

S.20.01. - Movements of RBNS Claims

General comments:

This Annex contains additional instructions in relation to the templates included in Annex I of this Regulation. The first column of the next table identifies the items to be reported by identifying the columns and lines as showed in the template in Annex I.

Provide 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).

This template must be filled for each Line of Business (12 LoB in total) with regards to gross and the 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.

This template is important both for assessing technical provisions (in order to have further information on the follow-up of claims), and for other general supervisory purposes (e.g. asses P&L stemming from the movements of the claims outstanding) and calculate different ratio (Loss ratio, average cost of claims, speed in the settlement of claims, etc.).

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

Information on historical data is not required but might be filled in a best effort basis. For the first reporting year only first year need to be reported. In the following years, for each year, information on one additional year shall be submitted up to the limit of 14 years.

Undertakings are required to report data on accident year or underwriting year basis, according to the convention eventually (if any) required at national level by the National Supervisory Authority responsible for the supervision. If no national convention then the undertaking may use accident or underwriting year according to hoe they manage each line of business. This shall be applied consistently over time.

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

	ITEM	INSTRUCTIONS
Z0010 (A01)	Line of business	Identification of the line of business 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
A02 Z0020 (A03)	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/ R0010 to R0160 (A1)	RBNS claims. Open Claims at the beginning of the year, Open Claims at the end of the period - Number of claims	The number of open claims at the beginning of the year and still open at the end of the reporting period, for each of the 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/ R0010 to R0160 (B1)	RBNS claims. Open Claims at the beginning of the year, Open Claims at the end of the period - Gross RBNS at the beginning of the year	The amount of gross RBNS Claims at the beginning of the year and still open at the end of the reporting period, for each of the 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.
C0040/ R0010 to R0160 (C1)	RBNS claims. Open Claims at the beginning of the year, Open Claims at the end of the period - Gross payments made during the current year	The amount of gross payments made during the current year regarding claims still open at the end of the reporting period, for each of the 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.
C0050/ R0010 to R0160 (D1)	RBNS claims. Open Claims at the beginning of the year, Open Claims at the end of the period - Gross RBNS at the end of the period	The amount of gross RBNS Claims at the end of the period regarding claims still open at the end of the reporting period, for each of the 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.
C0060/ R0010 to R0160 (E1)	RBNS claims. Open Claims at the beginning of the year, Closed Claims at the end of the period, settled - Number of claims ended with payments	The number of Claims open at the beginning of the year and closed at the end of the period and settled with payments, for each of the 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/ R0010 to R0160 (F1)	RBNS claims. Open Claims at the beginning of the year, Closed Claims at the end of the period, settled - Gross RBNS at the beginning of the year	The amount of gross RBNS Claims open at the beginning of the year and closed at the end of the period and settled with payments, for each of the 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.
C0080/ R0010 to R0160 (G1)	RBNS claims. Open Claims at the beginning of the year, Closed Claims at the end of the period, settled - Gross payments made during the current year	The amount of gross payments made during the current year regarding claims closed at the end of the reporting period and settled with payments, for each of the 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.
C0090/ R0010 to R0160 (H1)	RBNS claims. Open Claims at the beginning of the year, Closed Claims at the end of the period, 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 period and settled without any payment, for each of the 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/ R0010 to R0160 (I1)	RBNS claims. Open Claims at the beginning of the year, Closed Claims at the end of the period, settled without any payment - Gross RBNS at the beginning of the year referred to claims settled without any payment	The amount of gross RBNS Claims open at the beginning of the year and closed at the end of the period and settled without any payment and referred to claims settled without any payment, for each of the 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.

