

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

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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 granularities gross and net of reinsurance:

Risks	Implication
Premium & Reserve Risk	Numbers are collected including Cat
Catastrophe Risk (Cat)	
Premium & Reserve Risk (Excluding Cat)	Numbers are collected excluding Cat
Premium Risk	The mean of the premium risk distribution reflects an expected profit or loss including the movement of Premium Provisions over the year. Results are understood as excluding Cat
Reserve Risk	The mean of the Reserve Risk distribution is designed to be equal approximately zero as there are no expected profits in a Best Estimate Results are understood as excluding Cat
Within Premium and Reserve Risk the following two segmentations are requested	<ul style="list-style-type: none"> - Solvency 2 Granularity: As defined in Annex II of the Delegated Regulation - Internal Model Granularity: 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. Internal LoBs are expected to be used for internal reporting as well as the management of the capital positions by the undertaking. Internal LoBs typically are close to the parameterisation level. They should enable an understanding the internal model specific behaviour.

Overall the following apply:

Topic	Description
Discounting	Unless stated otherwise, monetary amounts of this template are discounted
Expenses	All types of expenses (including fixed costs) related to premium and reserve risks are expected to be covered as in the Solvency 2 balance sheet. If the internal model provides an allocation of expenses at Solvency 2 Lines of Business level or at Internal Line of business results must reconcile
Quantiles	High quantiles represent adverse results for the undertaking since the underlying distribution is a loss distribution (i.e. 99.5 = SCR)
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 unversified S2LoBs)

Because there are different ways of modeling 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 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 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.

CODE	ITEM	INSTRUCTIONS
GENERAL INFORMATION		
NL_QUE_XXX_R1_C1	Is SCR risk measure for Premium risk centered?	Options from a closed list: Yes – Risk Capital includes a deviation from the expected result (Centered risk). Please describe in code NL_QUE_XXX_R2_C1. No – Risk Capital includes a deviation from zero (Non-Centered 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 the in which the SCR risk measure for Premium risk is derived. Use as reference point the metric used for the Standard formula.
NL_QUE_XXX_R3_C1	Is SCR risk measure for Reserve risk centered?	Options from a closed list: Yes – Risk Capital includes a deviation from the expected result (Centered risk). Please describe in code NL_QUE_XXX_R4_C1. No – Risk Capital includes a deviation from zero (Non-Centered 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 the SCR risk measure for Reserve risk is derived. Use as reference point the metric used for the Standard formula.
NL_QUE_XXX_R5_C1	Is SCR risk measure for Catastrophe risk centered?	Options from a closed list: Yes – Risk Capital includes a deviation from the expected result (Centered risk). Please describe in code NL_QUE_XXX_R6_C1.

		<p>No – Risk Capital includes a deviation from zero (Non-Centered risk). Please describe in code NL_QUE_XXX_R6_C1.</p> <p>Other – Please describe in code NL_QUE_XXX_R6_C1.</p>
NL_QUE_XXX_R6_C1	Short description of SCR risk measure used for Catastrophe risk	<p>Describe the way the in which the SCR risk measure for Catastrophe risk is derived.</p> <p>Use as reference point the metric used for the Standard formula.</p>
GROSS RESERVE RISK MODEL DATA		
NL_*_*_R1_C*	Diversified reserve risk excluding explicit Catastrophe Risk	<p>Aggregate reserve risk gross of reinsurance after applying diversification effects among different risks. It will only include health NSLT risks in the event that these risks are aggregated directly with the rest of the non-life risks if not, aggregation will be only based on non-life risks.</p> <p>It will include catastrophe risk if it is modeled 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.</p>
NL_RSIIOB_XXX_R2_C1 To NL_RSIIOB_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	<p>Line of business defined by Annex I Delegated Regulation 2015/35. Its is expected the insurance and reinsurance undertakings indicate in which Solvency II LoB each internal LoB should be included.</p> <p>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.</p>
<p>The following apply for the rest of the section:</p> <p>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).</p> <p>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.</p>		

