
NLCS 2020 – Log File A

Contents

1. INTRODUCTION	3
2. OVERVIEW TAB	4
2.1. LEGEND AND ABBREVIATIONS	4
3. GENERAL TABS	5
3.1. GEN_VAL: GENERAL VALIDATION CHECKS	5
3.2. GEN_INF: GENERAL INFORMATION ON SUBMISSION.....	5
3.3. GEN_SEG: GENERAL SEGMENTATION	20
3.4. GEN_COM: GENERAL COMMENT SECTION.....	40
4. QUANTITATIVE TABS	41
4.1. QT_NL: OVERALL NON-LIFE UNDERWRITING RISK	42
4.2. QT_RR: QUANTITATIVE INFORMATION RESERVE RISK.....	43
4.3. QT_PR: QUANTITATIVE PREMIUM RISK (EXCL. EXPL. CAT RISK).....	47
4.4. QT_QL_CAT: QUANTITATIVE AND QUALITATIVE (EXPL.) CAT RISK	51
4.5. QT_CS: QUANTITATIVE INFORMATION FOR CREDIT AND SURETYSHIP.....	58
4.6. QT_CS_EX: QUANTITATIVE CREDIT AND SURETYSHIP EXPOSURE.....	61
4.7. QT_COR_1: GROSS LINEAR OUTPUT CORRELATION OF THE SCR DISTRIBUTION (INTLOB & CAT PERIL)	64
4.8. QT_COR_2: NET LINEAR OUTPUT CORRELATION OF THE SCR DISTRIBUTION (INTLOB & CAT PERIL)	65
5. QUALITATIVE TABS (BY INTLOBS)	65
5.1. QL_RR: QUALITATIVE INFORMATION RESERVE RISK.....	65
5.2. QL_PR: QUALITATIVE INFORMATION PREMIUM RISK.....	70
5.3. QL_CS: QUALITATIVE INFORMATION C&S	74

List of tables

Table 2: GEN_VAL_01_01	5
Table 3: GEN_INF_01_01.....	5
Table 4: GEN_INF_01_02.....	9
Table 5 : GEN overview.....	20
Table 6: GEN_SEG_01_01.....	20
Table 7: GEN_SEG_02_01.....	30
Table 8: GEN_SEG_03_01.....	37
Table 9: GEN_COM_01_01	40
Table 10: QT_NL overview	42
Table 11: QT_NL shared (01_01 01_02 01_03 01_04 01_05 01_06).....	42
Table 12: QT_RR overview	44
Table 13: QT_RR shared Gross/Net (01_01 01_02 01_03 02_01 02_02 02_03).....	44
Table 14: QT_RR shared Net Disc. (02_01 02_02 02_03).....	46
Table 15: QT_PR overview	47
Table 16: QT_PR shared Gross/Net (01_01 01_02 01_03 02_01 02_02 02_03).....	47
Table 17: QT_PR shared Net Disc. (02_01 02_02 02_03).....	50
Table 18: QT_QL_CAT overview	51
Table 19: QT_QL_CAT_01_01.....	52
Table 20: QT_QL_CAT_01_02.....	52
Table 21: QT_QL_CAT_01_03.....	52
Table 22: QT_QL_CAT shared (01_04 01_05 01_06)	52
Table 23: QT_QL_CAT shared (02_04 02_05 02_06)	55
Table 24: QT_QL_CAT shared (03_04 03_05 03_06)	56
Table 25: QT_CS overview	58
Table 26: QT_CS shared Gross/Net (01_01 01_02 01_03 02_01 02_02 02_03).....	59
Table 27: QT_CS shared Gross/Net (03_01 03_02 03_03 04_01 04_02 04_03).....	60
Table 28: QT_CS shared Gross/Net (05_01 05_02 05_03 06_01 06_02 06_03).....	61
Table 29: QT_CS_EX exposure classes.....	62
Table 30: QT_CS_EX_01_01 (description of the rows).....	63
Table 31: QT_CS_EX_01_01 (description of the columns).....	63
Table 32: QT_COR_1_01_01	64
Table 33: QT_COR_2_01_01	65
Table 35: QL_RR 01_01.....	65
Table 36: QL_PR 01_01	70
Table 37: QL_CS 01_01	74

1. Introduction

This NLCS_2020_LogFile_A presents the detailed technical specification for survey A of the NLCS 2020. As such, it is intended to be read in conjunction with

- NLCS_2020_Introduction (for general, high-level objectives and guidance) and
- NLCS_2020_LogFile_B (for detailed scenario information)

In particular surveys A and B need to be filled consistently while recognising the general guidance of the introduction.

