**Annex VIII – Non-Life & Health NSLT underwriting risk Structured template Instructions**

**INTERNAL MODEL: NON-LIFE & HEALTH NSLT UNDERWRITING RISK**

**General comments:**

This template collects information on Non-Life and Health NSLT underwriting risk in the following different risk granularities gross and net of reinsurance[[1]](#footnote-2):

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| Risks | Description |
| Premium & Reserve Risk | Premium and Reserve Risk data including Cat |
| Catastrophe Risk (Cat) | Catastrophe Risk data |
| Premium & Reserve Risk (Excluding explicit Cat) | Premium and Reserve Risk data excluding explicit Cat |
| Premium Risk | The premium risk distribution should be such that its mean reflects an expected profit or loss including the movement of Premium Provisions over the year.  Results should exclude Cat |
| Reserve Risk | The Reserve Risk distribution should be such that its mean is approximately zero, as there is no expected profit in a Best Estimate.  Results should exclude Cat |
| Within Premium and Reserve Risk the following two segmentations are requested | * **Solvency 2 Lines of Business (S2LoB)**: As defined in Annex II of the Delegated Regulation, based on lines of business (LoBs) defined in Annex I. * **Internal Model Lines of Business (IntLoB)**: Is understood as the most granular level from the internal model direct outputs at which the probability distribution function of the losses and SCR are available. IntLoBs are expected to be used for internal reporting as well as the management of the capital positions by the undertaking. IntLoBs typically are close to the parameterisation level. They should enable an understanding of the internal model specific behaviour. |

Overall the following applies:

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| Topic | Description |
| Discounting | Monetary amounts of this template are discounted |
| Percentiles | High percentiles represent adverse results for the undertaking since the underlying distribution is a loss distribution (i.e. 99.5 is used for the SCR calculation). |
| Availability of figures | In general it is expected that the requested figures are available at both granularities (internal or Solvency 2 LoBs) and consistently reported for each of these 2 granularities to the extent possible (means add up, etc.). |
| Diversification | The word diversified is in this template used to differentiate between different levels of granularity (e.g. diversified reserve risk is the overall aggregated reserve risk in comparison to the sum of undiversified S2LoBs). |

Because there are different ways of modelling these risks, undertakings are not requested to change their internal model to be able to follow the structure of the codes. So if undertakings model the catastrophe risk together with the risk of premiums and/or reserves, then they should not fill in section “Distribution of losses from catastrophe perils”. In addition, if undertakings obtain a specific distribution of premium and reserve risks for Health NSLT underwriting risk and a separate one for non-life underwriting risk without aggregating the two together, the information will be included in “OVERALL HEALTH NSLT GROSS OF REINSURANCE” – “OVERALL HEALTH NSLT NET OF REINSURANCE” sections and “OVERALL NON-LIFE GROSS OF REINSURANCE” – “OVERALL NON-LIFE NET OF REINSURANCE” sections respectively. Otherwise, “OVERALL NON-LIFE GROSS OF REINSURANCE” – “OVERALL NON-LIFE NET OF REINSURANCE” sections should not be reported.

The Occurrence Exceedance Probability (OEP) is the probability that the associated loss level will be exceeded by any event in any given year. It is used when the insurance program is written on an occurrence basis, or when the loss associated with one event is important.

The Aggregate Exceedance Probability (AEP) is the probability that the associated loss level will be exceeded by the aggregated losses in any given year, and is used when the insurance program is written on an aggregate basis.

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| **CODE** | **ITEM** | **INSTRUCTIONS** |
| **GENERAL INFORMATION** | | |
| NL\_QUE\_XXX\_R1\_C1 | Is SCR risk measure for Premium risk centred? | Options from a closed list:  Yes – SCR is measured as deviation from the expected result (Centred risk). Please describe in code NL\_QUE\_XXX\_R2\_C1.  No – SCR is measured as deviation from zero (Non-centred risk). Please describe in code NL\_QUE\_XXX\_R2\_C1.  Other – Please describe in code NL\_QUE\_XXX\_R2\_C1. |
| NL\_QUE\_XXX\_R2\_C1 | Short description of SCR risk measure used for Premium risk | Describe the way in which the Internal Model SCR risk measure for Premium risk is derived ( e.g. from the “economic” Profit and Loss distribution).  Use as reference point the metric defined for the SCR in Article 101 of the Solvency II Directive and go through all aspects where your approach may differ (e.g. deviations from the VaR 1/200, the 1-year time horizon of risk, risk as deviation from the expected result, etc).  If the approved Internal Model risk measure complies with the risk measure as defined by Artcile 101 of the Solvency II Directive please confirm by inserting “Internal Model risk measure as defined in Artcile 101 of the Solvency II directive”. |
| NL\_QUE\_XXX\_R3\_C1 | Is SCR risk measure for Reserve risk centred? | Options from a closed list:  Yes – Risk Capital includes a deviation from the expected result (centred risk). Please describe in code NL\_QUE\_XXX\_R4\_C1.  No – Risk Capital includes a deviation from zero (Non-centred risk). Please describe in code NL\_QUE\_XXX\_R4\_C1.  Other – Please describe in code NL\_QUE\_XXX\_R4\_C1. |