NL_REXP_GRO_R1_C3 To NL_REXP_GRO_RXX_C3	Reserve duration (years)	<p>The reserve duration is the mean duration of future net cash out-flows gross of reinsurance relating to claim events the firm allocates to reserve risk for all lines of business in aggregate and for each individual lines of business.</p> <p>It ignores discounting and is defined as:</p> $\frac{\sum_{all\ i} (\text{expected net cash outflows in year } i) * i}{\sum_{all\ i} \text{expected net cash outflows in year } i}$ <p>where:</p> <ul style="list-style-type: none"> - net cash out-flows in year "i" are cash out-flows less cash in-flows and comprise of the types of cash-flows used in the calculation of the best estimate, - expected net cash out-flows in year "i" is the probability weighted average of net cash out-flows in year "i" relating to claim events the firm allocates to reserve risk, - net cash out-flows in year "i" are gross of reinsurance. "i" is the year following the reporting reference date. Thus if the reporting reference date is 31Dec2018, i=1 is the 2019 calendar year, i=2 is the 2020 calendar year, until all benefit payments and claims are run-off. <p>For clarification the probability weighted average of net cash out-flows in year "i" should be:</p> $\frac{\sum_{all\ k} (\text{net cash outflows year } i \text{ in scenario } k) * (\text{probability of scenario } k \text{ occurring})}{\sum_{all\ k} (\text{probability of scenario } k \text{ occurring})}$
NL_REXP_GRO_R1_C4 To NL_REXP_GRO_RXX_C4	Average discount rate used to derive duration	<p>Average discount rate used in the calculation of the reserve duration.</p> <p>If different currencies are used to determine the actual discounted values a compound discount rate needs to be derived.</p>
NL_REXP_GRO_R1_C5 To NL_REXP_GRO_RXX_C5	Provision for claims outstanding - discounted	<p>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.</p>
NL_REXP_GRO_R2_C6 To NL_REXP_GRO_RXX_C6	Provision for claims outstanding - undiscounted	<p>The provision described in the previous cell but without taking into account the time value of money.</p>