Submission need to be consistent between survey a survey B and the diversification exercise. For support on this please refer to NLCS_2020_Cross_Template Validation.

2. OVERVIEW tab

The overview tab provides help to navigate the survey and provides a quick overview on the areas along the lines of the Log File.

2.1. Legend and abbreviations

Please enter data in the template. The following colour code applies in the survey:

Legend

For Undertakings

Enter data
(In accordance with definition)



Select
(options from drop-down list)



Not required



For NCAs and NLCS PG (DO NOT TOUCH)

Enter information



For Information only (DO NOT TOUCH)

Calculated cells



Blocked cells



Cells for Information only



Cells for validation "Error"



Cells for validation "Warning"



For reference in Log-File and GEN COM (DO NOT TOUCH)

Reference number for tables



Cell references within tables



3. General tabs

The general tabs collect general information on the submission as well as the undertaking (GEN_INF), the segmentation of the LoBs (GEN_SEG) and an overview of the validation checks (GEN_VAL).

3.1. GEN_VAL: General Validation Checks

In order to ease the submission process, validation checks are implemented in the survey with transparent formulas but are not documented. The participants are expected to review the outcomes of these checks.

Details on the validation checks performed can be found in the respective tabs of the submission.

However, participants remain responsible for the completion and quality of their submission.

Validation checks project the expectation of the NLCS PG towards the completion of the survey. Compliance with these expectations will be used in the context of quality-control and acceptance process of the submission.

Table 1: GEN_VAL_01_01

CODE	ITEM	INSTRUCTIONS
Errors: The general expectation is that these validations must be complied with. In exceptional circumstances, non-compliance to some of the validations may be accepted: the participant is expected therefore to provide an appropriate justification/explanation provided that will be reviewed by both NCA and NLCS PG.		
C0040	Undertaking comment	Comment on the outcome of the validation checks and provide a concise explanation.
C0050	NCA comment	Cell reserved to the NCA to provide further information on the provided comment.
C0060	NLCS PG comment	Cell reserved to the NCS PG.
Warnings: The general expectation is that these validations should be complied with. There are however situations where it is not possible. The participant is expected therefore to provide an appropriate justification/explanation provided that will be reviewed by both NCA and NLCS PG.		
C0100	Undertaking comment	Comment on the outcome of the validation checks and provide a concise explanation.
C0110	NCA comment	Cell reserved to the NCA to provide further information on the provided comment.
C0120	NLCS PG comment	Cell reserved to the NCS PG.

3.2. GEN_INF: General Information on Submission

Collection of general information for the exercise. This includes quantitative and qualitative information related to the submission, the undertaking, changes (portfolio, model), SCR definition, risk emergence and business mix.

This information will be used in the other tabs to differentiate between different model types. Data is defined such that it can be compared across all model types. However not all information will be requested to all undertakings.

This tab has two sub tables 01_01 and 01_02 that must be filled.

