

### S.18.01 — Projection of future cash flows (Best Estimate — Non Life)

#### General Comments:

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

This template shall be reported for the material non-life line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, representing a coverage of 90% of the non-life technical provisions. Line of business shall be reported in accordance with the amount of technical provisions, i.e. the line of business with the highest amount of technical provisions.

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.

In case the undertaking uses simplifications for the calculation of technical provisions, for which an estimate of the expected future cash-flows arising from the contracts are not calculated, the information shall not be reported.

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;

	ITEM	INSTRUCTIONS
C0010/R0010 to R0310	Best Estimate Premium Provision (Gross) — Cash out-flows — Future Benefits	Amounts of all the expected payments to policyholders and beneficiaries as defined in Article 78 (3) of Directive 2009/138/EC, 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.
C0020/R0010 to R0310	Best Estimate Premium Provision (Gross) — Cash out-flows — Future expenses and other cash-out flows	Amount of expenses that will be incurred in servicing insurance and reinsurance obligations as defined in Article 78 (1) of Directive 2009/138/EC and in Article 31 of Delegated Regulation (EU) 2015/35 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.
C0030/R0010 to R0310	Best Estimate Premium Provision (Gross) — Cash in-flows — Future Premiums	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 premium provisions, from year 1 to year 30 and from year 31 and after.

C0040/R0010 to R0310	Best Estimate Premium Provision (Gross) — Cash in-flows — Other cash-in flows	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.
C0050/R0010 to R0310	Best Estimate Claims Provision (Gross) — Cash out-flows — Future Benefits	Amounts of all the expected payments to policyholders and beneficiaries as defined in Article 78 (3) of Directive 2009/138/EC, 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.
C0060/R0010 to R0310	Best Estimate Claims Provision (Gross) — Cash out-flows — Future Expenses and other cash-out flows	Amount of expenses that will be incurred in servicing insurance and reinsurance obligations as defined in Article 78 (1) of Directive 2009/138/EC 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.
C0070/R0010 to R0310	Best Estimate Claims Provision (Gross) — Cash in-flows — Future premiums	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.
C0080/R0010 to R0310	Best Estimate Claims Provision (Gross) — Cash in-flows — Other cash-in flows	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.
C0090/R0010 to R0310	Total recoverable from reinsurance (after the adjustment)	<p>Amount of undiscounted cash-flows expected for each year from year 1 to year 30 and from year 31 and after.</p> <p>The future cash-flows 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.</p>

C1000/R1000	Lines of business included	<p>Identify the material lines of business considered in this template.</p> <p>The following closed list of multi-selection choice shall be used:</p> <ul style="list-style-type: none"> <li>1 — 1 and 13 Medical expense insurance</li> <li>2 — 2 and 14 Income protection insurance</li> <li>3 — 3 and 15 Workers' compensation insurance</li> <li>4 — 4 and 16 Motor vehicle liability insurance</li> <li>5 — 5 and 17 Other motor insurance</li> <li>6 — 6 and 18 Marine, aviation and transport insurance</li> <li>7 — 7 and 19 Fire and other damage to property insurance</li> <li>8 — 8 and 20 General liability insurance</li> <li>9 — 9 and 21 Credit and suretyship insurance</li> <li>10 — 10 and 22 Legal expenses insurance</li> <li>11 — 11 and 23 Assistance</li> <li>12 — 12 and 24 Miscellaneous financial loss</li> <li>25 — Non-proportional health reinsurance</li> <li>26 — Non-proportional casualty reinsurance</li> <li>27 — Non-proportional marine, aviation and transport reinsurance</li> <li>28 — Non-proportional property reinsurance</li> </ul>
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