



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem



Note on Completion of S.19.01.21 in SFCR

- As part of the Central Bank's data validation process, the Central Bank does a selection of checks on the data reported in the quantitative templates of the Solvency and Financial Condition Report (SFCR) against the data reported in the annual quantitative reporting templates (QRTs) submitted to the CBI.
- In most cases there is a clear one-to-one mapping from the values reported in the SFCR data to a value in the annual QRTs. However for S.19 (non-life claims triangles) the format of the data that has to be reported in SFCR is slightly different to the format reported in the annual QRTs.
- While the formats of the S.19 data reported in SFCR (S.19.01.21) and the S.19 data reported in the annual QRTs (S.19.01.01.01/02/03/04) are closely related there have been a number of issues with inconsistent values reported. This short note is intended to clarify the expected relationship between S.19 data in the SFCR and annual QRT.



Layout of S.19 data in Annual QRT and SFCR: Gross Claim Payments

Annual QRT: S19.01.01.01/02

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +		
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	In Current year	Sum of years (cumulative)
																		C0170	C0180
Prior	R0100	*																	
N-14	R0110																		
N-13	R0120																		
N-12	R0130																		
N-11	R0140																		
N-10	R0150																		
N-9	R0160																		
N-8	R0170																		
N-7	R0180																		
N-6	R0190																		
N-5	R0200																		
N-4	R0210																		
N-3	R0220																		
N-2	R0230																		
N-1	R0240																		
N	R0250																		
Total	R0260																		

SFCR: S19.01.21

		0	1	2	3	4	5	6	7	8	9	10 & +		
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	In Current year	Sum of years (cumulative)
													C0170	C0180
Prior	R0100	*												
N-9	R0160													
N-8	R0170													
N-7	R0180													
N-6	R0190													
N-5	R0200													
N-4	R0210													
N-3	R0220													
N-2	R0230													
N-1	R0240													
N	R0250													
Total	R0260													

Granularity of reporting:

- Reported by line of business.
- Reported by currency, including a “Total” currency segment.
- Reported for the last 15 accident/underwriting years plus a prior year entry.

Granularity of reporting:

- Single aggregate segment reported, including all lines of business in the reporting currency.
- Reported for the last 10 accident/underwriting years plus a prior year entry.

Mapping of S.19 data from Annual QRT to SFCR: Gross Claim Payments

Annual QRT: S19.01.01.01/02

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	In Current year	Sum of years (cumulative)
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Prior	R0100	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	61	61	
N-14	R0110															60	*	60	
N-13	R0120														59	*	*	59	
N-12	R0130												58	*	*	*	*	58	
N-11	R0140											57	*	*	*	*	*	57	
N-10	R0150										56	*	*	*	*	*	*	56	
N-9	R0160	1	11	20	28	35	41	46	50	53	55	*	*	*	*	*	*	55	62
N-8	R0170	2	12	21	29	36	42	47	51	54	*	*	*	*	*	*	*	54	63
N-7	R0180	3	13	22	30	37	43	48	52	*	*	*	*	*	*	*	*	52	64
N-6	R0190	4	14	23	31	38	44	49	*	*	*	*	*	*	*	*	*	49	65
N-5	R0200	5	15	24	32	39	45	*	*	*	*	*	*	*	*	*	*	45	66
N-4	R0210	6	16	25	33	40	*	*	*	*	*	*	*	*	*	*	*	40	67
N-3	R0220	7	17	26	34	*	*	*	*	*	*	*	*	*	*	*	*	34	68
N-2	R0230	8	18	27	*	*	*	*	*	*	*	*	*	*	*	*	*	27	69
N-1	R0240	9	19	*	*	*	*	*	*	*	*	*	*	*	*	*	*	19	70
N	R0250	10	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	10	71
Total	R0260																	72	