Table 2: GEN_INF_01_01

CODE	ITEM	INSTRUCTIONS
<i>Section: General submission information</i>		
R0010_C0010	Undertaking name -> as at YE 2020	The name of the undertaking at YE2020 (without legal suffixes like S.A., LTD., NV, A.S,...). For submissions prior to YE2020, please use the name at YE2020.
R0020_C0010	Undertaking identification code (Legal Entity Identifier - LEI) -> as at YE 2020	LEI code of the undertaking at YE2020. For submissions prior to YE2020, please use the LEI code at YE2020.
R0030_C0010	Reporting Reference Date	Reference date of the submitted data. Format DD/MM/YYYY
R0040_C0010	Submission date to NCA	Date when the template is sent to the NCA by the undertaking. Format DD/MM/YYYY.
R0050_C0010	Submission date to NLCS PG	Date when the template is sent to the NLCS PG by the NCA Format DD/MM/YYYY
R0060_C0010	Country of authorisation	Country of authorisation of the undertaking. Select the country from the closed list: <ul style="list-style-type: none"> - AT – Austria - BE – Belgium - BG – Bulgaria - HR – Croatia - CZ – Czech Republic - DK – Denmark - EE – Estonia - FI – Finland - FR – France - DE – Germany - EL – Greece - HU – Hungary - IS – Iceland - IE – Ireland - IT – Italy - LT – Lithuania - LI – Liechtenstein - LV – Latvia - LU – Luxembourg - MT – Malta - NL – Netherlands - NO – Norway - PL – Poland - PT – Portugal - RO – Romania - SK – Slovakia - SL – Slovenia - ES – Spain - SE – Sweden - UK – United Kingdom - XX – Other (Select this option if none of the above countries is suitable. Provide a comment in cell R0060_C0020)
R0060_C0020	Additional comment opportunity (as needed)	Field to provide comments for cell R0060_C0010.
R0070_C0010	Reporting YEAREND	Year of reporting date. Options from a closed list: <ul style="list-style-type: none"> - 2016 - 2017 - 2018 - 2019 - 2020

R0080_C0010	Undertaking name -> as at reporting year	The name of the undertaking at reporting date (without legal suffixes like S.A., LTD., NV, A.S,...) as defined in cell R0030_C0010.
R0090_C0010	Undertaking identification code (Legal Entity Identifier - LEI) -> as at reporting year	LEI code of the undertaking at reporting date as defined in cell R0030_C0010.
R0100_C0010	Please explain organisational changes, which may be relevant for the NLCS which have incurred since last submission	Explain organisational changes that have an impact on Non-Life underwriting risk models (input, modelling choices, outcomes) since the last submission. Organisational changes can be transfer of responsibilities, change in the organigram, changes of governance principles and approach and etc. The relevant organisational changes can take place at solo level but also at group level (and should be also reported). As practical examples, (de)centralisation of the risk management function to (from) the group.
<i>Section Changes since last reporting year (Year on year changes)</i>		
R0110_C0010	Have you introduced model changes since last submission, which are in the perimeter of (have an effect on/are related to) Non-Life underwriting risk?	Provide the category of model changes according to your model change policy applicable at reporting date since the last submission. Select the most suitable options from a closed list: <ul style="list-style-type: none"> - Major Model changes: One or more major model change - Minor Model changes: One or more minor model change - Major and Minor Model changes: One or more minor model change and one or more major model change. - No Model Changes For minor changes, consider them as one aggregate.
R0110_C0020	Additional comment opportunity (as needed)	Field to provide comments for cell R0110_C0010
R0120_C0010	Please specify the model change impact on the overall NL UW Risk	Please choose from the options of the closed list to indicate how the changes in modelled risk profile are influenced by model changes. Use as reference point last year's submission before the introduction of the model changes. <ul style="list-style-type: none"> - High – To understand the change from last year to this year it is crucial to understand in detail the model changes introduced in this year's submission. Your change in overall result (Premium Risk, Reserve Risk and Cat Risk) are driven by model changes. Please provide detailed additional comments at least detailing the changes introduced (e.g. in level and dynamic). - Medium – To understand the change from last year to this year it is necessary to be familiar with the model changes. Your change in overall result (Premium Risk, Reserve Risk and Cat Risk) is driven by a combination of portfolio and model changes. Please provide additional comments detailing the main changes introduced (e.g. in level and dynamic). - Low – To understand the change from last year to this year it is not necessary to look into details of the model changes. Your change in overall result (Premium Risk, Reserve Risk and Cat Risk) is mainly driven by portfolio changes. - None – You have not introduced model changes, which impact your overall results (e.g. no model changes, new governance tools, it is the first year of the internal model, you do not have an internal model) This question covers overall changes for overall NL UW risk. Specific attribution of changes for Premium, Reserve and CAT are asked in a dedicated cell in table 01_02 of GEN_SEG tab.