| NL\_QUE\_XXX\_R4\_C1 | Short description of SCR risk measure used for Reserve risk | Describe the way the in which Internal Model the SCR risk measure for Reserve risk is derived ( e.g. from the economic Profit and Loss distribution).  Use as reference point the standard metric used for the SCR under Solvency II Directive Section 4 Subsection 1 & 2 (Focus in particular on Article 101, 104, 105, 108) under Solvency II and go through all aspects where your approach may differ (e.g. deviations from the VaR 1/200, the 1-year time horizon of risk, risk as deviation from the expected result, going concern, etc).  If the approved Internal Model risk measure complies with all assumeptions of Section 4 Subsection 2 please confirm by inserting “Internal Model risk measure in line with Standard Formula risk measure definition” |
| NL\_QUE\_XXX\_R5\_C1 | Is SCR risk measure for Catastrophe risk centred? | Options from a closed list:  Yes – Risk Capital includes a deviation from the expected result (centred risk). Please describe in code NL\_QUE\_XXX\_R6\_C1.  No – Risk Capital includes a deviation from zero (Non-centred risk). Please describe in code NL\_QUE\_XXX\_R6\_C1.  Other – Please describe in code NL\_QUE\_XXX\_R6\_C1. |
| NL\_QUE\_XXX\_R6\_C1 | Short description of SCR risk measure used for Catastrophe risk | Describe the way the in which the Internal Model SCR risk measure for Catastrophe risk is derived. ( e.g. from the economic Profit and Loss distribution).  Use as reference point the standard metric used for the SCR under Solvency II Directive Section 4 Subsection 1 & 2 (Focus in particular on Article 101, 104, 105, 108) under Solvency II and go through all aspects where your approach may differ (e.g. deviations from the VaR 1/200, the 1-year time horizon of risk, risk as deviation from the expected result, going concern, etc).  If the approved Internal Model risk measure complies with all assumeptions of Section 4 Subsection 2 please confirm by inserting “Internal Model risk measure in line with Standard Formula risk measure definition” |
| **GROSS RESERVE RISK MODEL DATA** | | |
| NL\_\*\_\*\_R1\_C\* | Diversified reserve risk excluding explicit Catastrophe Risk | Aggregate reserve risk gross of reinsurance after applying diversification effects among different risks.  It will include catastrophe risk if it is modelled jointly with the reserve risk, otherwise catastrophe risk will be reported using separate codes described in the “DISTRIBUTION OF LOSSES FROM CATASTROPHE PERILS” section of this LOG file. |
| NL\_RSIILOB\_XXX\_R2\_C1  To  NL\_RSIILOB\_XXX\_R29\_C1 | Line of Business | List of Solvency 2 Non-life line of business in the order they appear in Annex I Delegated Regulation 2015/35. R2 contains the first one in the Directive, R3 the second one and so on. If only the last one is used by the undertaking then only R29 should be used. |
| NL\_RINTLOB\_XXX\_R30\_C1  To  NL\_RINTLOB\_XXX\_RXX\_C1 | Line of Business | Name of the internal line of business used by the undertaking. |
| NL\_RMAP\_XXX\_R30\_C2  To  NL\_RMAP\_XXX\_RXX\_C2 | Map to Solvency II line of business | Line of business defined by Annex I Delegated Regulation 2015/35. It is expected the insurance and reinsurance undertakings indicate in which Solvency II LoB each internal LoB should be included.  In case one Internal LoB is split to a number of Solvency 2 LoBs it needs to be reported with the respective proportion for every Solvency II LoB. |
| The following apply for the rest of the section:  Data in rows R2 to R29 shall be split according to line of business defined by Annex I Delegated Regulation 2015/35 (Solvency II LoBs).  Data in rows R30 to RXX shall be split according to the internal lines of business used by the insurance and reinsurance undertakings in their internal model. Internal line of business may or may not coincide with the category of business lines established in Solvency II. | | |
| NL\_REXP\_GRO\_R1\_C3  To  NL\_REXP\_GRO\_RXX\_C3 | Provision for claims outstanding - discounted | The best estimate of claims (gross of reinsurance) that have not been settled. It includes all claims not yet settled, reported and not reported. Based on article 77 solvency II Directive, the best estimate corresponds to the probability-weighted average of future cash-flows, taking account of the time value of money (expected present value of future cash-flows), using the relevant risk-free interest rate term structure. |
| NL\_REXP\_GRO\_R1\_C4  To  NL\_REXP\_GRO\_RXX\_C4 | Premium Provision - discounted (only if premium provision allocated to reserve risk) | The discounted sum of future cash flows that comprise the premium provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance regarding direct and accepted business. This cell should be filled in if the premium provision at the reporting reference date is allocated to reserve risk. |
| NL\_RSCR\_GRO\_R1\_C5  To  NL\_RSCR\_GRO\_RXX\_C5 | Solvency Capital Requirement | This is the amount of funds that insurance and reinsurance companies need to face its risks. It is required to identify the solvency capital requirement for each internal line of business, SII LoB and aggregate level based on gross of reinsurance data.  This cell represents the stand-alone risk of the respective granularity with the approved risk measure of the Internal Model. |
| NL\_RSPR\_GDI\_R1\_C6  To  NL\_RSPR\_GDI\_RXX\_C6 | Simulated (output) mean | This is the mean of the probability distribution  of the future cash out-flows relating to claims events on an one-year time horizon basis as at the reporting reference date. It is the output obtained based on the simulation process (gross of reinsurance and on a discounted basis). |
