

General insurance pricing information report forms (REP021, REP021a, REP021b, REP021c, REP021d and REP021e)

FCA Handbook reference: SUP 16 Annex 49AR

Notes for completing the forms are available in: SUP 16 Annex 49BG

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| Name of <i>firm</i> | |
|---------------------|--|
| (As entered in | |
| Connect) | |
| | |

Reporting period year ended

| 31/12/20xx | | |
|------------|--|--|
| | | |

All firms should complete REP021e. In addition:

- insurers and managing agents should complete REP021, REP021a and REP021b; and
- price-setting intermediaries should complete REP021c and REP021d.

General insurance pricing information – core product by channel

Only complete REP021 if your firm is an insurer or a managing agent

Nil Return Declaration

1. We want to declare a nil return (If yes, leave the Product Details and the table blank)

Product Details

In this section, user will be able to select the product type against which they want to report

2. Product Type

- Dropdown list:
- Motor cars
- Motor motorcycles including tricycles

Α

- Motor other
- Home buildings and contents
- Home buildings only
- Home contents only

| | | | | | | | Tenu | re | | | | |
|---------|--|----|----|----|----|----|------|----|----|----|----|------|
| | | ТО | T1 | T2 | Т3 | T4 | T5 | T6 | T7 | T8 | Т9 | T10+ |
| | | Α | В | С | D | E | F | G | Н | Ι | J | K |
| Product | information - Direct channel | | | | | | | | | | | |
| 3 | Total gross written premium (£) | | | | | | | | | | | |
| 4 | Average gross premium (£) | | | | | | | | | | | |
| 5 | Average prior year gross premium (£) | | | | | | | | | | | |
| 6 | Total number of policies incepted/renewed | | | | | | | | | | | |
| 7 | Total number of policies in force at the end of the reporting period | | | | | | | | | | | |
| 8 | Expected claims cost (£) | | | | | | | | | | | |
| 9 | Expected claims ratio (%) | | | | | | | | | | | |

Α



| | | Tenure | | | | | | | | | | | |
|----|---|--------|----|----|----|----|----|----|----|----|----|------|--|
| | | Т0 | T1 | T2 | Т3 | Т4 | T5 | Т6 | T7 | Т8 | Т9 | T10+ | |
| | Proportion of customers where the expected claims ratio is: | | | | | | | | | | | | |
| 10 | Greater than 0% but less than or equal to 10% | | | | | | | | | | | | |
| 11 | Greater than 10% but less than or equal to 20% | | | | | | | | | | | | |
| 12 | Greater than 20% but less than or equal to 30% | | | | | | | | | | | | |
| 13 | Greater than 30% but less than or equal to 40% | | | | | | | | | | | | |
| 14 | Greater than 40% but less than or equal to 50% | | | | | | | | | | | | |
| 15 | Greater than 50% but less than or equal to 60% | | | | | | | | | | | | |
| 16 | Greater than 60% but less than or equal to 70% | | | | | | | | | | | | |
| 17 | Greater than 70% but less than or equal to 80% | | | | | | | | | | | | |
| 18 | Greater than 80% | | | | | | | | | | | | |