		For minor changes, consider them as one aggregate.
R0120_C0020	Additional comment opportunity (as needed)	Field to provide comments for cell R0120_C0010
R0130_C0010	Please list major model changes for NL UW Risk since last annual submission and provide a short description of the impact on model dynamic and outcome by model change	Provide the list of major model changes for Non-Life Underwriting Risk according to your model change policy applicable at reporting date since the last submission. For each major model change of the list, provide a short description of its impact on the model as well as its impact on the changed model component. Specific attribution of changes for Premium, Reserve and CAT are asked in a dedicated cell in table 01_02 of GEN_SEG tab.
R0140_C0010	Have you experienced since last submission in-organic business development	Select the option is most suitable for in-organic business development (as opposed to the natural increase/decrease in the company's own business activity). Options from a closed list: <ul style="list-style-type: none"> - Merger – The company has merged into one (or more) other. - Acquisition – The company has acquired one (or more) other. - Merger and Acquisition – The company has acquired one (or more) other and has merged into one (or more) other. - Portfolio transfer accepted – The company has acquired a portfolio from one other. - Portfolio transferred – The company has ceded a part of its portfolio. - No inorganic transaction – None of the above operations have been performed. Business development is attributable to organic growth. - Other – The above choices are not adapted to describe the in-organic business development. Provide comment in field R0140_C0020. The counterpart of the operations can be external and/or within the group.
R0140_C0020	Additional comment opportunity (as needed)	Field to provide comments for cell R0140_C0010
R0150_C0010	Please describe in short the strategic intention of the in-organic business development actions and their impact	If one or more in-organic business development have occurred since the last submission, then provide a concise explanation of the underlying strategic intention and their impact.
R0160_C0010	Please provide a rationale for the overall development of the modelled risk profile since the last annual submission as far as it is relevant for Non-Life underwriting risk	Provide a concise explanation for overall development of the modelled risk profile since the last submission. The comment has to be relevant for the NLCS study, i.e. to understand the Non-Life underwriting risk.
R0170_C0010	Please provide a rationale for the overall development in the economic balance sheet position relevant for Non-Life underwriting risk since last annual submission	Provide a concise explanation for the overall changes since the last submission in the economic balance sheet position
R0180_C0010	How severe are your changes to your business strategy since the last annual submission	Please choose from the options of the closed list to indicate how the changes in modelled risk profile are influenced by changes in your business strategy. Use as reference point last year's submission before the introduction of changes in business strategy. <ul style="list-style-type: none"> - High – To understand the change from last year to this year it is crucial to understand in detail the business strategy changes introduced in this year's submission. Your change in overall

		<p>result (Premium Risk, Reserve Risk and Cat Risk) are driven by business strategy changes. Please provide detailed additional comments at least detailing the changes introduced (e.g. in level and dynamic).</p> <ul style="list-style-type: none"> - Medium – To understand the change from last year to this year it is necessary to be familiar with the business strategy changes. Your change in overall result (Premium Risk, Reserve Risk and Cat Risk) is driven by a combination of portfolio and business strategy changes. Please provide additional comments detailing the main changes introduced (e.g. in level and dynamic). - Low – To understand the change from last year to this year it is not necessary to look into details of the business strategy changes. Your change in overall result (Premium Risk, Reserve Risk and Cat Risk) is mainly driven by portfolio changes. - None – You have not changed significant business strategy changes, which impact your overall results (e.g. no model changes, new governance tools, it is the first year of the internal model, you do not have an internal model) <p>This question covers overall changes for overall NL UW risk. Specific changes for Premium, Reserve and CAT are asked in a dedicated cell in table 01_02 of GEN_SEG tab.</p> <p>For minor changes, consider them as one aggregate.</p>
R0180_C0020	Additional comment opportunity (as needed)	Field to provide comments for cell R0180_C0010
R0190_C0010	Please explain major changes in your business strategy impacting your business	Please provide a concise explanation on the impact of business strategy impacting business (e.g. underwriting).
R0200_C0010	With respect to the modelled business, please describe how the overall EXISTING business may have changed compared to last submission	Please provide a concise explanation on how the modelling of EXISTING businesses has changed since the last submission.
R0210_C0010	With respect to the modelled business, please describe how the overall NEW business may have changed compared to last submission	Please provide a concise explanation on how the modelling of NEW businesses has changed since the last submission.