| NL\_RSPR\_GDI\_R1\_C7  To  NL\_RSPR\_GDI\_RXX\_C7 | Simulated (output) standard deviation | This is the standard deviation of the probability distribution of the future cash out-flows (Combined ratio styled) relating to claims events on an one-year time horizon basis as at the reporting reference date. It is the output obtained based on the simulation process (gross of reinsurance and on a discounted basis). |
| NL\_RSPR\_GDI\_R1\_C8  To  NL\_RSPR\_GDI\_RXX\_C23 | Percentiles from 0.001 to 0.999 (see Annex XII for the required percentiles) | The undertaking is expected to indicate the amounts of the percentiles required in the table related to the probability distribution of the future cash out-flows relating to claims events on an one-year time horizon basis as at the reporting reference date. obtained based on the simulation process (gross of reinsurance and on a discounted basis).  If the risk measure definition is in line with the risk measure definition of article 101 of the Solvency II Directive, the 99.5 percentile will differ by the Simulated (output) mean from the SCR. |
| **NET OF REINSURANCE RESERVE RISK MODEL DATA** | | |
| NL\_\*\_\*\_R1\_C\* | Diversified reserve risk excluding explicit Catastrophe Risk | Aggregate reserve risk net of reinsurance after applying diversification effects among different risks.  It will include catastrophe risk if it is modelled jointly with the reserve risk, otherwise catastrophe risk will be reported using separate codes described in the “DISTRIBUTION OF LOSSES FROM CATASTROPHE PERILS” section of this LOG file. |
| NL\_RSIILOB\_XXX\_R2\_C1  To  NL\_RSIILOB\_XXX\_R29\_C1 | Line of Business | List of Solvency 2 non life line of business in the order they appear in Annex I Delegated Regulation 2015/35. R2 contains the first one in the Directive, R3 the second one and so on. If only the last one is used by the undertaking then only R29 should be used. |
| NL\_RINTLOB\_XXX\_R30\_C1  To  NL\_RINTLOB\_XXX\_RXX\_C1 | Line of Business | Name of the internal line of business used by the undertaking. |
| NL\_RMAP\_XXX\_R30\_C2  To  NL\_RMAP\_XXX\_RXX\_C2 | Map to Solvency II line of business | Line of business defined by Annex I Delegated Regulation 2015/35. It is expected the insurance and reinsurance undertakings indicate in which Solvency II LoB each internal LoB should be included. |
| The following apply for the rest of the section:  Data in rows R2 to R29 shall be split according to line of business defined by Annex I Delegated Regulation 2015/35 (Solvency II LoBs).  Data in rows R30 to RXX shall be split according to the internal lines of business used by the insurance and reinsurance undertakings in their internal model. Internal line of business may or may not coincide with the category of business lines established in Solvency II. | | |
| NL\_REXP\_NET\_R1\_C3  To  NL\_REXP\_NET\_RXX\_C3 | Provision for claims outstanding - discounted | The best estimate of claims (net of reinsurance recoverables) that have not been settled. It includes all claims not yet settled, reported and not reported. Based on article 77 solvency II Directive, the best estimate corresponds to the probability-weighted average of future cash-flows, taking account of the time value of money (expected present value of future cash-flows), using the relevant risk-free interest rate term structure. |
| NL\_REXP\_NET\_R1\_C4  To  NL\_REXP\_NET\_RXX\_C4 | Premium Provision - discounted (only if premium provision allocated to reserve risk) | The discounted sum of future cash flows that comprise the premium provisions net of reinsurance recoverables. This cell should be filled in if the premium provision at the reporting reference date is allocated to reserve risk. |
| NL\_RSCR\_NET\_R1\_C5  To  NL\_RSCR\_NET\_RXX\_C5 | Solvency Capital Requirement | This is the amount of funds that insurance and reinsurance companies need to face its risks. It is required to identify the solvency capital requirement for each internal line of business, SII LoB and aggregate level based on net of reinsurance data. |
| NL\_RSPR\_NDI\_R1\_C6  To  NL\_RSPR\_NDI\_RXX\_C6 | Simulated (output) mean | This is the mean of the probability distribution. It is the output obtained based on the simulation process (net of reinsurance and on discounted basis). |
| NL\_RSPR\_NDI\_R1\_C7  To  NL\_RSPR\_NDI\_RXX\_C7 | Simulated (output) standard deviation | This is the standard deviation of the probability distribution. It is the output obtained based on the simulation process (net of reinsurance and on discounted basis). |
| NL\_RSPR\_NDI\_R1\_C8  To  NL\_RSPR\_NDI\_RXX\_C23 | Percentiles from 0.001 to 0.999 (see Annex XII for the required percentiles) | The undertaking is expected to indicate the amounts of the percentiles required in the table related to the probability distribution obtained based on the simulation process (net of reinsurance and on discounted basis). |
| **GROSS PREMIUM RISK MODEL DATA** | | |
| NL\_\*\_GRO\_R1\_C\* | Diversified premium risk excluding explicit Catastrophe Risk | Aggregate premium risk gross of reinsurance after applying diversification effects among different risks.  It will include catastrophe risk if it is modelled jointly with the premium risk, otherwise catastrophe risk will be reported using separate codes described in the “DISTRIBUTION OF LOSSES FROM CATASTROPHE PERILS” section of this LOG file. |
