

S.21.03 — *Non-life distribution of underwriting underwriting risks — by sum insured*

General comments:

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

This template shall be reported for each material non-life line of Business for direct 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 threshold.

The underwriting risk portfolio is the distribution, in (predefined) brackets, of the sum insured of each and every single underwriting risk which have been accepted by the undertaking. The underwriting risk portfolio is per line of business. However, whereas some lines of business are reportable on a compulsory basis for all member states, the individual member states may also require compulsory basis reporting for further lines of business where deemed to be relevant. For certain lines of business, the template would not be applicable. (See also item Line of business).

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 sum insured is lower than EUR 100000. 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.

By default the reference date shall be the end of the reporting year, however if duly justified, the undertaking may choose the reference date of collecting the information from the policy administration. This means that the underwriting risk portfolio can be based for example on the same reference date that is used to collect similar information for the renewal of reinsurance treaties and facultative cover.

The sum insured relates to each and every individual underwriting risk, only looking at the main coverage of the policy per line of business, and means the highest amount that the insurer can be obliged to pay out. This means:

- If the sum insured of the additional cover for ‘Theft’ is lower than the sum insured of the main cover for ‘Fire and other damage’ (both belonging to the same line of business), the highest sum insured must be taken.
- A policy cover comprising a number of buildings across the country/car fleet etc must be broken down.
- If the risk has been accepted on a co-insurance basis, the insured sum indicates the maximum liability of the reporting non-life insurer.
- In case of joint liability through co-insurance, the part belonging to a defaulting co-insurer must be included in the sum insured as well.

	ITEMS	INSTRUCTIONS
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Z0010	Line of business	<p>Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported.</p> <p>First category: lines of business that are compulsory for all member states:</p> <ul style="list-style-type: none"> – Other motor insurance; – Marine, aviation and transport insurance; – Fire & other damage to property insurance; – Credit & Suretyship insurance. <p>Second category: lines of business that are compulsory at the discretion of each individual NSAs:</p> <ul style="list-style-type: none"> – Motor vehicle liability insurance; – General liability insurance; – Medical expense insurance; – Income protection insurance; – Worker's compensation insurance; – Miscellaneous financial loss; – Legal expenses insurance; – Assistance. <p>The following closed list shall be used:</p> <ol style="list-style-type: none"> 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
C0020/R0010–R0210	Start sum insured	Start amount of the interval within which the sum insured of the individual underwriting risk belongs and needs to be aggregated.

		<p>In case the reporting currency is in Euros, one of the following 5 base options for the distribution of the underwriting risks can be used:</p> <p>1 — 20 brackets of 25000 plus 1 extra bracket for Sum Insured > 500000.</p> <p>2 — 20 brackets of 50000 plus 1 extra bracket for Sum Insured > 1 million.</p> <p>3 — 20 brackets of 250000 plus 1 extra bracket for Sum Insured > 5 million.</p> <p>4 — 20 brackets of 1 million plus 1 extra bracket for Sum Insured > 20 million.</p> <p>5 — 20 brackets of 5 million plus 1 extra bracket for Sum Insured > 100 million.</p> <p>However, an undertaking shall use undertaking specific brackets, in particular when Sum Insured < 100000 to guarantee that the level of detail is sufficient to provide adequate insight in the distribution of the claims incurred, unless already specified by the supervisory authority.</p> <p>For policies where there is no Sum Insured defined in the policy the undertaking shall do their own estimations or use default values.</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>
C0030/R0010–R0200	End sum insured	End amount of the interval within which the sum insured of the individual underwriting risk belongs and needs to be aggregated.
C0040/R0010–R0210	Number of underwriting risks	The number of underwriting risks whose sum insured falls within the start amount and end amount of the applicable bracket.
C0040/R0220	Number of underwriting risks — Total	Total number of underwriting risks reported in all brackets.
C0050/R0010–R0210	Total sum insured	The aggregated amount of the sum insured, on a gross basis and using the reporting currency, of all the individual underwriting risks, whose sum insured falls

		within the start amount and end amount of the applicable bracket.
C0050/R0220	Total sum insured — Total	Total of the aggregated amounts of the sum insured, on a gross basis and using the reporting currency, of all the individual underwriting risks reported in all brackets.
C0060/R0010– R0210	Total annual written premium	The aggregated amount of the written premium as defined in Article 1(11) of Delegated Regulation (EU) 2015/35 of the underlying underwriting risks.
C0060/R0220	Total annual written premium — Total	Total of the aggregated amounts of the annual written premium reported in all brackets.



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