NL_REXP_GRO_R1_C7 To NL_REXP_GRO_RXX_C7	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_REXP_GRO_R2_C8 To NL_REXP_GRO_RXX_C8	Premium Provision - undiscounted (only if premium provision allocated to reserve risk)	The undiscounted 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_REXP_GRO_R1_C9 To NL_REXP_GRO_RXX_C9	Best estimate expenses (allocated)	The best estimate of allocated expenses related to outstanding claims (gross of reinsurance) modelled within the reserve risk. Allocated expenses are those expenses linked directly to the processing of a specific claim.
NL_REXP_GRO_R1_C10	Best estimate expenses (unallocated)	The best estimate of unallocated expenses related to outstanding claims (gross of reinsurance) modelled within the reserve risk. These expenses are only requested in aggregate basis. In contrast to allocated expenses, unallocated expenses are expenses that are not attributed to the processing of a specific insurance claim.
NL_RSCR_GRO_R1_C11 To NL_RSCR_GRO_RXX_C11	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.
NL_RSPR_GUD_R1_C12 To NL_RSPR_GUD_RXX_C12	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 undiscounted basis).
NL_RSPR_GUD_R1_C13 To NL_RSPR_GUD_RXX_C13	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 undiscounted basis).
NL_RSPR_GUD_R1_C13 To NL_RSPR_GUD_RXX_C39	Percentiles from 0.001 to 0.999 (see Annex XII for the required percentiles)	It is expected the insurance and reinsurance underatknings 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 undiscounted basis).
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 only include health NSLT risks in the event that these risks are aggregated directly with the rest of the non-life risks if not, aggregation will be only based on non-life risks. It will include catastrophe risk if it is modeled 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_RSIIOB_XXX_R2_C1 To NL_RSIIOB_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. Its is expected the insurance and reinsurance undertakings indicate in which Solvency II LoB each internal LoB should be included.
<p>The following apply for the rest of the section:</p> <p>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).</p> <p>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.</p>		
NL_REXP_NET_R1_C3 To NL_REXP_NET_RXX_C3	Reserve duration (years)	<p>Same calculation as in codes:</p> <p>NL_REXP_GRO_R1_C3 To NL_REXP_GRO_RXX_C3</p> <p>but net of reinsurance.</p>
NL_REXP_NET_R1_C4 To NL_REXP_NET_RXX_C4	Average discount rate used to derive duration	Average discount rate used in the calculation of the reserve duration net of reinsurance
NL_REXP_NET_R1_C5 To NL_REXP_NET_RXX_C5	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_R2_C6 To NL_REXP_NET_RXX_C6	Provision for claims outstanding - undiscounted	The provision described in the previous cell but without taking into account the time value of money.
NL_REXP_NET_R1_C7 To NL_REXP_NET_RXX_C7	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_REXP_NET_R2_C8 To NL_REXP_NET_RXX_C8	Premium Provision - undiscounted (only if premium provision allocated to reserve risk)	The undiscounted 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_REXP_NET_R1_C9 To NL_REXP_NET_RXX_C9	Best estimate expenses (allocated)	The best estimate of allocated expenses related to outstanding claims (including reinsurance costs) modelled within the reserve risk. Allocated expenses are those expenses linked directly to the processing of a specific claim.
NL_REXP_NET_R1_C10	Best estimate expenses (unallocated)	The best estimate of unallocated expenses related to outstanding claims (including reinsurance costs) modelled within the reserve risk. These expenses are only requested in aggregate basis. In contrast to allocated expenses, unallocated expenses are expenses that are not attributed to the processing of a specific insurance claim.
NL_RSCR_NET_R1_C11 To NL_RSCR_NET_RXX_C11	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_C12 To NL_RSPR_NDI_RXX_C12	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_C13 To NL_RSPR_NDI_RXX_C13	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_C13 To NL_RSPR_NDI_RXX_C39	Percentiles from 0.001 to 0.999 (see Annex XII for the required percentiles)	It is expected the insurance and reinsurance underatkins 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).
NL_RSPR_NUD_R1_C40 To NL_RSPR_NUD_RXX_C40	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 undiscounted basis).
NL_RSPR_NUD_R1_C41 To NL_RSPR_NUD_RXX_C41	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 undiscounted basis).
NL_RSPR_NUD_R1_C42 To NL_RSPR_NUD_RXX_C67	Percentiles from 0.5 to 0.999 (see Annex XII for the required percentiles)	It is expected the insurance and reinsurance underatkins 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 undiscounted 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 only include health NSLT risks in the event that these risks are aggregated directly with the rest of the non-life risks if not, aggregation will be only based on non-life risks. It will include catastrophe risk if it is modeled 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_PSILOB_XXX_R2_C1 To NL_PSILOB_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_PMAP_XXX_RXX_C2	Map to Solvency II line of business	Line of business defined by Annex I Delegated Regulation 2015/35. Its is expected the insurance and reinsurance undertakings indicate in which Solvency II LoB each internal LoB should be included.
<p>The following apply for the rest of the section:</p> <p>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).</p> <p>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.</p>		
NL_PEXP_GRO_R1_C3 To NL_PEXP_GRO_RXX_C3	Duration of Profit or Loss cashflow (years)	<p>The mean duration of future benefits and claims net cash out-flows gross of reinsurance relating to claim events and business the undertaking allocates to premium risk for all lines of business in aggregate and for each internal LoB.</p> <p>It ignores discounting and is defined as:</p> $\frac{\sum_{all\ i} (\text{expected net cash outflows in year } i) * i}{\sum_{all\ i} \text{expected net cash outflows in year } i}$ <p>where:</p> <ul style="list-style-type: none"> - net cash out-flows in year "i" are cash out-flows less cash in-flows and comprises the future benefits and claims net cash out-flows in year "i" - expected net cash out-flows in year "i" the probability weighted average of future benefits and claims net cash out-flows in year "i" (from the reference date) relating to the claim events and business the undertaking allocates to premium risk - net cash out-flows in year "i" is gross of reinsurance - "i" is the year following the reporting reference date. <p>Thus if the reporting reference date is 31Dec2018, i=1 is the 2019 calendar year, i=2 is the 2020 calendar year, until all future benefit payments and claims are fully run-off.</p> <p>For clarification the probability weighted average of net cash out-flows in year "i" should be:</p>