| Product | information - Intermediated channel (net rated business) | | | | | |
|---------|--|------|------|------|--|--|
| 19 | Total gross written premium (£) | | | | | |
| 20 | Total net rated written premium (£) | | | | | |
| 21 | Average gross premium (£) | | | | | |
| 22 | Average net rated premium (£) | | | | | |
| 23 | Average prior year gross premium (£) | | | | | |
| 24 | Total number of policies incepted/renewed | | | | | |
| 25 | Total number of policies in force at the end of the reporting period | | | | | |
| 26 | Expected claims cost (£) | | | | | |
| 27 | Expected claims ratio (%) | | | | | |
| | Proportion of customers where the expected claims ratio is: | | | | | |
| 28 | Greater than 0% but less than or equal to 10% | | | | | |
| 29 | Greater than 10% but less than or equal to 20% | | | | | |
| 30 | Greater than 20% but less than or equal to 30% | | | | | |
| 31 | Greater than 30% but less than or equal to 40% | | | | | |
| 32 | Greater than 40% but less than or equal to 50% | | | | | |
| 33 | Greater than 50% but less than or equal to 60% | | | | | |
| 34 | Greater than 60% but less than or equal to 70% | | | | | |
| 35 | Greater than 70% but less than or equal to 80% | | | | | |
| 36 | Greater than 80% | | | | | |
| Product | information - Intermediated channel (gross rated business) | | | | | |
| 37 | Total gross written premium (£) | | | | | |
| 38 | Average gross premium (£) | | | | | |
| 39 | Average prior year gross premium (£) | | | | | |
| 40 | Total number of policies incepted/renewed | | | | | |
| 41 | Total number of policies in force at the end of the reporting period | | | | | |
| 42 | Expected claims cost (£) | | | | | |
| 43 | Expected claims ratio (%) | | | | | |
| | Proportion of customers where the expected claims ratio is: | | | | | |
| 44 | Greater than 0% but less than or equal to 10% | | | | | |
| 45 | Greater than 10% but less than or equal to 20% | | | | | |
| 46 | Greater than 20% but less than or equal to 30% | | | | | |
| 47 | Greater than 30% but less than or equal to 40% | | | | | |
| 48 | Greater than 40% but less than or equal to 50% | | | | | |
| 49 | Greater than 50% but less than or equal to 60% | | | | | |
| 50 | Greater than 60% but less than or equal to 70% | | | | | |
| 51 | Greater than 70% but less than or equal to 80% | | | | | |
| 52 | Greater than 80% | | | | | |

| Produc | t information - Price comparison website channel | | | | | |] |
|--------|--|-------|--|--|---|---|---|
| 53 | Total gross written premium (£) | | | | | | |
| 54 | Average gross premium (f) | | | | 1 | 1 | |
| 55 | Average prior year gross premium (£) | | | | | | |
| 56 | Total number of policies incepted/renewed | | | | 1 | 1 | |
| 57 | Total number of policies in force at the end of the reporting period | | | | | | |
| 58 | Expected claims cost (£) | | | | | | |
| 59 | Expected claims ratio (%) | | | | | | |
| | Proportion of customers where the expected claims ratio is: | · | | | | | |
| 60 | Greater than 0% but less than or equal to 10% | | | | | | |
| 61 | Greater than 10% but less than or equal to 20% | | | | | | |
| 62 | Greater than 20% but less than or equal to 30% | | | | | | |
| 63 | Greater than 30% but less than or equal to 40% | | | | | | |
| 64 | Greater than 40% but less than or equal to 50% | | | | | | |
| 65 | Greater than 50% but less than or equal to 60% | | | | | | |
| 66 | Greater than 60% but less than or equal to 70% | | | | | | |
| 67 | Greater than 70% but less than or equal to 80% | | | | | | |
| 68 | Greater than 80% | | | | | | |
| Produc | t information - Affinity/Partnerships channel (net rated business) | | | | | | |
| 69 | Total gross written premium (£) | | | | | | |
| 70 | Total net rated written premium (£) | | | | | | |
| 71 | Average gross premium (£) | | | | | | |
| 72 | Average net rated premium (£) | | | | | | |
| 73 | Average prior year gross premium (£) | | | | | | |
| 74 | Total number of policies incepted/renewed | | | | | | |
| 75 | Total number of policies in force at the end of the reporting period | | | | | | |
| 76 | Expected claims cost (£) | | | | | | |
| 77 | Expected claims ratio (%) | | | | | | |
| | Proportion of customers where the expected claims ratio is: | | | | | | |
| 78 | Greater than 0% but less than or equal to 10% | | | | | | |
| 79 | Greater than 10% but less than or equal to 20% | | | | | | |
| 80 | Greater than 20% but less than or equal to 30% | | | | | | |
| 81 | Greater than 30% but less than or equal to 40% | | | | | | |
| 82 | Greater than 40% but less than or equal to 50% | | | | | | |
| 83 | Greater than 50% but less than or equal to 60% | | | | | | |
| 84 | Greater than 60% but less than or equal to 70% | | | | | | |
| 85 | Greater than 70% but less than or equal to 80% | | | | | | |
| 86 | Greater than 80% | | | | | | |

