**Annex II**

**S.16.01. - Information on annuities stemming from Non-Life Insurance obligations (Old TP-F4)**

**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.

This template should be reported only for annuities formally settled stemming from non-life contracts and relating to health insurance obligations and relating to insurance obligations other than health insurance obligations.

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, provided that they use the same year consistently, year on year.

This template should be reported by non-life line of business originating the annuity and by currency, considering the following specifications:

* + 1. If the best estimate for the annuity claims provisions on a discounted basis from one non-life line of business represents more than 3% of the total best estimate for all annuity claims provisions the information shall be reported with the following split by currencies in addition to the total for the line of business:
       1. Amounts for the reporting currency;
       2. Amounts for any currency that represents more than 25% of the best estimate for the annuity claims provisions on a discounted basis in the original currency from that non-life line of business; or
       3. Amounts for any currency that represents less than 25% of the best estimate for the annuity claims provisions (discounted basis) in the original currency from that non-life line of business but more than 5% of total best estimate for all annuity claims provisions.
    2. , only the total for the line of business shall be reported
    3. The information shall be reported in the original currency of the contracts unless otherwise specified.

This template is interlinked with the non-Life template S.19.01. The sum of technical provisions in templates S.16.01 and S.19.01 for one non-life LoB represents the total claims best estimate originating from this LoB (also refer log to template S.19.01). All or part of an obligation moves from S.19.01 into S.16.01, when both of the conditions below are met:

1. All or part of the obligation has been formally settled as an annuity; and
2. a best estimate of an obligation formally settled as an annuity can be established using life techniques.

Formally settled as an annuity typically means that a legal process has ordered that the beneficiary is to receive payments as an annuity.

In the event that after an obligation has been formally settled as an annuity some of that obligation subsequently ends up being settled via a lump sum payment that was not in the original annuity payment order, the lump sum would be recorded as a payment in template S.16.01; i.e. there is no movement of claims data out of template S.16.01 and into S.19.01.

Amounts shall be reported by year of occurrence of the accidents that have originated the claims associated to annuities.

Year N is the reporting year.

**ITEM INSTRUCTIONS**

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| Z0010  (A00) | The related non-life line of business | Name of the line of business, as defined in Annex 1 of Delegated Regulation 2015/35. The origin of the liability (medical expense, income protection, workers' comp, motor liability etc.). All the figures in the template are stemming from the related line of business.  The following close 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 claims development.  The following close list shall be used:  1 - Accident year  2 - Underwriting year |
|  |  |  |
| Z0030  (A01) | Currency | Identify the ISO 4217 alphabetic code of the settlement currency of the obligation. All amounts are reported in the undertaking’s reporting currency.  This item shall be filled in with “Total” when reporting the total for the line of business. |
| Z0040 | Currency conversion | Identify if the information reported by currency is being reported in the original currency (default) or in the reporting currency (otherwise specified). The following close list shall be used:  1 – Original currency  2 – Reporting currency  Only applicable when reporting by currency. |
| **Information on year N:** | | |
| C0010/R0010  (H1) | The average interest rate | The average interest rate used in percentage (as a decimal) for the end of year N |
| C0010/R0020  (I1) | The average duration of the obligations | Average duration in years on total obligations basis for the end of the year N |
| C0010/R0030  (JI) | The weighted average age of the beneficiaries | The weight shall be the Best Estimate for annuity claims provisions at the end of year N. Age of beneficiaries calculated on a weighted average for total obligations.  The beneficiary is the person to whom the payments are reverting to, following the occurrence of a claim (that affects the insured person) which originates this type of payment. |
| **Annuities information:** | | |
| C0020/R0040-R0190  (A1-A16) | Undiscounted annuity claims provisions at the start of year N | Amount of annuity claims best estimate stemming from Non-Life Insurance obligations at beginning of year N.  This is a part of technical provisions set up during year N (Net movements between new reserves during N/release of serves during N) |
| C0030/R0040-R0190  (B1 – B16) | Undiscounted annuity claims provisions set up during year N | Total amount of annuity claims provisions stemming from Non-Life Insurance obligations set up during year N as at the moment they were first set up (i.e., where assumptions used were for the first time based on life techniques) |
| C0040/R0040-R0190  (C1 – C16) | Annuity payments paid during year N | Total amount of annuity payments stemming from Non-Life Insurance claims made during the calendar year N. |
| C0050/R0040-R0190  (D1 – D16) | Undiscounted annuity claims provisions at the end of year N | Total amount of annuity claims provisions stemming from Non-Life Insurance obligations at end of year N. |
| C0060/R0040-R0190  (E1 – E16) | Number of annuities obligations at the end of year N | Number of non-life insurance annuity obligations. |
| C0070/R0040-R0190  (F1 – F16) | Best Estimate for annuity claims provisions at the end of year N (discounted basis) | Best estimate covering annuities stemming from Non-Life Insurance Obligations at the end of calendar year N. |
| C0080/R0040-R0190  (G1 – G16) | Undiscounted development result | Undiscounted development result calculated as the undiscounted annuity claims provisions at the start of year N, plus the undiscounted annuity claims provisions set up during year N, minus annuity payments paid during year N and minus undiscounted annuity claims provisions at the end of year N. |
| C0020-C0080/R0200 | Total | Total amount of the undiscounted development result for all accident/underwriting years. |