Table 3: GEN_INF_01_02

01_02: TABLE		
<i>Section Changes since last reporting year (Year on year changes)</i>		
<i>Subsections Premium Risk, Reserve Risk and Cat Risk</i> These subsections are grouped because of their similarity		
R0010_C0010, R0010_C0030, R0010_C0050	Please specify the model change impact on the overall Risk Category	<p>Please choose from the options of the closed list to indicate how the changes in modelled risk profile are influenced by model changes for the risk category. Use as reference point last year's submission before the introduction of the model changes.</p> <ul style="list-style-type: none"> - High – To understand the change from last year to this year it is crucial to understand in detail the model changes introduced in this year's submission. Your change in result for the risk category (Premium Risk, Reserve Risk and Cat Risk) are driven by model changes. Please provide detailed additional

		<p>comments at least detailing the changes introduced (e.g. in level and dynamic).</p> <ul style="list-style-type: none"> - Medium – To understand the change from last year to this year it is necessary to be familiar with the model changes. Your change in result for the risk category (Premium Risk, Reserve Risk and Cat Risk) is driven by a combination of portfolio and model changes. Please provide additional comments detailing the main changes introduced (e.g. in level and dynamic). - Low – To understand the change from last year to this year it is not necessary to look into details of the model changes. Your change in result for the risk category (Premium Risk, Reserve Risk and Cat Risk) is mainly driven by portfolio changes. - None – You have not introduced model changes, which impact your results for the risk category (e.g. no model changes, new governance tools, it is the first year of the internal model, you do not have an internal model) <p>This question covers changes for NL UW risk for the specific risk category (Premium, Reserve or Cat). Overall changes are asked in a dedicated cell in table 01_01 of GEN_SEG tab.</p>
R0010_C0020, R0010_C0040, R0010_C0060	Additional comment opportunity (as needed)	Field to provide comments for cell R0010_C0010, R0010_C0030, R0010_C0050.
R0020_C0010, R0020_C0030, R0020_C0050	Please list major model changes impacting Risk Category since last annual submission and provide a short description of the impact on model dynamic	<p>Provide the list of major model changes for specific to the Risk Category (namely Reserve, Premium or CAT Risk) according to your model change policy applicable at reporting date since the last submission. For each major model change of the list, provide a short description of its impact on the model as well as its impact on the changed model component.</p> <p>Overall changes for Non-Life Underwriting Risk are asked in a dedicated cell in table 01_01 in GEN_SEG tab.</p>
R0030_C0010, R0030_C0030, R0030_C0050	How severe are your changes to your overall NL UW Risk reinsurance structure	<p>Choose from the options of the closed list to indicate the changes in reinsurance structure influence the gross to net results for relevant risk category (Reserve, Premium and CAT risk). Options from a closed list:</p> <ul style="list-style-type: none"> - High – To understand the change in the gross to net results from last year to this year in the risk category, it is crucial to understand in detail the changes in the reinsurance structure introduced during this year's submission. Please provide additional comments detailing the main changes introduced. - Medium – To understand the change in the gross to net results from last year to this year in the risk category, it is necessary to be familiar the changes in the reinsurance structure introduced during this year's submission. Please provide additional comments detailing the main changes introduced. - Low – To understand the change in the gross to net results from last year to this year in the risk category, it is not necessary to look into details of the reinsurance structure. Your change in gross to net result is mainly driven by portfolio changes. - None – You have not introduced changes in the reinsurance structure, which impact your results
R0030_C0020, R0030_C0040, R0030_C0060	Additional comment opportunity (as needed)	Field to provide comments for cell R0030_C0010, R0030_C0030, R0030_C0050.
R0040_C0010, R0040_C0030, R0040_C0050	Please explain major changes in your overall reinsurance structure	Provide a concise explanation to understand relevant the gross to net evolution and its changes since the last submission. Focus on major changes.