| Product in | information - Affinity/Partnerships channel (gross rated business) | |
|------------|--|--|
| 87 | Total gross written premium (£) | |
| 88 | Average gross premium (£) | |
| 89 | Average prior year gross premium (£) | |
| 90 | Total number of policies incepted/renewed | |
| 91 | Total number of policies in force at the end of the reporting period | |
| 92 | Expected claims cost (£) | |
| 93 | Expected claims ratio (%) | |
| | Proportion of customers where the expected claims ratio is: | |
| 94 | Greater than 0% but less than or equal to 10% | |
| 95 | Greater than 10% but less than or equal to 20% | |
| 96 | Greater than 20% but less than or equal to 30% | |
| 97 | Greater than 30% but less than or equal to 40% | |
| 98 | Greater than 40% but less than or equal to 50% | |
| 99 | Greater than 50% but less than or equal to 60% | |
| 100 | Greater than 60% but less than or equal to 70% | |
| 101 | Greater than 70% but less than or equal to 80% | |
| 102 | Greater than 80% | |
| | information - Total (aggregated for all channels) | |
| 103 | Total gross written premium (£) | |
| 104 | Average gross premium (£) | |
| 105 | Average prior year gross premium (£) | |
| 106 | Total number of policies incepted/renewed | |
| 107 | Total number of policies in force at the end of the reporting period | |
| 108 | Expected claims cost (£) | |
| 109 | Expected claims ratio (%) | |
| | Proportion of customers where the expected claims ratio is: | |
| 110 | Greater than 0% but less than or equal to 10% | |
| 111 | Greater than 10% but less than or equal to 20% | |
| 112 | Greater than 20% but less than or equal to 30% | |
| 113 | Greater than 30% but less than or equal to 40% | |
| 114 | Greater than 40% but less than or equal to 50% | |
| 115 | Greater than 50% but less than or equal to 60% | |
| 116 | Greater than 60% but less than or equal to 70% | |
| 117 | Greater than 70% but less than or equal to 80% | |
| 118 | Greater than 80% | |

General insurance pricing information – core product financial year end reporting

Only complete REP021a if your firm is an insurer or a managing agent

Nil Return Declaration

1. We want to declare a nil return (*If yes, leave the Product Details and the table blank*)

Product Details

In this section user will be able to select the product type against which they want to report

2. Product Type

Α

Dropdown list:

- Motor cars
- Motor motorcycles including tricycles
- Motor other
- Home buildings and contents
- Home buildings only
- Home contents only

Α

| | | In total (not split by tenure) |
|----|--|--------------------------------|
| 3 | Total earned premium (£) | |
| 4 | Average earned premium (£) | |
| 5 | Gross incurred claims ratio for the current reporting period (with IBNR/IBNER) (%) | |
| 6 | Developed gross incurred claims ratio for the reporting period 1 year prior to the current period (%) | |
| 7 | Developed gross incurred claims ratio for the reporting period 2 years prior to the current period (%) | |
| 8 | Developed gross incurred claims ratio for the reporting period 3 years prior to the current period (%) | |
| 9 | Total prior years' reserve releases (£) | |
| 10 | Total prior years' reserve strengthening (£) | |



General insurance pricing information for closed books of business Sub-set of information in REP021

Only complete REP021b if your firm is an insurer or a managing agent Nil Return Declaration

1. We want to declare a nil return *(If yes, leave the Product Details and the table blank)*

Product Details

In this section user will be able to select the product type against which they want to report

2. Product Type

Α

Dropdown list:

- Motor cars
- Motor motorcycles including tricycles
- Motor other
- Home buildings and contents
- Home buildings only
- Home contents only

3. Closed book

Dropdown list:

Book with 10,000 policies or more

• Aggregated reporting for closed books with

<u>A</u>

less than 10,000 policies each

Description of book

В

Free text up to 400 characters

| | | | | | | | Tenur | е | | | | |
|---|--------------------------------------|----|----|----|----|----|-------|----|----|----|----|------|
| | | Т0 | T1 | T2 | Т3 | T4 | T5 | T6 | T7 | T8 | Т9 | T10+ |
| | | Α | В | С | D | E | F | G | Н | Ι | J | K |
| 4 | Total gross written premium (£) | | | | | | | | | | | |
| 5 | Average gross premium (£) | | | | | | | | | | | |
| 6 | Average prior year gross premium (£) | | | | | | | | | | | |