SFCR: S19.01.21

		0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	Sum of years (cumulative)
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0170	C0180
Prior	R0100	*	*	*	*	*	*	*	*	*	*	*	A	A
N-9	R0160	=1	=11	=20	=28	=35	=41	=46	=50	=53	=55	*	=55	=62
N-8	R0170	=2	=12	=21	=29	=36	=42	=47	=51	=54	*	*	=54	=63
N-7	R0180	=3	=13	=22	=30	=37	=43	=48	=52	*	*	*	=52	=64
N-6	R0190	=4	=14	=23	=31	=38	=44	=49	*	*	*	*	=49	=65
N-5	R0200	=5	=15	=24	=32	=39	=45	*	*	*	*	*	=45	=66
N-4	R0210	=6	=16	=25	=33	=40	*	*	*	*	*	*	=40	=67
N-3	R0220	=7	=17	=26	=34	*	*	*	*	*	*	*	=34	=68
N-2	R0230	=8	=18	=27	*	*	*	*	*	*	*	*	=27	=69
N-1	R0240	=9	=19	*	*	*	*	*	*	*	*	*	=19	=70
N	R0250	=10	*	*	*	*	*	*	*	*	*	*	=10	=71
Total	R0260												=72	B

Mapping of data from Annual QRT to SFCR for S.19 Gross Claim Payment:

- The S.19 annual QRT data has to be aggregated across all lines of business for the “Total” currency reported, to produce a single aggregated S.19.01.01.01/02.
- This aggregated S.19.01.01.01/02 is mapped to S.19.01.21 in the SFCR as follows:
 - The cells coloured green above are mapped one-to-one to as shown by the numbers above.
 - The yellow cells above are mapped as follows, A=56+57+58+59+60+61
 - The red cell above is mapped as follows, B=A+62+63+64+65+66+67+68+69+70+71
- Note that as per the EIOPA Q&A (number 1268) the amount reported in R0100/C0180 cell should be equal to the amount reported in R0100/C0170.

Layout of S.19 data in Annual QRT and SFCR: Gross Best Estimate

Annual QRT: S19.01.01.03/04

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +			Year end (discounted data)	
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350			C0360	
Prior	R0100	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*		Prior	R0100	
N-14	R0110																		N-14	R0110	
N-13	R0120																		N-13	R0120	
N-12	R0130														*	*	*		N-12	R0130	
N-11	R0140													*	*	*	*		N-11	R0140	
N-10	R0150											*	*	*	*	*	*		N-10	R0150	
N-9	R0160									*	*	*	*	*	*	*	*		N-9	R0160	
N-8	R0170								*	*	*	*	*	*	*	*	*		N-8	R0170	
N-7	R0180							*	*	*	*	*	*	*	*	*	*		N-7	R0180	
N-6	R0190							*	*	*	*	*	*	*	*	*	*		N-6	R0190	
N-5	R0200							*	*	*	*	*	*	*	*	*	*		N-5	R0200	
N-4	R0210					*	*	*	*	*	*	*	*	*	*	*	*		N-4	R0210	
N-3	R0220				*	*	*	*	*	*	*	*	*	*	*	*	*		N-3	R0220	
N-2	R0230			*	*	*	*	*	*	*	*	*	*	*	*	*	*		N-2	R0230	
N-1	R0240		*	*	*	*	*	*	*	*	*	*	*	*	*	*	*		N-1	R0240	
N	R0250	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*		N	R0250	
Total	R0260																	Total	R0260		

SFCR: S19.01.21

		0	1	2	3	4	5	6	7	8	9	10 & +			Year end (discounted data)	
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300			C0360	
Prior	R0100	*	*	*	*	*	*	*	*	*	*	*		Prior	R0100	
N-9	R0160													N-9	R0160	
N-8	R0170										*	*		N-8	R0170	
N-7	R0180									*	*	*		N-7	R0180	
N-6	R0190								*	*	*	*		N-6	R0190	
N-5	R0200							*	*	*	*	*		N-5	R0200	
N-4	R0210				*	*	*	*	*	*	*	*		N-4	R0210	
N-3	R0220			*	*	*	*	*	*	*	*	*		N-3	R0220	
N-2	R0230		*	*	*	*	*	*	*	*	*	*		N-2	R0230	
N-1	R0240	*	*	*	*	*	*	*	*	*	*	*		N-1	R0240	
N	R0250	*	*	*	*	*	*	*	*	*	*	*		N	R0250	
Total	R0260												Total	R0260		

