

## S.21.01 – Loss distribution risk profile

### General comments:

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

The information shall be filled in relation to non-life business (including health insurance business other than that pursued on a similar basis to that of life insurance ("Non-SLT Health")) only for the direct business. There shall be a separate template for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.

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

Accumulated 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 or closed, which belongs to a specific accident year ("AY")/underwriting year ("UWY") (AY/UWY). Claims incurred amounts include all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims. Data regarding claims shall be reported net of salvage and subrogation. Historical data, starting from the first time application of Solvency II, is required.

Undertakings are required to report data on an accident year or underwriting year basis, in accordance with any requirements of the National Supervisory Authority. 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.

The default brackets to be used are defined in euros. For different reporting currencies each relevant supervisory authority shall define the equivalent options for the amounts to be used in the 20 brackets.

An undertaking may use undertaking specific brackets, in particular when incurred losses are lower than EUR 100 000. The brackets chosen shall be used consistently over the reporting periods, unless the distribution of claims changes significantly. In this case the undertaking shall notify the supervisory authority in advance, unless already specified by the supervisory authority.

	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

		<p>8 – General liability insurance</p> <p>9 – Credit and suretyship insurance</p> <p>10 – Legal expenses insurance</p> <p>11 – Assistance</p> <p>12 – Miscellaneous financial loss</p>
Z0020	Accident year / underwriting year	<p>Report the standard used by the undertakings for reporting of template S.19.01. The following closed list shall be used:</p> <p>1 – Accident year</p> <p>2 – Underwriting year</p>
C0030/R0010 to R0210	Start claims incurred	<p>Start amount of the interval of the corresponding bracket.</p> <p>In case the reporting currency is in Euros, one of the following 5 base options based on the normal loss distribution can be used:</p> <p>1 – 20 brackets of 5,000 plus 1 extra open bracket for accumulated incurred losses &gt; 100,000.</p> <p>2 – 20 brackets of 50,000 plus 1 extra open bracket for accumulated incurred losses &gt; 1 million.</p> <p>3 – 20 brackets of 250,000 plus 1 extra open bracket for accumulated incurred losses &gt; 5 million.</p> <p>4 – 20 brackets of 1 million plus 1 extra open bracket for accumulated incurred losses &gt; 20 million.</p> <p>5 – 20 brackets of 5 million plus 1 extra open bracket for accumulated incurred losses &gt; 100 million.</p> <p>However, an undertaking shall use undertaking specific brackets, in particular when accumulated incurred losses &lt; 100,000 to guarantee that the level of detail is sufficient to provide adequate insight in the distribution of the accumulated claims incurred, unless already specified by the supervisory authority.</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	End claims incurred	End amount of the interval of the corresponding bracket.
C0050, C0070, C0090, C0110, C0130, C0150, C0170, C0190, C0210, C0230, C0250, C0270, C0290, C0310, C0330 /R0010 to R0210	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 accumulated claims incurred at the end of the reporting year falls within the start amount and end amount of the applicable bracket. The number of claims is the sum of the accumulated number of open claims at the end of the period plus the accumulated number of closed claims ended with payments.
C0060, C0080, C0100, C0120, C0140, C0160, C0180, C0200, C0220, C0240, C0260, C0280, C0300, C0320, C0340 /R0010 to R0210	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 accumulated claims incurred at the end of the reporting 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>Accumulated 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>
C0050, C0070, C0090, C0110, C0130, C0150, C0170, C0190, C0210, C0230, C0250, C0270, C0290, C0310, C0330/ R0300	Number of claims AY/UWY year N:N-14 – Total	Total of the accumulated and aggregated number of claims for all brackets for each of the years N to N-14.

C0060, C0080, C0100, C0120, C0140, C0160, C0180, C0200, C0220, C0240, C0260, C0280, C0300, C0320, C0340 /R0300	Total claims incurred AY/UWY year N:N-14 – Total	Total of the accumulated and aggregated claims incurred for all brackets for each of the years N to N-14.
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