+

| 7 | Total number of policies incepted/renewed | | | | | | |
|----|--|--|--|--|--|--|--|
| 8 | Total number of policies in force at the end of the reporting period | | | | | | |
| 9 | Expected claims cost (£) | | | | | | |
| 10 | Expected claims ratio (%) | | | | | | |
| | Proportion of customers where the expected claims ratio is: | | | | | | |
| 11 | Greater than 0% but less than or equal to 10% | | | | | | |
| 12 | Greater than 10% but less than or equal to 20% | | | | | | |
| 13 | Greater than 20% but less than or equal to 30% | | | | | | |
| 14 | Greater than 30% but less than or equal to 40% | | | | | | |
| 15 | Greater than 40% but less than or equal to 50% | | | | | | |
| 16 | Greater than 50% but less than or equal to 60% | | | | | | |
| 17 | Greater than 60% but less than or equal to 70% | | | | | | |
| 18 | Greater than 70% but less than or equal to 80% | | | | | | |
| 19 | Greater than 80% | | | | | | |

Only complete REP021c for the business for which your firm is acting as a price-setting intermediary

Nil Return Declaration

1. We want to declare a nil return (*If yes, leave the Product Details and the table blank*)

Product Details

In this section user will be able to select the product type against which they want to report

2. Product Type

Dropdown list:

- Motor cars
- Motor motorcycles including tricycles

Α

- Motor other
- Home buildings and contents
- Home buildings only
- Home contents only

| | | | | | | | Tenu | re | | | | |
|-----------|--|----|----|----|----|----|------|----|----|----|----|------|
| | | ТО | T1 | T2 | Т3 | T4 | T5 | T6 | T7 | Т8 | Т9 | T10+ |
| | | Α | В | С | D | E | F | G | н | I | J | K |
| Product 1 | Information - Direct channel | | | | | | | | | | | |
| 3 | Total gross written premium (£) | | | | | | | | | | | |
| 4 | Total net rated written premium (£) | | | | | | | | | | | |
| 5 | Average gross premium (£) | | | | | | | | | | | |
| 6 | Average net rated premium (£) | | | | | | | | | | | |
| 7 | Average prior year gross premium (£) | | | | | | | | | | | |
| 8 | Total number of policies incepted/renewed | | | | | | | | | | | |
| 9 | Total number of policies in force at the end of the reporting period | | | | | | | | | | | |
| Product i | information - Intermediated channel | | | | | | | | | | | |
| 10 | Total gross written premium (£) | | | | | | | | | | | |
| 11 | Total net rated written premium (£) | | | | | | | | | | | |
| 12 | Average gross premium (£) | | | | | | | | | | | |
| 13 | Average net rated premium (£) | | | | | | | | | | | |



| 14 | Average prior year gross premium (£) | | | | | | | |
|-----------|--|------|-------|---|---|---|---|------|
| 15 | Total number of policies incepted/renewed | | | | | | | |
| 16 | Total number of policies in force at the end of the reporting period | | | | | | | |
| Product i | nformation - Price comparison website channel | | | | | | | |
| 17 | Total gross written premium (£) | | | | | | | |
| 18 | Total net rated written premium (£) | | | | | | | |
| 19 | Average gross premium (£) | | | | | | | |
| 20 | Average net rated premium (£) | | | | | | | |
| 21 | Average prior year gross premium (£) | | | | | | | |
| 22 | Total number of policies incepted/renewed | | | | | | | |
| 23 | Total number of policies in force at the end of the reporting period | | | | | | | |
| Product i | nformation - Affinity/Partnerships channel | | | | | | | |
| 24 | Total gross written premium (£) | | | | | | | |
| 25 | Total net rated written premium (£) | | | | | | | |
| 26 | Average gross premium (£) | | | | | | | |
| 27 | Average net rated premium (£) | | | | | | | |
| 28 | Average prior year gross premium (£) | | | | | | | |
| 29 | Total number of policies incepted/renewed | | | | | | | |
| 30 | Total number of policies in force at the end of the reporting period | | | | | | | |
| Product i | nformation - Total (aggregated for all channels) | | - | _ | _ | _ | _ | |
| 31 | Total gross written premium (£) | | | | | | | |
| 32 | Total net rated written premium (£) | | | | | | | |
| 33 | Average gross premium (£) | | | | | | | |
| 34 | Average net rated premium (£) | | | | | | | |
| 35 | Average prior year gross premium (£) | | | | | | | |
| 36 | Total number of policies incepted/renewed | | | | | | | |
| 37 | Total number of policies in force at the end of the reporting period | | | | | | | |

General insurance pricing information for closed books of business Sub-set of information in REP021c