		$\frac{\sum_{all\ k}(\text{net cash outflows year } i \text{ in scenario } k) * (\text{probability of scenario } k \text{ occurring})}{\sum_{all\ k}(\text{probability of scenario } k \text{ occurring})}$
NL_PEXP_GRO_R1_C4 To NL_PEXP_GRO_RXX_C4	Average discount rate used to derive duration	Average discount rate used in the calculation of the duration of the profit and loss cashflow (years)
NL_PEXP_GRO_R1_C5 To NL_PEXP_GRO_RXX_C5	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_C6 To NL_PEXP_GRO_RXX_C6	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_C7 To NL_PEXP_GRO_RXX_C7	Gross Loss ratio	The ratio of paid insurance claims including adjustment expenses to premiums earned.
NL_PEXP_GRO_R1_C8 To NL_PEXP_GRO_RXX_C8	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_C9 To NL_PEXP_GRO_RXX_C9	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_C10 To NL_PEXP_GRO_RXX_C10	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_PEXP_GRO_R2_C11 To NL_PEXP_GRO_RXX_C11	Premium Provision - undiscounted (only if premium provision allocated to premium risk)	The undiscounted 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_PEXP_GRO_R1_C12 To NL_PEXP_GRO_RXX_C12	Best estimate expenses (allocated)	The best estimate of allocated expenses related to outstanding claims (gross of reinsurance) modelled within premium risk. Allocated expenses are those expenses linked directly to the processing of a specific claim.
NL_PEXP_GRO_R1_C13	Best estimate expenses (unallocated)	The best estimate of unallocated expenses related to outstanding claims (gross of reinsurance) modelled within premium risk. These expenses are only requested in aggregate basis. In contrast to allocated expenses, unallocated expenses are expenses that are not attributed to the processing of a specific insurance claim.
NL_PSCR_GRO_R1_C10 To NL_PSCR_GRO_RXX_C10	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_PLR_GRO_R1_C15 To NL_PLR_GRO_RXX_C15	Business plan Loss Ratio	The ratio of paid insurance claims, including adjustment expenses, to premiums earned estimated by the undertaking for the following 12 months in its business plan.
NL_PSPR_GUD_R1_C16 To NL_PSPR_GUD_RX_C16	Simulated mean Loss Ratio from model	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 undiscounted basis).
NL_PSPR_GUD_R1_C17 To NL_PSPR_GUD_RX_C17	Simulated 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 undiscounted basis).
NL_PSPR_GUD_R1_C18 To NL_PSPR_GUD_RX_C43	Percentiles from 0.001 to 0.999 (see Annex XII for the required percentiles)	It is expected the insurance and reinsurance underatkins 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 undiscounted 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 only include health NSLT risks in the event that these risks are aggregated directly with the rest of the non-life risks if not, aggregation will be only

		<p>based on non-life risks.</p> <p>It will include catastrophe risk if it is modeled 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.</p>
NL_PSILOB_XXX_R2_C1 To NL_PSILOB_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_PMAP_XXX_RXX_C2	Map to Solvency II line of business	Line of business defined by Annex I Delegated Regulation 2015/35. Its is expected the insurance and reinsurance undertakings indicate in which Solvency II LoB each internal LoB should be included.
<p>The following apply for the rest of the section:</p> <p>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).</p> <p>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.</p>		
NL_PEXP_NET_R1_C3 To NL_PEXP_NET_RXX_C3	Duration of Profit or Loss cashflow (years)	<p>Same calculation as in codes:</p> <p>NL_PEXP_GRO_R1_C3 To NL_PEXP_GRO_RXX_C3</p> <p>but net of reinsurance.</p>
NL_PEXP_NET_R1_C4 To NL_PEXP_NET_RXX_C4	Average discount rate used to derive duration	Average discount rate used in the calculation of the duration of the profit and loss cashflow (years)
NL_PEXP_NET_R1_C5 To NL_PEXP_NET_RXX_C5	Net Written Premium	As in PrG.03 net of reinsurance
NL_PEXP_NET_R1_C6 To NL_PEXP_NET_RXX_C6	Net Earned Premium	As in PrG.04 net of reinsurance
NL_PEXP_NET_R1_C7 To NL_PEXP_NET_RXX_C7	Net Loss ratio	The ratio of paid insurance claims including adjustment expenses, net of insurance, to premiums earned.
NL_PEXP_NET_R1_C8 To NL_PEXP_NET_RXX_C8	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_C9 To NL_PEXP_NET_RXX_C9	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_C10 To NL_PEXP_NET_RXX_C10	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_PEXP_NET_R2_C11 To NL_PEXP_NET_RXX_C11	Premium Provision - undiscounted (only if premium provision allocated to premium risk)	The undiscounted 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_PEXP_NET_R1_C12 To NL_PEXP_NET_RXX_C12	Best estimate expenses (allocated)	The best estimate of allocated expenses related to outstanding claims (including reinsurance cost) modelled within premium risk. Allocated expenses are those expenses linked directly to the processing of a specific claim.
NL_PEXP_NET_R1_C13	Best estimate expenses (unallocated)	The best estimate of unallocated expenses related to outstanding claims (including reinsurance cost) modelled within premium risk. These expenses are only requested in aggregate basis. In contrast to allocated expenses, unallocated expenses are expenses that are not attributed to the processing of a specific insurance claim.
NL_PSCR_NET_R1_C10 To NL_PSCR_NET_RXX_C10	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_PLR_NET_R1_C15 To NL_PLR_NET_RXX_C15	Business plan Loss Ratio	The ratio of paid insurance claims including adjustment expenses, net of reinsurance, to premiums earned estimated by the undertaking for the following 12 months in its business plan.
NL_PSPR_NDI_R1_C16 To NL_PSPR_NDI_RX_C16	Simulated mean Loss Ratio from model	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_PSPR_NDI_R1_C17 To NL_PSPR_NDI_RX_C17	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 discounted basis).
NL_PSPR_NDI_R1_C18 To NL_PSPR_NDI_RX_C43	Percentiles from 0.001 to 0.999 (see Annex XII for the required percentiles)	It is expected the insurance and reinsurance underatkins 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).

