

Q&A

QUESTION ID:

966

REGULATION REFERENCE:

(EU) No 2015/2450 - templates for the submission of information to the supervisory authorities

ARTICLE:

35

TEMPLATE:

S.30.03 S.30.04

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Question

C0170: we have a stop loss treaty where the retention is the result of the following rule:

- "20% de l'encaissement afférent aux contrats « dommages aux biens » §
- 50 % de l'encaissement afférent aux contrats « dommages aux biens » dont les capitaux totaux assurés (risques directs et pertes d'exploitation hors montants garantis au titre des risques locatifs pour les biens professionnels)
- 2 % de l'encaissement « contrats automobile - autres garanties »

This means that the priority is not a fixed percentage known at the beginning of the cover period. Could you kindly let me which solution has to be adopted:

1. in field S.30.03 C0200 set 999.99 and write a short description of the rule in field S.30.04 C0170 (annotations). Even if this last field is relevant to the reinsurers data
2. in field S.30.03 C0200 set an estimation of the priority.

EIOPA answer

Please see Q&A related to the template, in particular Q&A 912.

As retention is defined with reference to different risks ('dommages aux biens')

and 'contrats automobile - autres garanties') and assuming they are cumulative, the treaty should be reported in different rows, using the same codes but differentiating the LoB.

In relation to the reporting of the two different definition of the retention related to the 'l'encaissement afférent aux contrats « dommages aux biens »' an estimation of the priority be reported and an explanation should be included in the RSR.