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Granularity of reporting:

- Single aggregate segment reported, including all lines of business in the reporting currency.
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Mapping of S.19 data from Annual QRT to SFCR: Gross Best Estimate

Annual QRT: S19.01.01.03/04

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350
Prior	R0100	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	61
N-14	R0110															60	*
N-13	R0120														59	*	*
N-12	R0130													58	*	*	*
N-11	R0140												57	*	*	*	*
N-10	R0150											56	*	*	*	*	*
N-9	R0160	1	11	20	28	35	41	46	50	53	55	*	*	*	*	*	*
N-8	R0170	2	12	21	29	36	42	47	51	54	*	*	*	*	*	*	*
N-7	R0180	3	13	22	30	37	43	48	52	*	*	*	*	*	*	*	*
N-6	R0190	4	14	23	31	38	44	49	*	*	*	*	*	*	*	*	*
N-5	R0200	5	15	24	32	39	45	*	*	*	*	*	*	*	*	*	*
N-4	R0210	6	16	25	33	40	*	*	*	*	*	*	*	*	*	*	*
N-3	R0220	7	17	26	34	*	*	*	*	*	*	*	*	*	*	*	*
N-2	R0230	8	18	27	*	*	*	*	*	*	*	*	*	*	*	*	*
N-1	R0240	9	19	*	*	*	*	*	*	*	*	*	*	*	*	*	*
N	R0250	10	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*

		Year end (discounted data)
		C0360
Prior	R0100	62
N-14	R0110	63
N-13	R0120	64
N-12	R0130	65
N-11	R0140	66
N-10	R0150	67
N-9	R0160	68
N-8	R0170	69
N-7	R0180	70
N-6	R0190	71
N-5	R0200	72
N-4	R0210	73
N-3	R0220	74
N-2	R0230	75
N-1	R0240	76
N	R0250	77
Total	R0260	78

SFCR: S19.01.21

		0	1	2	3	4	5	6	7	8	9	10 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100	*	*	*	*	*	*	*	*	*	*	B
N-9	R0160	=1	=11	=20	=28	=35	=41	=46	=50	=53	=55	*
N-8	R0170	=2	=12	=21	=29	=36	=42	=47	=51	=54	*	*
N-7	R0180	=3	=13	=22	=30	=37	=43	=48	=52	*	*	*
N-6	R0190	=4	=14	=23	=31	=38	=44	=49	*	*	*	*
N-5	R0200	=5	=15	=24	=32	=39	=45	*	*	*	*	*
N-4	R0210	=6	=16	=25	=33	=40	*	*	*	*	*	*
N-3	R0220	=7	=17	=26	=34	*	*	*	*	*	*	*
N-2	R0230	=8	=18	=27	*	*	*	*	*	*	*	*
N-1	R0240	=9	=19	*	*	*	*	*	*	*	*	*
N	R0250	=10	*	*	*	*	*	*	*	*	*	*

		Year end (discounted data)
		C0360
Prior	R0100	C
N-9	R0160	=68
N-8	R0170	=69
N-7	R0180	=70
N-6	R0190	=71
N-5	R0200	=72
N-4	R0210	=73
N-3	R0220	=74
N-2	R0230	=75
N-1	R0240	=76
N	R0250	=77
Total	R0260	=78

Mapping of data from Annual QRT to SFCR for S.19 Gross Best Estimate:

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 - The cells coloured green above are mapped one-to-one to as shown by the numbers above.
 - The yellow cell above is mapped as follows, $B=56+57+58+59+60+61$
 - The orange cell above is mapped as follows, $C=62+63+64+65+66+67$