NL_PSPR_NUD_R1_C44 To NL_PSPR_NUD_RX_C44	Simulated mean Loss Ratio from model	This is the mean of the probability distribution. It is the output obtained based on the simulation process (net of reinsurance and on undiscounted basis).
NL_PSPR_NUD_R1_C45 To NL_PSPR_NUD_RX_C45	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 undiscounted basis).
NL_PSPR_NUD_R1_C46 To NL_PSPR_NUD_RX_C71	Percentiles from 0.001 to 0.999 (see Annex XII for the required percentiles)	It is expected the insurance and reinsurance underatkins 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 undiscounted 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 modeled 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 modeled 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_EXP_GRO_R1_C1 And NL_EXP_GRO_R3_C1	Combined reserve & claims duration (years)	The mean duration of future net cash out-flows gross of reinsurance.
NL_EXP_GRO_R1_C2 And NL_EXP_GRO_R3_C2	Average discount rate used to derive duration	Average discount rate used in the calculation of the duration included in the above cell (years).
NL_EXP_GRO_R1_C3 To NL_EXP_GRO_R3_C3	Combined business plan Loss Ratio for Premium and Reserve Risk	Combined loss ratio estimated by the undertaking for the following 12 months in its business plan.
NL_EXP_GRO_R1_C4 To NL_EXP_GRO_R3_C4	Combined modelled Loss Ratio for Premium and Reserve Risk	It is the output obtained based on the simulation process (gross of reinsurance and on discounted basis).
NL_SCR_GRO_R1_C5 To NL_SCR_GRO_R3_C5	Solvency Capital Requirement	This is the capital that insurance and reinsurance companies need to hold.
NL_SPR_GDI_R1_C6 To NL_SPR_GDI_R3_C6	Simulated mean Loss Ratio from model	This is the mean of the probability distribution. It is the output obtained based on the simulation process (gross of reinsurance and on discounted basis).
NL_SPR_GDI_R1_C7 To NL_SPR_GDI_R3_C7	Simulated 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