| NL\_PSIILOB\_XXX\_R2\_C1  To  NL\_PSIILOB\_XXX\_R29\_C1 | Line of Business | List of Solvency 2 non life line of business in the order they appear in Annex I Delegated Regulation 2015/35. R2 contains the first one in the Directive, R3 the second one and so on. If only the last one is used by the undertaking then only R29 should be used. |
| NL\_PINTLOB\_XXX\_R30\_C1  To  NL\_PINTLOB\_XXX\_RXX\_C1 | Line of Business | Name of the internal line of business used by the undertaking. |
| NL\_PMAP\_XXX\_R30\_C2  To  NL\_PIMAP\_XXX\_RXX\_C2 | Map to Solvency II line of business | Line of business defined by Annex I Delegated Regulation 2015/35. It is expected the insurance and reinsurance undertakings indicate in which Solvency II LoB each internal LoB should be included. |
| The following apply for the rest of the section:  Data in rows R2 to R29 shall be split according to line of business defined by Annex I Delegated Regulation 2015/35 (Solvency II LoBs).  Data in rows R30 to RXX shall be split according to the internal lines of business used by the insurance and reinsurance undertakings in their internal model. Internal line of business may or may not coincide with the category of business lines established in Solvency II. | | |
| NL\_PEXP\_GRO\_R1\_C3  To  NL\_PEXP\_GRO\_RXX\_C3 | Gross Written Premium | Gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from direct business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. |
| NL\_PEXP\_GRO\_R1\_C4  To  NL\_PEXP\_GRO\_RXX\_C4 | Gross Earned Premium | It is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to insurance direct business. |
| NL\_PEXP\_GRO\_R1\_C5  To  NL\_PEXP\_GRO\_RXX\_C5 | Gross written premium planned in the 12 months post the reporting Reference Date | Gross premium planned to be written within the 12 months following the reporting reference date via binder agreements either signed before or after the reference date. |
| NL\_PEXP\_GRO\_R1\_C6  To  NL\_PEXP\_GRO\_RXX\_C6 | Gross written unearned premium at the Reference Date (only if premium provision allocated to premium risk) | Written unearned premium gross of reinsurance. This cell should be filled in if the premium provision at the reporting reference date is allocated to premium risk. |
| NL\_PEXP\_GRO\_R1\_C7  To  NL\_PEXP\_GRO\_RXX\_C7 | Premium Provision - discounted (only if premium provision allocated to premium risk) | The discounted sum of future cash flows that comprise the premium provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance regarding direct and accepted business. This cell should be filled in if the premium provision at the reporting reference date is allocated to premium risk. |
| NL\_PSCR\_GRO\_R1\_C8  To  NL\_PSCR\_GRO\_RXX\_C8 | Solvency Capital Requirement | This is the amount of funds that insurance and reinsurance companies need to face its risks. It is required to identify the solvency capital requirement for each internal line of business, SII LoBs and aggregate level based on gross of reinsurance data. |
| NL\_PSPR\_GDI\_R1\_C9  To  NL\_PSPR\_GDI\_RX\_C9 | Simulated (output) mean | This is the mean loss ratio of the probability distribution. It is the output obtained based on the simulation process (gross of reinsurance and on a discounted basis). |
| NL\_PSPR\_GDI\_R1\_C10  To  NL\_PSPR\_GDI\_RX\_C10 | Simulated (output) standard deviation | This is the standard deviation of the probability distribution. It is the output obtained based on the simulation process (gross of reinsurance and on a discounted basis). |
| NL\_PSPR\_GDI\_R1\_C11  To  NL\_PSPR\_GDI\_RX\_C26 | Percentiles from 0.001 to 0.999 (see Annex XII for the required percentiles) | The undertaking is expected to indicate the amounts of the percentiles required in the table related to the probability distribution obtained based on the simulation process (gross of reinsurance and on a discounted basis). |
| **NET OF REINSURANCE PREMIUM RISK MODEL DATA** | | |
| NL\_\*\_NET\_R1\_C\* | Diversified premium risk excluding explicit Catastrophe Risk | Aggregate premium risk net of reinsurance after applying diversification effects among different risks.  It will include catastrophe risk if it is modelled jointly with the premium risk, otherwise catastrophe risk will be reported using separate codes described in the “DISTRIBUTION OF LOSSES FROM CATASTROPHE PERILS” section of this LOG file. |
| NL\_PSIILOB\_XXX\_R2\_C1  To  NL\_PSIILOB\_XXX\_R29\_C1 | Line of Business | List of Solvency 2 non life line of business in the order they appear in Annex I Delegated Regulation 2015/35. R2 contains the first one in the Directive, R3 the second one and so on. If only the last one is used by the undertaking then only R29 should be used. |
| NL\_PINTLOB\_XXX\_R30\_C1  To  NL\_PINTLOB\_XXX\_RXX\_C1 | Line of Business | Name of the internal line of business used by the undertaking. |
| NL\_PMAP\_XXX\_R30\_C2  To  NL\_PIMAP\_XXX\_RXX\_C2 | Map to Solvency II line of business | Line of business defined by Annex I Delegated Regulation 2015/35. It is expected the insurance and reinsurance undertakings indicate in which Solvency II LoB each internal LoB should be included. |
| The following apply for the rest of the section:  Data in rows R2 to R29 shall be split according to line of business defined by Annex I Delegated Regulation 2015/35 (Solvency II LoBs).  Data in rows R30 to RXX shall be split according to the internal lines of business used by the insurance and reinsurance undertakings in their internal model. Internal line of business may or may not coincide with the category of business lines established in Solvency II. | | |
| NL\_PEXP\_NET\_R1\_C3  To  NL\_PEXP\_NET\_RXX\_C3 | Net Written Premium | Net premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from direct business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. |