Section Changes since last reporting year (Year on year changes)

Subsections Premium Risk, Reserve Risk and Cat Risk
 These subsections are grouped because of their similarity

R0050_C0010, R0050_C0030, R0050_C0050	Short description of SCR risk measure used	Describe the way in which the Internal Model SCR risk measure is derived. As orientation: Article 297 (4) of the Delegated Regulation for the SFCR inter alia requests to cover: (d) a description of the methods used in the internal model; (e) an explanation, by risk module, of the main differences in the methodologies and underlying assumptions used in the standard formula and in the internal model; (f) the risk measure and time period used in the internal model, and where they are not the same as those set out in Article 101(3) of Directive 2009/138/EC, an explanation of why the Solvency Capital Requirement calculated using the internal model provides policy holders and beneficiaries with a level of protection equivalent to that set out in Article 101 of that Directive. The description here should be concise and on expert level.
R0060_C0010, R0060_C0030, R0060_C0050	Does your SCR definition use going concern of [S2 Directive Article 101 (2)]	Options from a closed list: - Going-concern – The SCR is computed on a going concern basis, as in S2 Directive Article 101 (2). - Run-off – The SCR is computed with a run-off assumption, i.e. no new business are written and the undertaking honours only liabilities from existing contracts. - Other – Other hypothesis are used in the computation of the SCR. Provide a comment.
R0060_C0020, R0060_C0040, R0060_C0060	Additional comment opportunity (as needed)	Field to provide comments for cell R0060_C0010, R0060_C0030, R0060_C0050.
R0070_C0010, R0070_C0030, R0070_C0050	Does your SCR definition consider existing business, as well as the new business expected to be written over the following 12 months [S2 Directive Article 101 (3)]	Explain how the existing and new businesses are considered in the definition of the SCR. Options from a closed list: - Existing business – Only existing businesses at reporting date are considered. - New business expected to be written over the following 12 months - Only new businesses expected to be written over the following 12 months from reporting date are considered. - Existing business, as well as the new business expected to be written over the following 12 months – Both existing businesses at reporting date and new businesses expected to be written over the following 12 months from reporting date are considered. - Other – The above categories are not suitable. Provide a comment.
R0070_C0020, R0070_C0040, R0070_C0060	Additional comment opportunity (as needed)	Field to provide comments for cell R0070_C0010, R0070_C0030, R0070_C0050.
R0080_C0010, R0080_C0030, R0080_C0050	Does your SCR definition consider with respect to existing business, it shall cover only unexpected losses [S2 Directive Article 101 (3)]	Explain how the unexpected losses arise from. Options from a closed list: - Existing business shall cover only unexpected losses – The unexpected losses come uniquely from existing business.

		<ul style="list-style-type: none"> - Future business shall cover only unexpected losses – The unexpected losses come uniquely from new business (expected to be written over the following 12 months). - Existing and future business shall cover only unexpected losses – The unexpected losses come both from existing and new business (expected to be written over the following 12 months). - Other – The above categories are not suitable. Provide a comment.
R0080_C0020, R0080_C0040, R0080_C0060	Additional comment opportunity (as needed)	Field to provide comments for cell R0080_C0010, R0080_C0030, R0080_C0050.
R0090_C0010, R0090_C0030, R0090_C0050	Does your SCR definition consider Value-at-Risk of the basic own funds of an insurance or reinsurance undertaking subject to a confidence level of 99,5 % over a one-year period [S2 Directive Article 101 (3)]	<p>Explain the which risk measure is used for the computation of the SCR. Options from a closed list:</p> <ul style="list-style-type: none"> - VaR 99,5 % one-year – The Value at risk at 99.5% level is computed using a centered Profit and loss distribution at one year horizon. - VaR – The Value at risk is computed using a centered Profit and loss distribution (with a different quantile than 99.5%). - 99,5 % – The 99.5% quantile of the Profit and Loss is used. - 99.5% one-year – The 99.5% quantile of the Profit and Loss at one year horizon is used. - VaR 99,5 % – The Value at risk at 99.5% level is computed using a centered Profit and loss distribution. - VaR one-year – The Value at risk is computed using a centered Profit and loss distribution at one year horizon (with a different quantile than 99.5%). - Other – The risk measure does not fit in any of these categories. Provide a comment.
R0090_C0020, R0090_C0040, R0090_C0060	Additional comment opportunity (as needed)	Field to provide comments for cells R0090_C0010, R0090_C0030, and R0090_C0050.
R0100_C0010, R0100_C0030, R0100_C0050	Does your SCR definition stick to the S2 definition of risk categories [S2 Directive Article 101 (4)]	<p>The SCR calculation is based on the risk categories as defined in the Article 101(4). Options from a closed list:</p> <ul style="list-style-type: none"> - S2 definition of risk categories used – The SCR calculation uses the S2 risk categories (with possible adaptations). As a consequence, it is possible to value the SCR corresponding to each category of the S2 definition, although their perimeter might differ from S2. - Deviation from S2 definition of risk categories – The SCR calculation is not based on the S2 risk categories. As a consequence, it is not possible to value the SCR corresponding to each category. - Other – The SCR calculation does not fit in any of these categories. Provide a comment..
R0100_C0020, R0100_C0040, R0100_C0060	Additional comment opportunity (as needed)	Field to provide comments for cell R0100_C0010, R0100_C0030, R0100_C0050.
R0110_C0010, R0110_C0030, R0110_C0050	Does your SCR definition use risk mitigation techniques and considers credit risk [S2 Directive Article 101 (4)]	<p>Explain how the SCR computation considers risk mitigation techniques and/or credit risk. Select the most appropriate option from a closed list:</p> <ul style="list-style-type: none"> - Risk mitigation techniques and considers credit risk – The SCR calculation considers risk mitigation techniques as well as credit risk. Provide a brief description in the next cell.

