Authority

	ITEM	INSTRUCTIONS
	— Number of claims ended with payments	
C0150/R01 70	Claims reported during the year, Closed Claims at the end of the year, settled with payment — 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 closed at the end of the year and settled with payments, for the accident/underwriting year, regarding the reporting year N. The amount includes all the elements that compose the claim itself but excludes any expenses except ' <u>allocated loss adjustment expenses</u> ' those attributable to specific claims.
C0160/R01 70	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/R01 80	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/R01 80	Total Claims reported during the year, Open Claims at the end of the year — Gross payments made during the current year	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. The amount includes all the elements that compose the claim itself but excludes any expenses except ' <u>allocated loss adjustment expenses</u> ' those attributable to specific claims.
C0130/R01 80	Total Claims reported during the year, Open Claims at the end of the year — Gross RBNS at the end of the period	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. The amount includes all the elements that compose the claim itself but excludes any expenses except ' <u>allocated loss adjustment expenses</u> ' those attributable to specific claims.
C0140/R01 80	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/R01 80	Total Claims reported during the year, Closed Claims at the end of the year, settled with payment	Gross payments, net of salvage and subrogation, made during the current year in relation to claims reported during the year and settled with payments.

Bank of England

Prudential Regulation Authority

	ITEM	INSTRUCTIONS
	— Gross payments made during the current year	The amount includes all the elements that compose the claim itself but excludes any expenses except ' <u>allocated loss adjustment expenses</u> ' those attributable to specific claims.
C0160/R01 80	Total Claims reported during the year, Closed Claims at the end of the year, settled without any payment — Number of claims ended without any payment	Total number of claims reported during the year and settled without any payment.

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