		discounted basis).
NL_PCT_GDI_R1_C8 To NL_PCT_GDI_R3_C33	Percentiles (see Annex XII for the required percentiles)	It is expected the insurance and reinsurance underatkins 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 discounted basis).
NL_SPR_GUD_R1_C34 To NL_SPR_GUD_R3_C34	Simulated mean Loss Ratio from model	This is the mean of the probability distribution. It is the output obtained based on the simulation process (gross of reinsurance and on undiscounted basis).
NL_SPR_GUD_R1_C35 To NL_SPR_GUD_R3_C35	Simulated 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 undiscounted basis).
NL_PCT_GUD_R1_C36 To NL_PCT_GUD_R3_C61	Percentiles (see Annex XII for the required percentiles)	It is expected the insurance and reinsurance underatkins 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 undiscounted basis).
OVERALL NON-LIFE NET OF REINSURANCE		
<p>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.</p> <p>The following apply for the rest of the section:</p> <p>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 modeled 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.</p> <p>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.</p> <p>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 modeled 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.</p>		
NL_EXP_NET_R1_C1 And NL_EXP_NET_R3_C1	Combined reserve & claims duration (years)	The mean duration of future net cash out-flows of reinsurance.
NL_EXP_NET_R1_C2 And NL_EXP_NET_R3_C2	Average discount rate used to derive duration	Average discount rate used in the calculation of the duration included in the above cell (years)
NL_EXP_NET_R1_C3 To NL_EXP_NET_R3_C3	Combined business plan Loss Ratio for Premium and Reserve Risk	Combined loss ratio estimated by the undertaking for the following 12 months in its business plan.
NL_EXP_NET_R1_C4 To NL_EXP_NET_R3_C4	Combined modelled Loss Ratio for Premium and Reserve Risk	It is the output obtained based on the simulation process (net of reinsurance and on discounted basis).
NL_SCR_NET_R1_C5 To NL_SCR_NET_R3_C5	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_C6 To NL_SPR_NDI_R3_C6	Simulated mean Loss Ratio from model	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_SPR_NDI_R1_C7 To NL_SPR_NDI_R3_C7	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 discounted basis).
NL_PCT_NDI_R1_C8 To NL_PCT_NDI_R3_C33	Percentiles (see Annex XII for the required percentiles)	It is expected the insurance and reinsurance underatkins 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 discounted basis).
NL_SPR_NUD_R1_C34 To NL_SPR_NUD_R3_C34	Simulated mean Loss Ratio from model	This is the mean of the probability distribution. It is the output obtained based on the simulation process (net of reinsurance and on undiscounted basis).
NL_SPR_NUD_R1_C35 To NL_SPR_NUD_R3_C35	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 undiscounted basis).
NL_PCT_NUD_R1_C36 To NL_PCT_NUD_R3_C61	Percentiles (see Annex XII for the required percentiles)	It is expected the insurance and reinsurance underatkins 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 undiscounted 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 modeled 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 modeled 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_EXP_GRO_R1_C1 And NLH_EXP_GRO_R3_C1	Combined reserve & claims duration (years)	The mean duration of future net cash out-flows gross of reinsurance.
NLH_EXP_GRO_R1_C2 And NLH_EXP_GRO_R3_C2	Average discount rate used to derive duration	Average discount rate used in the calculation of the duration included in the above cell (years)
NLH_EXP_GRO_R1_C3 To NLH_EXP_GRO_R3_C3	Combined business plan Loss Ratio for Premium and Reserve Risk	Combined loss ratio estimated by the undertaking for the following 12 months in its business plan.
NLH_EXP_GRO_R1_C4 To NLH_EXP_GRO_R3_C4	Combined modelled Loss Ratio for Premium and Reserve Risk	It is the output obtained based on the simulation process (gross of reinsurance and on discounted basis).
NLH_SCR_GRO_R1_C5 To NLH_SCR_GRO_R3_C5	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_C6 To NLH_SPR_GDI_R3_C6	Simulated mean Loss Ratio from model	This is the mean of the probability distribution. It is the output obtained based on the simulation process (gross of reinsurance and on discounted basis).