C0110/ R0010 to R0160 (J1)	Claims reported during the year, Open Claims at the end of the period - Number of claims	The number of claims reported during the year and still open at the end of the period, for each of the 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/ R0010 to R0160 (K1)	Claims reported during the year, Open Claims at the end of the period - Gross payments made during the current year	The amount of gross payments made during the current year regarding claims reported during the year and still open at the end of the reporting period, for each of the 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.
C0130/ R0010 to R0160 (L1)	Claims reported during the year, Open Claims at the end of the period - Gross RBNS at the end of the period	The amount of gross RBNS Claims at the end of the period regarding claims reported during the year and still open at the end of the reporting period, for each of the 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.
C0140/ R0010 to R0160 (M1)	Claims reported during the year, Closed Claims at the end of the period, settled - Number of claims ended with payments	The number of Claims reported during the year and closed at the end of the period and settled with payments, for each of the 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/ R0010 to R0160 (N1)	Claims reported during the year, Closed Claims at the end of the period, settled - Gross payments made during the current year	The amount of gross payments made during the current year regarding claims reported during the year and closed at the end of the period and settled with payments, for each of the 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.
C0160/ R0010 to R0160 (O1)	Claims reported during the year, Closed Claims at the end of the period, 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 period and settled without any payment, for each of the 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/ R0010 to R0160 (P1)	Reopen claims during the year, Open Claims at the end of the period - Number of claims	The number of Claims reopened during the year and still open at the end of the period, for each of the 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/ R0010 to R0160 (Q1)	Reopen claims during the year, Open Claims at the end of the period - Gross payments made during the current year	The amount of gross payments made during the current year regarding claims reopened during the year and still open at the end of the period, for each of the 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.
C0190/ R0010 to R0160 (R1)	Reopen claims during the year, Open Claims at the end of the period - Gross RBNS at the end of the period	The amount of gross RBNS Claims at the end of the period regarding claims reopened during the year and still open at the end of the period, for each of the 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.

C0200/ R0010 to R0160 (S1)	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 period and ended with payments, for each of the 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/ R0010 to R0160 (T1)	Reopen claims during the year, Closed Claims at the end of the period - Gross payments made during the current year	The amount of gross payments made during the current year regarding claims reopened during the year and closed at the end of the period with payments, for each of the 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.
C0110/ R0170 (J2)	Claims reported during the year, Open Claims at the end of the period - Number of claims	The number of claims reported during the year and still open at the end of the period, for the accident/underwriting year, regarding the reporting year N.
C0120/ R0170 (K2)	Claims reported during the year, Open Claims at the end of the period - Gross payments made during the current year	The amount of gross payments made during the current year regarding claims reported during the year and still open at the end of the reporting period, for the accident/ underwriting year, regarding the reporting year N.
C0130/ R0170 (L2)	Claims reported during the year, Open Claims at the end of the period - Gross RBNS at the end of the period	The amount of gross RBNS Claims at the end of the period regarding claims reported during the year and still open at the end of the reporting period, for the accident/ underwriting year, regarding the reporting year N.
C0140/ R0170 (M2)	Claims reported during the year, Closed Claims at the end of the period, settled - Number of claims ended with payments	The number of Claims reported during the year and closed at the end of the period and settled with payments, for the accident/ underwriting year, regarding the reporting year N.
C0150/ R0170 (N2)	Claims reported during the year, Closed Claims at the end of the period, settled - Gross payments made during the current year	The amount of gross payments made during the current year regarding claims reported during the year and closed at the end of the period and settled with payments, for the accident/ underwriting year, regarding the reporting year N.
C0160/ R0170 (O2)	Claims reported during the year, Closed Claims at the end of the period, 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 period and settled without any payment, for the accident/ underwriting year, regarding the reporting year N.
C0110/ R0180 (J3)	Total Claims reported during the year, Open Claims at the end of the period - Number of claims	Total number of claims reported during the year still open at the end of the period.
C0120/ R0180 (K3)	Total Claims reported during the year, Open Claims at the end of the period - Gross payments made during the current year	Total of gross payments made during the current year in relation to total number of claims reported during the year still open at the end of the period.
C0130/ R0180 (L3)	Total Claims reported during the year, Open Claims at the end of the period - Gross RBNS at the end of the period	Total of Gross RBNS at the end of the period in relation to total number of claims reported during the year still open at the end of the period.

C0140/ R0180 (M3)	Total Claims reported during the year, Closed Claims at the end of the period, settled - Number of claims ended with payments	Total number of claims reported during the year and closed through settled with payments.
C0150/ R0180 (N3)	Total Claims reported during the year, Closed Claims at the end of the period, settled - Gross payments made during the current year	Gross payments made during the current year in relation to claims reported during the year and closed through settled with payments.
C0160/ R0180 (O3)	Total Claims reported during the year, Closed Claims at the end of the period, settled without any payment - Number of claims ended without any payment	Total number of claims reported during the year and closed through settled without any payment.