| NL\_PEXP\_NET\_R1\_C4  To  NL\_PEXP\_NET\_RXX\_C4 | Net Earned Premium | It is the sum of net premiums written minus the change in the net provision for unearned premiums related to insurance direct business. |
| NL\_PEXP\_NET\_R1\_C5  To  NL\_PEXP\_NET\_RXX\_C5 | Net written premium planned in the 12 months post the Reference Date | Net premium planned to be written within the 12 months following the reporting reference date via binder agreements either signed before or after the reference date. |
| NL\_PEXP\_NET\_R1\_C6  To  NL\_PEXP\_NET\_RXX\_C6 | Net written unearned premium at the Reference Date (only if premium provision allocated to premium risk) | Written unearned premium net of reinsurance. This cell should be filled in if the premium provision at the reporting reference date is allocated to premium risk. |
| NL\_PEXP\_NET\_R1\_C7  To  NL\_PEXP\_NET\_RXX\_C7 | Premium Provision - discounted (only if premium provision allocated to premium risk) | The discounted sum of future cash flows that comprise the premium provisions net of reinsurance recoverables. This cell should be filled in if the premium provision at the reporting reference date is allocated to premium risk. |
| NL\_PSCR\_NET\_R1\_C8  To  NL\_PSCR\_NET\_RXX\_C8 | Solvency Capital Requirement | This is the amount of funds that insurance and reinsurance companies need to face its risks. It is required to identify the solvency capital requirement for each internal line of business, SII LoBs and aggregate level based on net of reinsurance data. |
| NL\_PSPR\_NDI\_R1\_C9  To  NL\_PSPR\_NDI\_RX\_C9 | Simulated (output) mean | This is the mean of the probability distribution. It is the output obtained based on the simulation process (net of reinsurance and on a discounted basis). |
| NL\_PSPR\_NDI\_R1\_C10  To  NL\_PSPR\_NDI\_RX\_C10 | Simulated standard deviation | This is the standard deviation of the probability distribution. It is the output obtained based on the simulation process (net of reinsurance and on a discounted basis). |
| NL\_PSPR\_NDI\_R1\_C11  To  NL\_PSPR\_NDI\_RX\_C26 | Percentiles from 0.001 to 0.999 (see Annex XII for the required percentiles) | The undertaking is expected to indicate the amounts of the percentiles required in the table related to the probability distribution obtained based on the simulation process (net of reinsurance and on a discounted basis). |
| **OVERALL NON-LIFE GROSS OF REINSURANCE** | | |
| If Health NSLT underwriting risk gross of reinsurance is aggregated with the rest of the Non-Life underwriting risk then it shall be included in this section. Otherwise it should be reported in the Health NSLT gross of reinsurance section below.  The following apply for the rest of the section:  Data in row R1 shall be the total amount of non-life underwriting risk gross of reinsurance before applying diversification effects among different non-life risks. This amount will include catastrophe risk if it is modelled jointly with the premium and reserve risk, otherwise catastrophe risk will be reported using separate codes described in the “DISTRIBUTION OF LOSSES FROM CATASTROPHE PERILS” section of this LOG file.  Data in row R2 shall be the difference between total undiversified standalone non-life underwriting risk and total non-life underwriting risk diversified gross of reinsurance. This amount is the diversification effect and shall be reported as a negative value.  Data in row R3 shall be the total amount of non-life risk underwriting gross of reinsurance after applying diversification effects among different risks. This amount will include catastrophe risk if it is modelled jointly with the premium and reserve risk, otherwise catastrophe risk will be reported using separate codes described in the “DISTRIBUTION OF LOSSES FROM CATASTROPHE PERILS” section of this LOG file. | | |
| NL\_SCR\_GRO\_R1\_C1  To  NL\_SCR\_GRO\_R3\_C1 | Solvency Capital Requirement | This is the capital that insurance and reinsurance companies need to hold. |
| NL\_SPR\_GDI\_R1\_C2  To  NL\_SPR\_GDI\_R3\_C2 | Simulated (output) mean | This is the mean of the probability distribution. It is the output obtained based on the simulation process (gross of reinsurance and on a discounted basis). |
| NL\_SPR\_GDI\_R1\_C3  To  NL\_SPR\_GDI\_R3\_C3 | Simulated (output) standard deviation | This is the standard deviation of the probability distribution. It is the output obtained based on the simulation process (gross of reinsurance and on a discounted basis). |
| NL\_PCT\_GDI\_R1\_C4  To  NL\_PCT\_GDI\_R3\_C19 | Percentiles (see Annex XII for the required percentiles) | The undertaking is expected to indicate the amounts of the percentiles required in the chart related to the probability distribution obtained based on the simulation process (gross of reinsurance and on a discounted basis). |
| **OVERALL NON-LIFE NET OF REINSURANCE** | | |
| If Health NSLT underwriting risk net of reinsurance is aggregated with the rest of the Non-Life underwriting risk then it shall be included in this section. Otherwise it should be reported in the Health NSLT net of reinsurance section below.  The following apply for the rest of the section:  Data in row R1 shall be the total amount of non-life underwriting risk net of reinsurance before applying diversification effects among different non-life risks. This amount will include catastrophe risk if it is modelled jointly with the premium and reserve risk, otherwise catastrophe risk will be reported using separate codes described in the “DISTRIBUTION OF LOSSES FROM CATASTROPHE PERILS” section of this LOG file.  Data in row R2 shall be the difference between total undiversified standalone non-life underwriting risk and total non-life underwriting risk diversified net of reinsurance. This amount is the diversification effect and shall be reported as a negative value.  Data in row R3 shall be the total amount of non-life risk underwriting net of reinsurance after applying diversification effects among different risks. This amount will include catastrophe risk if it is modelled jointly with the premium and reserve risk, otherwise catastrophe risk will be reported using separate codes described in the “DISTRIBUTION OF LOSSES FROM CATASTROPHE PERILS” section of this LOG file. | | |