Only complete REP021d for the business for which your firm is acting as a price-setting intermediary Nil Return Declaration

1. We want to declare a nil return (If yes, leave the Product Details and the table blank)

Product Details

In this section user will be able to select the product type against which they want to report

2. Product Type

Α

Dropdown list:

- Motor cars
- Motor motorcycles including tricycles
- Motor other
- Home buildings and contents
- Home buildings only
- Home contents only

3. Closed book

Α

Dropdown list:

• Book with 10,000 policies or more

• Aggregated reporting for closed books with

less than 10,000 policies each

Description of book

В

Free text up to 400 characters

| | | Tenure | | | | | | | | | | |
|---------|--|--------|----|----|----|----|----|----|----|----|----|------|
| Complet | Complete this section for each closed book | | T1 | Т2 | Т3 | T4 | Т5 | Т6 | T7 | Т8 | Т9 | T10+ |
| | | Α | В | С | D | Ε | F | G | Н | I | J | К |
| 4 | Total gross written premium (£) | | | | | | | | | | | |
| 5 | Total net rated written premium (£) | | | | | | | | | | | |

Yes/No





| 6 | Average gross premium (£) | | | | | | |
|----|--|--|--|--|--|--|--|
| 7 | Average net rated premium (£) | | | | | | |
| 8 | Average prior year gross premium (£) | | | | | | |
| 9 | Average prior year net rated premium (£) | | | | | | |
| 10 | Total number of policies incepted/renewed | | | | | | |
| 11 | Total number of policies in force at the end of the reporting period | | | | | | |

General insurance pricing information – Premium finance, add-ons and fees charges

All firms should complete REP021e for:

a) premium finance – for insurers and intermediaries the business where they set the price and where the price is not set by an insurer or an intermediary the business must be reported by the customer-facing firm;

b) add-ons – the business where they set the price; and

c) fees and charges in addition to the premium – the fees charged by the firm.

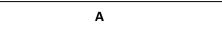
Nil Return Declaration

1. We want to declare a nil return (If yes, leave the Product Details and the table blank)

Product Details

In this section user will be able to select the product type against which they want to report

2. Product Type



Dropdown list:

Motor

• Home

| | | Tenure | | | | | | | | | | |
|------------|--|--------|----|----|----|----|----|----|----|----|----|------|
| Product in | Iformation - Premium finance | T0 | T1 | T2 | Т3 | T4 | T5 | Т6 | T7 | Т8 | Т9 | T10+ |
| | | Α | В | С | D | E | F | G | Н | I | J | К |
| 3 | Total charged (£) for retail premium finance in the reporting period | | | | | | | | | | | |
| 4 | Number of core motor and home and any add-on policies incepted with retail | | | | | | | | | | | |
| | premium finance in the reporting period | | | | | | | | | | | |
| | Number of policies incepted/or renewed in the reporting period with | | | | | | | | | | | |
| | an APR: | | | | | | | | | | | |
| 5 | Of 0% | | | | | | | | | | | |
| 6 | Between 0.1% to 9.9% | | | | | | | | | | | |
| 7 | Between 10% to 19.9% | | | | | | | | | | | |
| 8 | Between 20% to 29.9% | | | | | | | | | | | |
| 9 | Between 30% to 39.9% | | | | | | | | | | | |
| 10 | Between 40% to 49.9% | | | | | | | | | | | |
| 11 | 50% or more | | | | | | | | | | | |
| Product in | formation - Add-ons | | | | | | | | | | | |



| 12 | Total gross written premiums (£) for add-ons incepted or renewed in the reporting period | | | | | | | | | | |
|---------|--|--|--|--|--|--|--|--|--|--|--|
| 13 | Number of add-ons incepted or renewed in the reporting period | | | | | | | | | | |
| Product | Product information - Fees and charges in addition to the premium | | | | | | | | | | |
| 14 | Total pre-contractual fees/charges (£) charged to customers in the reporting period | | | | | | | | | | |
| 15 | Average pre-contractual fees/charges (£) per customer who was charged a fee in the reporting period | | | | | | | | | | |
| 16 | Total post-contractual fees/charges (£) charged to customers in the reporting period | | | | | | | | | | |
| 17 | Average post-contractual fees/charges (\pounds) per customer who was charged a fee in the reporting period | | | | | | | | | | |