NLH_SPR_GDI_R1_C7 To NLH_SPR_GDI_R3_C7	Simulated 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 discounted basis).
NLH_PCT_GDI_R1_C8 To NLH_PCT_GDI_R3_C33	Percentiles (see Annex XII for the required percentiles)	It is expected the insurance and reinsurance underatkins 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 discounted basis).
NLH_SPR_GDU_R1_C34 To NLH_SPR_GDU_R3_C34	Simulated mean Loss Ratio from model	This is the mean of the probability distribution. It is the output obtained based on the simulation process (gross of reinsurance and on undiscounted basis).
NLH_SPR_GDU_R1_C35 To NLH_SPR_GDU_R3_C35	Simulated 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 undiscounted basis).
NLH_PCT_GDU_R1_C36 To NLH_PCT_GDU_R3_C61	Percentiles (see Annex XII for the required percentiles)	It is expected the insurance and reinsurance underatkins 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 undiscounted basis).
OVERALL HEALTH NSLT NET OF REINSURANCE		
<p>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.</p> <p>The following apply for the rest of the section:</p> <p>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 modeled 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.</p> <p>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.</p> <p>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 modeled 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.</p>		
NLH_EXP_NET_R1_C1 And NLH_EXP_NET_R3_C1	Combined reserve & claims duration (years)	The mean duration of future net cash out-flows of reinsurance.
NLH_EXP_NET_R1_C2 And NLH_EXP_NET_R3_C2	Average discount rate used to derive duration	Average discount rate used in the calculation of the duration included in the above cell (years)
NLH_EXP_NET_R1_C3 To NLH_EXP_NET_R3_C3	Combined business plan Loss Ratio for Premium and Reserve Risk	Combined loss ratio estimated by the undertaking for the following 12 months in its business plan.
NLH_EXP_NET_R1_C4 To NLH_EXP_NET_R3_C4	Combined modelled Loss Ratio for Premium and Reserve Risk	It is the output obtained based on the simulation process (net of reinsurance and on discounted basis).
NLH_SCR_NET_R1_C5 To NLH_SCR_NET_R3_C5	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_C6 To NLH_SPR_NDI_R3_C6	Simulated mean Loss Ratio from model	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).

NLH_SPR_NDI_R1_C7 To NLH_SPR_NDI_R3_C7	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 discounted basis).
NLH_PCT_NDI_R1_C8 To NLH_PCT_NDI_R3_C33	Percentiles (see Annex XII for the required percentiles)	It is expected the insurance and reinsurance underatkins 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 discounted basis).
NLH_SPR_NDU_R1_C34 To NLH_SPR_NDU_R3_C34	Simulated mean Loss Ratio from model	This is the mean of the probability distribution. It is the output obtained based on the simulation process (net of reinsurance and on undiscounted basis).
NLH_SPR_NDU_R1_C35 To NLH_SPR_NDU_R3_C35	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 undiscounted basis).
NLH_PCT_NDU_R1_C36 To NLH_PCT_NDU_R3_C61	Percentiles (see Annex XII for the required percentiles)	It is expected the insurance and reinsurance underatkins 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 undiscounted basis).
DISTRIBUTION OF LOSSES FROM CATASTROPHE PERILS		
<p>The following apply for the rest of the section:</p> <p>Data in row R1 shall contain aggregate information for all perils (natural catastrophe and man made).</p> <p>Data in row R2 shall contain aggregate information for all natural catastrophe perils.</p> <p>Data in row R3 shall contain aggregate information for all man made perils.</p>		
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	Summary of adjustments made to the vendor model (including selection of options and switches)	If a commercially available vendor model is used in the internal model for the peril this field should contain a summary of all adjustments that the insurance or reinsurance undertaking have made to that model. This include all modelspecific options and the switches that the insurance och reinsurance

NL_MMP_XXX_R1_C5 To NL_MMP_XXX_RXX_C5		undertaking have made in the implementation of the model.
NL_CAT_SPR_R1_C6 To NL_CAT_SPR_R3_C9 And NL_NCP_SPR_R1_C6 To NL_NCP_SPR_RXX_C9 And NL_MMP_SPR_R1_C6 To NL_MMP_SPR_RXX_C9	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 AEP for all business gross of reinsurance Mean of OEP for all business net of reinsurance Mean of AEP for all business net of reinsurance
NL_CAT_SPR_R1_C10 To NL_CAT_SPR_R3_C13 And NL_NCP_SPR_R1_C10 To NL_NCP_SPR_RXX_C13 And NL_MMP_SPR_R1_C10 To NL_MMP_SPR_RXX_C13	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_C14 To NL_CAT_PCT_R3_C49 And NL_NCP_PCT_R1_C14 To NL_NCP_PCT_RXX_C49 And NL_MMP_PCT_R1_C14 To NL_MMP_PCT_RXX_C49	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 percentiles 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_R9_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 Europé, North East US, South