| NL\_SCR\_NET\_R1\_C1  To  NL\_SCR\_NET\_R3\_C1 | Solvency Capital Requirement | This is the amount of funds that insurance and reinsurance companies need to face the risks analysed in this chart |
| NL\_SPR\_NDI\_R1\_C2  To  NL\_SPR\_NDI\_R3\_C2 | Simulated (output) mean | This is the mean of the probability distribution. It is the output obtained based on the simulation process (net of reinsurance and on a discounted basis). |
| NL\_SPR\_NDI\_R1\_C3  To  NL\_SPR\_NDI\_R3\_C3 | Simulated (output) standard deviation | This is the standard deviation of the probability distribution. It is the output obtained based on the simulation process (net of reinsurance and on a discounted basis). |
| NL\_PCT\_NDI\_R1\_C4  To  NL\_PCT\_NDI\_R3\_C19 | Percentiles (see Annex XII for the required percentiles) | The undertaking is expected to indicate the amounts of the percentiles required in the chart related to the probability distribution obtained based on the simulation process (net of reinsurance and on a discounted basis). |
| **OVERALL HEALTH NSLT GROSS OF REINSURANCE** | | |
| This section shall only be reported if the model aggregates Health NSLT underwriting risk gross of reinsurance separately from Non-Life underwriting risks. If not the Health NSLT underwriting risk gross of reinsurance shall be included in the Non-Life underwriting risk gross of reinsurance section.  The following apply for the rest of the section:  Data in row R1 shall be the total amount of Health NSLT underwriting risk gross of reinsurance before applying diversification effects among different non-life risks. This amount will include catastrophe risk if it is modelled jointly with the premium and reserve risk, otherwise catastrophe risk will be reported using separate codes described in the “DISTRIBUTION OF LOSSES FROM CATASTROPHE PERILS” section of this LOG file.  Data in row R2 shall be the difference between total undiversified standalone Health NSLT underwriting risk and total Health NSLT underwriting risk diversified gross of reinsurance. This amount is the diversification effect and shall be reported as a negative value.  Data in row R3 shall be the total amount of Health NSLT risk underwriting gross of reinsurance after applying diversification effects among different risks. This amount will include catastrophe risk if it is modelled jointly with the premium and reserve risk, otherwise catastrophe risk will be reported using separate codes described in the “DISTRIBUTION OF LOSSES FROM CATASTROPHE PERILS” section of this LOG file. | | |
| NLH\_SCR\_GRO\_R1\_C1  To  NLH\_SCR\_GRO\_R3\_C1 | Solvency Capital Requirement | This is the amount of funds that insurance and reinsurance companies need to face the risks analysed in this chart |
| NLH\_SPR\_GDI\_R1\_C2  To  NLH\_SPR\_GDI\_R3\_C2 | Simulated (output) mean | This is the mean of the probability distribution. It is the output obtained based on the simulation process (gross of reinsurance and on a discounted basis). |
| NLH\_SPR\_GDI\_R1\_C3  To  NLH\_SPR\_GDI\_R3\_C3 | Simulated (output) standard deviation | This is the standard deviation of the probability distribution. It is the output obtained based on the simulation process (gross of reinsurance and on a discounted basis). |
| NLH\_PCT\_GDI\_R1\_C4  To  NLH\_PCT\_GDI\_R3\_C19 | Percentiles (see Annex XII for the required percentiles) | The undertaking is expected to indicate the amounts of the percentiles required in the chart related to the probability distribution obtained based on the simulation process (gross of reinsurance and on a discounted basis). |
| **OVERALL HEALTH NSLT NET OF REINSURANCE** | | |
| This section shall only be reported if the model aggregates Health NSLT underwriting risk net of reinsurance separately from Non-Life underwriting risks. If not the Health NSLT underwriting risk net of reinsurance shall be included in the Non-Life underwriting risk net of reinsurance section.  The following apply for the rest of the section:  Data in row R1 shall be the total amount of Health NSLT underwriting risk net of reinsurance before applying diversification effects among different non-life risks. This amount will include catastrophe risk if it is modelled jointly with the premium and reserve risk, otherwise catastrophe risk will be reported using separate codes described in the “DISTRIBUTION OF LOSSES FROM CATASTROPHE PERILS” section of this LOG file.  Data in row R2 shall be the difference between total undiversified standalone Health NSLT underwriting risk and total Health NSLT underwriting risk diversified net of reinsurance. This amount is the diversification effect and shall be reported as a negative value.  Data in row R3 shall be the total amount of Health NSLT risk underwriting net of reinsurance after applying diversification effects among different risks. This amount will include catastrophe risk if it is modelled jointly with the premium and reserve risk, otherwise catastrophe risk will be reported using separate codes described in the “DISTRIBUTION OF LOSSES FROM CATASTROPHE PERILS” section of this LOG file. | | |
