**Summary template TP-E6**

1. **Purpose:** This overview must provide insight into the development of the distribution of the claims incurred per underwriting year at the end of the financial year. This table enables to assess (the development of) the individual and market-wide claims sensitivity of the accepted risks, assuming both a normal claims pattern and incidental total losses and catastrophes. With this information of the loss distribution one can evaluate if the use of the standard formula to calculate the SCR for the reserve risk is appropriate. In addition, the claims profile provides insight into the quality of the provisioning policy and the handling of the claims.
2. **Potential benefits:** For supervisory purposes and policyholder protection come from the fact that without the loss profile no professional judgement can be made concerning the adequacy of the SCR for premium and reserve risk which in most cases is the major risk of a non-life undertaking.
3. **Potential costs:** The initial costs may increase in case no loss profile has been used by the non-life undertaking so far. In the end the undertaking will benefit from the information during the technical discussions with the supervisor. Besides this the information can also be used for determining the technical premium.
4. **Application to groups:** No
5. **Materiality thresholds:** No
6. **Public disclosure:** No
7. **Frequency:** Annually.