		East US, Mid West US, Caribbean, South America, Australia and Rest of World. Any unallocated premium should be put in the Unallocated bucket.
NL_CAT_EXP_R1_C2 To NL_CAT_EXP_R9_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 Europé, North East US, South East US, Mid West US, Caribbean, South America, Australia and Rest of World. Any unallocated premium should be put in the Unallocated bucket.
NL_CAT_EXP_R10_C1 To NL_CAT_EXP_R13_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 Europé, North America and Rest of World. Any unallocated premium should be put in the Unallocated bucket.
NL_CAT_EXP_R10_C2 To NL_CAT_EXP_R13_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 Europé, North America and Rest of World. Any unallocated premium should be put in the Unallocated bucket.
SPLIT OF PREMIUM INCOME		
NL_CAT_EXP_R14_C1	Direct insurance	Premium income for the insurance or reinsurance undertaking direct business.
NL_CAT_EXP_R15_C1	Reinsurance	Premium income for the insurance or reinsurance undertaking reinsurance business.
NL_CAT_EXP_R16_C1	Retrocession	Premium income for the insurance or reinsurance undertaking retrocession.
CATASTROPHE SCR AGGREGATION		
NL_CAT_QUE_R17_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_R18_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).
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.
OUTPUT CORRELATIONS BETWEEN UNDERTAKING'S INTERNAL LINES OF BUSINESS		
<u>The order of the internal LOBs reported should be exactly the same as the order of the internal LoBs reported in the rest of the codes for Non-Life and Health NSLT risks.</u>		
NL_LRCOR_GUD_R2_C1 To NL_LRCOR_GUD_RXX_CXX	Gross undiscounted linear correlations - Reserve risk	This correlation matrix represents the linear relationships among the reserve risks of the different internal LoB (gross of reinsurance and on undiscounted basis)
NL_LPCOR_GUD_R2_C1 To NL_LPCOR_GUD_RXX_CXX	Gross undiscounted linear correlations - Premium risk	This correlation matrix represents the linear relationships among the premium risks of the different internal LoB (gross of reinsurance and on undiscounted basis)
NL_LPRCOR_GUD_R1_C1 To NL_LPRCOR_GUD_RXX_CXX	Gross undiscounted linear correlations - Reserve & Premium risk	This correlation matrix represents the linear relationships among the premium and reserve risks, both risks jointly modelled, of the different internal LoB (gross of reinsurance and on undiscounted basis)
NL_RRCOR_GUD_R2_C1 To NL_RRCOR_GUD_RXX_CXX	Gross undiscounted rank correlations - Reserve risk	This correlation matrix includes Spearman's rank correlation coefficients among the reserve risks of the different internal LoB (gross of reinsurance and on undiscounted basis)
NL_RPCOR_GUD_R2_C1 To NL_RPCOR_GUD_RXX_CXX	Gross undiscounted rank correlations - Premium risk	This correlation matrix includes Spearman's rank correlation coefficients among the premium risks of the different internal LoB (gross of reinsurance and on undiscounted basis)
NL_RPRCOR_GUD_R1_C1 To NL_RPRCOR_GUD_RXX_CXX	Gross undiscounted rank correlations - Reserve & Premium risk	This correlation matrix includes Spearman's rank correlation coefficients among the premium and reserve risks, both risks jointly modelled, of the different internal LoB (gross of reinsurance and on undiscounted basis)
NL_LRCOR_NDI_R2_C1 To NL_LRCOR_NDI_RXX_CXX	Net discounted linear correlations - Reserve risk	This correlation matrix represents the linear relationships among the reserve risks of the different internal LoB (net of reinsurance and on discounted basis)
NL_LPCOR_NDI_R2_C1 To NL_LPCOR_NDI_RXX_CXX	Net discounted linear correlations - Premium risk	This correlation matrix represents the linear relationships among the premium risks of the different internal LoB (net of reinsurance and on discounted basis)
NL_LPRCOR_NDI_R1_C1 To NL_LPRCOR_NDI_RXX_CXX	Net discounted linear correlations - Reserve & Premium risk	This correlation matrix represents the linear relationships among the premium and reserve risks, both risks jointly modelled, of the different internal LoB (net of reinsurance and on discounted basis)