| NLH\_SCR\_NET\_R1\_C1  To  NLH\_SCR\_NET\_R3\_C1 | Solvency Capital Requirement | This is the amount of funds that insurance and reinsurance companies need to face the risks analysed in this chart |
| NLH\_SPR\_NDI\_R1\_C2  To  NLH\_SPR\_NDI\_R3\_C2 | Simulated (output) mean | This is the mean of the probability distribution. It is the output obtained based on the simulation process (net of reinsurance and on a discounted basis). |
| NLH\_SPR\_NDI\_R1\_C3  To  NLH\_SPR\_NDI\_R3\_C3 | Simulated (output) standard deviation | This is the standard deviation of the probability distribution. It is the output obtained based on the simulation process (net of reinsurance and on a discounted basis). |
| NLH\_PCT\_NDI\_R1\_C4  To  NLH\_PCT\_NDI\_R3\_C19 | Percentiles (see Annex XII for the required percentiles) | The undertaking is expected to indicate the amounts of the percentiles required in the chart related to the probability distribution obtained based on the simulation process (net of reinsurance and on a discounted basis). |
| **DISTRIBUTION OF LOSSES FROM CATASTROPHE PERILS** | | |
| The following apply for the rest of the section:  Data in row R1 shall contain aggregate information for all perils (natural catastrophe and man-made).  Data in row R2 shall contain aggregate information for all natural catastrophe perils.  Data in row R3 shall contain aggregate information for all man made perils. | | |
| NL\_NCP\_XXX\_R1\_C1  To  NL\_NCP\_XXX\_RXX\_C1  And  NL\_MMP\_XXX\_R1\_C1  To  NL\_MMP\_XXX\_RXX\_C1 | Catastrophe | Name of natural catastrophe or man-made peril per modelled region. Please include name of region and peril. Do not include generic names like region1 or peril1. It is recommended that the names of the perils and the regions are in English. |
| NL\_NCP\_XXX\_R1\_C2  To  NL\_NCP\_XXX\_RXX\_C2  And  NL\_MMP\_XXX\_R1\_C2  To  NL\_MMP\_XXX\_RXX\_C2 | Classes (set out at the LoBs row of premium risk template) impacted by the catastrophe event | List of all classes impacted by the catastrophe event for the relevant peril. |
| NL\_NCP\_XXX\_R1\_C3  To  NL\_NCP\_XXX\_RXX\_C3  And  NL\_MMP\_XXX\_R1\_C3  To  NL\_MMP\_XXX\_RXX\_C3 | Commercially available vendor model used (if applicable) | Closed list:  Yes  No |
| NL\_NCP\_XXX\_R1\_C4  To  NL\_NCP\_XXX\_RXX\_C4  And  NL\_MMP\_XXX\_R1\_C4  To  NL\_MMP\_XXX\_RXX\_C4 | Commercially available vendor model name and version used (if applicable) | If a commercially available vendor model is used in the internal model for the peril this field should contain the name of the model and the version of the model that the simulations are based on. |
| NL\_NCP\_XXX\_R1\_C5  To  NL\_NCP\_XXX\_RXX\_C5  And  NL\_MMP\_XXX\_R1\_C5  To  NL\_MMP\_XXX\_RXX\_C5 | Explanatory information (if AEP loss is not available) | Provide short concise information on model and reasons, if the field “AEP loss” is not available. If agreed with the responsible supervisor this field could also be used to provide information on modelling approaches in other cases. |
| NL\_NCP\_XXX\_R1\_C6  To  NL\_NCP\_XXX\_RXX\_C6  And  NL\_MMP\_XXX\_R1\_C6  To  NL\_MMP\_XXX\_RXX\_C6 | Total Sum insured | The insurance or reinsurance undertaking is expected to report their total sum insured for direct business by peril and region. |
| NL\_NCP\_XXX\_R1\_C7  To  NL\_NCP\_XXX\_RXX\_C7  And  NL\_MMP\_XXX\_R1\_C7  To  NL\_MMP\_XXX\_RXX\_C7 | Exposure amount | The exposure amount used by the undertaking that has been agreed upon with the respective supervisor. The metric used can be different among perils and regions. |
| NL\_NCP\_XXX\_R1\_C8  To  NL\_NCP\_XXX\_RXX\_C8  And  NL\_MMP\_XXX\_R1\_C8  To  NL\_MMP\_XXX\_RXX\_C8 | Exposure metric | Short descritption of exposure metric used in previous column (C6). |
| NL\_CAT\_SPR\_R1\_C9  To  NL\_CAT\_SPR\_R3\_C14  And  NL\_NCP\_SPR\_R1\_C9  To  NL\_NCP\_SPR\_RXX\_C14  And  NL\_MMP\_SPR\_R1\_C9  To  NL\_MMP\_SPR\_RXX\_C14 | Simulated mean from model for Total (property and non-property) business | This is the mean of the probability distribution corresponding to each peril and aggregate of perils. It is the output obtained based on the simulation process. The mean should be reported with the following splits: Mean of OEP for all business gross of reinsurance Mean of AEP for all business gross of reinsurance Mean of Annual loss for all business gross of reinsurance Mean of OEP for all business net of reinsurance Mean of AEP for all business net of reinsurance  Mean of Annual loss for all business net of reinsurance  “Annual loss” is explicitly not “Average Annual Loss” (AAL) but the loss determined according to the statistical measure, i.e. mean, standard deviation or percentile. But mean annual loss would correspond to the AAL”. |
| NL\_CAT\_SPR\_R1\_C15  To  NL\_CAT\_SPR\_R3\_C20  And  NL\_NCP\_SPR\_R1\_C15  To  NL\_NCP\_SPR\_RXX\_C20  And  NL\_MMP\_SPR\_R1\_C15  To  NL\_MMP\_SPR\_RXX\_C20 | Simulated standard deviation for Total (property and non-property) business | This is the standard deviation of the probability distribution corresponding to each peril and aggregate of perils. It is the output obtained based on the simulation process. The standard deviation should be reported with the same split as the Simulated mean. |
| NL\_CAT\_PCT\_R1\_C21  To  NL\_CAT\_ PCT \_R3\_C74  And  NL\_NCP\_ PCT \_R1\_C21  To  NL\_NCP\_ PCT \_RXX\_C74  And  NL\_MMP\_ PCT \_R1\_C21  To  NL\_MMP\_ PCT \_RXX\_C74 | Simulated percentiles for Total (property and non-property) business | It is expected the insurance and reinsurance undertakings indicate the amounts of the percentiles required in the table related to the probability distribution obtained based on the simulation process for each peril and aggregate of perils. Reported percentiles are 0.9, 0.96, 0.98, 0.99, 0.995, 0.996, 0.998 and 0.999. The information for each separate percentile should be reported with the same split as the Simulated mean. |
