

S.21.01. – Loss distribution profile non-life (old TP-E6)

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.

This annex relates to annual submission of information for individual undertakings.

The information is retrospective and shall be filled by every non-life insurer (including Non-SLT Health) only for the direct business. There shall be a separate template for each line of business (LOB).

The loss distribution profile non-life shows the distribution, in (predefined) brackets, of the claims incurred at the end of the financial year.

Claims incurred means the sum of gross claims paid and gross reported but not settled claims (RBNS) on a case by case basis for each and every single claim, open and closed, which belongs to a specific accident year/underwriting year (AY/UWY).

Information on historical data is not required but may 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 15 years.

	ITEM	INSTRUCTONS
Z0010 (A00)	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
Z0020 (A03)	Accident year / underwriting year	Report the standard used by the undertakings for reporting of templates S.19.01. The following closed list shall be used: 1 - Accident year 2 - Underwriting year
C0030/R0010 to R0210 (A1-A21)	Start claims incurred	Start amount of the interval of the corresponding bracket. In case the reporting currency is in Euros, one of the following 5 base options based on the normal loss distribution can be used: 1 - 20 brackets of 5,000 plus 1 extra open bracket for incurred losses => 100,000. 2 - 20 brackets of 50,000 plus 1 extra open bracket for incurred losses => 1 million. 3 - 20 brackets of 250,000 plus 1 extra open bracket for incurred losses => 5 million. 4 - 20 brackets of 1 million plus 1 extra open bracket for incurred losses > 20 million. 5 - 20 brackets of 5 million plus 1 extra open bracket for incurred

		<p>losses > 100 million.</p> <p>However, an undertaking shall use undertaking specific brackets, in particular when incurred losses < 100,000 to guarantee that the level of detail is sufficient to provide adequate insight in the distribution of the claims incurred.</p> <p>The option chosen needs to be used consistently over the reporting periods, unless the distribution of claims changes significantly.</p> <p>For different reporting currencies National Supervisory Authorities need to define the equivalent options for the amounts to be used in the 20 brackets.</p>
C0040/R0010 to R0200 (B1-B20)	End claims incurred	End amount of the interval of the corresponding bracket.
R0210/C0050, C0070, C0090, C0110, C0130, C0150, C0170, C0190, C0210, C0230, C0250, C0270, C0290, C0310, C0330 (C21)	Number of claims AY/UWY year N:N-14	The number of claims attributed to each of the accident/underwriting years N to N-14, whose claims incurred at the end of the current financial year falls within the start amount and end amount of the applicable bracket. The number of claims is the sum of the number of open claims at the end of the period plus the number of closed claimed ended with payments, in line with the ones considered in Movements of RBNS Claims (template S.20.01).
R0210/C0060, C0080, C0100, C0120, C0140, C0160, C0180, C0200, C0220, C0240, C0260, C0280, C0300, C0320, C0340 (D21)	Total claims incurred AY/UWY year N:N-14	<p>The accumulated and aggregated amount of claims incurred of all individual claims, attributed to each of the accident/underwriting years N to N-14, whose claims incurred at the end of the current financial year falls within the start amount and end amount of the applicable bracket.</p> <p>For smaller claims, estimations (e.g. default amount) are allowed as long as it is in line with the amounts considered in run-off triangles reported in Non-life Insurance Claims Information (Template S.19.01).</p> <p>Claims incurred means the sum of gross claims paid and gross reported but not settled claims (RBNS) on a case by case basis for each and every single claim, open and closed, which belongs to a specific accident year/underwriting year (AY/UWY).</p>
R0220/C0050, C0070, C0090, C0110, C0130, C0150, C0170, C0190, C0210, C0230, C0250, C0270, C0290, C0310, C0330 (C22)	Number of claims AY/UWY year N:N-14 - Total	Total of the aggregated number of claims for all brackets for each of the years N to N-14.
R0220/C0060, C0080, C0100, C0120, C0140, C0160, C0180, C0200, C0220, C0240, C0260, C0280, C0300, C0320, C0340 (D22)	Total claims incurred AY/UWY year N:N-14 - Total	Total of the aggregated claims incurred for all brackets for each of the years N to N-14.