| **PREMIUMS AND SUMS INSURED DATA** | | |
| NL\_CAT\_EXP\_R1\_C1  To  NL\_CAT\_EXP\_R14\_C1 | Gross Annual Premium | The insurance or reinsurance undertaking is expected to split their gross annual premium written for direct business by geographical region. Geographical regions to be used are Europe, Africa, North East US, South East US, Mid-West US, Western US, Northern America (exclusing US), Caribbean & Central America, South America, Australia, Japan, Asia (excluding Japan) and Rest of World. Any unallocated premium should be put in the Unallocated bucket.  The definition of these geographical areas can be found in Annex III of the COMMISSION DELEGATED REGULATION (EU) 2015/35. When one of the above geographical regions is a superset of the defined regions in the delegated regulation then all countries in the subsets should be considered for this region. The only exception here is Japan which is singled out from the rest of Asia. |
| NL\_CAT\_EXP\_R1\_C2  To  NL\_CAT\_EXP\_R14\_C2 | Total Sum Insured | The insurance or reinsurance undertaking is expected to split their total sum insured for direct business by geographical region. Geographical regions to be used are Europe, Africa, North East US, South East US, Mid-West US, Western US, Northern America (exclusing US), Caribbean & Central America, South America, Australia, Japan, Asia (excluding Japan) and Rest of World. Any unallocated premium should be put in the Unallocated bucket.  The definition of these geographical areas can be found in Annex III of the COMMISSION DELEGATED REGULATION (EU) 2015/35. When one of the above geographical regions is a superset of the defined regions in the delegated regulation then all countries in the subsets should be considered for this region. The only exception here is Japan which is singled out from the rest of Asia. |
| NL\_CAT\_EXP\_R15\_C1  To  NL\_CAT\_EXP\_R18\_C1 | Gross Annual Premium | The insurance or reinsurance undertaking is expected to split their gross annual written premium for direct business by geographical region. Geographical regions to be used are Europe, North America and Rest of World. Any unallocated premium should be put in the Unallocated bucket. |
| NL\_CAT\_EXP\_R15\_C2  To  NL\_CAT\_EXP\_R18\_C2 | Total Sum Insured | The insurance or reinsurance undertaking is expected to split their total sum insured for direct business by geographical region. Geographical regions to be used are Europe, North America and Rest of World. Any unallocated premium should be put in the Unallocated bucket. |
| **SPLIT OF PREMIUM INCOME** | | |
| NL\_CAT\_EXP\_R19\_C1 | Direct insurance | Premium income (gross allocated written premium forecasted for the next 12 months as used in the model) for the insurance or reinsurance undertaking direct business. |
| NL\_CAT\_EXP\_R20\_C1 | Reinsurance | Premium income (gross allocated written premium forecasted for the next 12 months as used in the model) for the insurance or reinsurance undertaking reinsurance business. |
| NL\_CAT\_EXP\_R21\_C1 | Retrocession | Premium income (gross allocated written premium forecasted for the next 12 months as used in the model) for the insurance or reinsurance undertaking retrocession. |
| NL\_CAT\_QUE\_R22\_C1 | Significant other perils | The insurance or reinsurance undertaking should here indicate if their business contains other significant perils not included in the NatCat or Man-made perils above with a Y, otherwise this cell should contain a N. |
| NL\_CAT\_QUE\_R23\_C1 | Description of other perils | If the above cell is Y the insurance or reinsurance undertaking should here give a text description of those other significant peril(s). |
| **CATASTROPHE SCR AGGREGATION** | | |
| NL\_CAT\_SCR\_R1\_C1 | Total undiversified NatCat risk | Sum of separate SCR for all NatCat risk perils. |
| NL\_CAT\_SCR\_R2\_C1 | Diversification between NatCat perils | Diversification effect on SCR between NatCat perils. Calculated as SCR for NatCat risk perils - Sum of separate SCR for all NatCat risk perils. |
| NL\_CAT\_SCR\_R3\_C1 | Total undiversified man-made risk | Sum of SCR for all Man-made risk perils. |
| NL\_CAT\_SCR\_R4\_C1 | Diversification between man-made perils | Diversification effect on SCR between Man-made perils. Calculated as SCR for Man-made risk perils - Sum of separate SCR for all Man-made risk perils. |
| NL\_CAT\_SCR\_R5\_C1 | Other non-life catastrophe risk | SCR for other non-life Catastrophe risk. |
| NL\_CAT\_SCR\_R6\_C1 | Diversification between other non-life catastrophe perils | Diversification effect on SCR between Other perils. Calculated as SCR for Other risk perils - Sum of separate SCR for all Other risk perils. |
| NL\_CAT\_SCR\_R7\_C1 | Non-life catastrophe risk - total diversification | Diversification effect on SCR between NatCat, Man-made and Other perils. Calculated as SCR for Catastrophe risk - SCR for NatCat risk perils - SCR for all Man-made risk perils -SCR for all Other risk perils. |
| NL\_CAT\_SCR\_R8\_C1 | Total Non-life catastrophe risk - diversified | SCR for Catastrophe risk. |

1. Co-Insurance on direct business: For leading insurance undertakings the full proportion of business is understood to be reported as gross direct business, whereby the proportion shared with non-leading insurers is considered to be treated as outward reinsurance, [↑](#footnote-ref-2)