		<ul style="list-style-type: none"> - Risk mitigation techniques – The SCR calculation considers only risk mitigation techniques. Provide a brief description in the next cell. - Credit risk – The SCR calculation considers only credit risk. Provide a brief description in the next cell. - Other – None of the option is suitable. Provide a comment in the next cell. <p>Risk mitigation and credit risk are defined in the S2 directive as:</p> <ul style="list-style-type: none"> - ‘credit risk’ means the risk of loss or of adverse change in the financial situation, resulting from fluctuations in the credit standing of issuers of securities, counterparties and any debtors to which insurance and reinsurance undertakings are exposed, in the form of counterparty default risk, or spread risk, or market risk concentrations; - ‘risk-mitigation techniques’ means all techniques which enable insurance and reinsurance undertakings to transfer part or all of their risks to another party;
R0110_C0020, R0110_C0040, R0110_C0060	Additional comment opportunity (as needed)	Field to provide comments for cell R0110_C0010, R0110_C0030, R0110_C0050.
R0120_C0010, R0120_C0030, R0120_C0050	Non-Life Underwriting Risk is modelled on AY or UY basis? (If you selected "Other" please provide additional information in the comment field) Please provide the rationale for your modelling choice	<p>Select the option which describes which basis is used for modelling Non-Life Underwriting risk:</p> <ul style="list-style-type: none"> - UY– Underwriting year (or policy year) - AY– Accident Year - Other – Please provide comment in the next cell. <p>For a definition of terms please refer to the introduction section on Underwriting and accident years.</p>
R0120_C0020, R0120_C0040, R0120_C0060	Additional comment opportunity (as needed)	Field to provide comments for cell R0120_C0010, R0120_C0030, R0120_C0050.
R0130_C0030	If your model is based on UY, are you able to split between the earned reserve risk and the unearned reserve risk?	<p>Select the option from closed list to understand if there is a split between earned and unearned reserve risk, provided that modelling basis is on Underwriting Year:</p> <ul style="list-style-type: none"> - Yes: You are able to split between the earned reserve risk and the unearned reserve risk – The model is based on Underwriting Year and there is a split between earned and unearned reserve risk. - No: You are not able to split between the earned reserve risk and the unearned reserve risk – The model is based on Underwriting Year and there is no split between earned and unearned reserve risk. - No UY modelling – The model is not based on Underwriting Year - Other (Please comment) – The above categories are not adapted. Please provide a comment in the next cell. <p>For a definition of terms please refer to the introduction section on Underwriting and accident years.</p>
R0130_C0040,	Additional comment opportunity (as needed)	Field to provide comments for cell R0130_C0030
R0140_C0010, R0140_C0050	If your model is based on UY, do you model the BBNI at t = 0 within your unearned reserve risk?	Select the option from closed list to understand the modelling of Bound But Not Incepted (BBNI), provided that modelling basis is on Underwriting Year:

		<ul style="list-style-type: none"> - Yes: You model the BBNI at $t = 0$ within your unearned reserve risk – The model is based on Underwriting Year and takes into account the BBNI at reporting date. - No: You do not model the BBNI at $t = 0$ within your unearned reserve risk – The model is based on Underwriting Year and does not take into account the BBNI at reporting date. - No UY modelling – The model is not based on Underwriting Year. - Other (Please comment) – The above categories are not adapted. Please provide a comment in the next cell. <p>For a definition of terms please refer to the introduction section on Underwriting and accident years.</p>
R0140_C0020, R0140_C0060	Additional comment opportunity (as needed)	Field to provide comments for cell R0140_C0010 and R0140_C0050
R0150_C0010	If your model is based on AY, is the variation of the Unearned Premium Reserve modelled?	<p>Select the option from closed list to understand the modelling of Unearned Premium Reserve, provided that modelling basis is on Accident Year:</p> <ul style="list-style-type: none"> - Yes: The variation of the Unearned Premium Reserve is modelled – The model is based on Accident Year and takes into account the variation of Unearned Premium Reserve. - No: The variation of the Unearned Premium Reserve is not modelled – The model is based on Accident Year and does not take into account the variation of Unearned Premium Reserve. - No AY modelling – The model is not based on Accident Year. - Other (Please comment) – The above categories are not adapted. Please provide a comment in the next cell. <p>For a definition of terms please refer to the introduction section on Underwriting and accident years.</p>
R0150_C0020	Additional comment opportunity (as needed)	Field to provide comments for cell R0150_C0010
R0160_C0010, R0160_C0050	If your model is based on AY, is the variation of the BBNI modelled?	<p>Select the option from closed list to understand the modelling of Bound But Not Incepted (BBNI), provided that modelling basis is on Accident Year:</p> <ul style="list-style-type: none"> - Yes: Variation of the BBNI is modelled – The model is based on Accident Year and takes into account the variation of the BBNI - No: Variation of the BBNI is not modelled – The model is based on Accident Year and does not take into account the variation of the BBNI - No AY modelling – The model is not based on Accident Year. - Other (Please comment) – The above categories are not adapted. Please provide a comment in the next cell. <p>For a definition of terms please refer to the introduction section on Underwriting and accident years.</p>
R0160_C0020, R0160_C0060	Additional comment opportunity (as needed)	Field to provide comments for cell R0160_C0010 and R0160_C0050
R0170_C0010, R0170_C0030, R0170_C0050	Is SCR risk measure centred?	Select the option from closed list to understand if the risk measure is based on centred or not. The measure is centred if the expected results are removed from the profit and loss distribution, i.e. its mean is null:

		<ul style="list-style-type: none"> - Risk measure is centred – The SCR is measured as deviation from the expected result (Centred risk). - Risk measure is not centred – The SCR is measured as deviation from zero (Non-centred risk).. - Other (please explain) – More complex adjustments are applied to the profit and loss distribution than a shift with the expected results. Please provide comment in the next cell
R0170_C0020, R0170_C0040, R0170_C0060	Additional comment opportunity (as needed)	Field to provide comments for cell R0170_C0010, R0170_C0030, R0170_C0050.
<i>Section COVID-19 for 2020 only</i>		
<i>Subsections Premium Risk, Reserve Risk and Cat Risk</i> These subsections are grouped because of their similarity		
R0180_C0010, R0180_C0030, R0180_C0050	How was COVID-19 generally covered in your contracts up to (including) 2020	<p>Options from a closed list:</p> <ul style="list-style-type: none"> - COVID-19 covered explicitly – The contractual rules up to YE20 explicitly covered pandemic, administrative lockdowns, business interruptions and therefore the losses of COVID-19 are covered. - COVID-19 covered silently – The contractual rules up to YE20 implicitly covered pandemic, administrative lockdowns, business interruptions and therefore the losses of COVID-19 are covered. - COVID-19 not covered explicitly – The contractual rules up to YE20 explicitly excluded pandemic, administrative lockdowns, business interruptions and therefore the losses of COVID-19 are not covered. - COVID-19 not covered silently – The contractual rules up to YE20 implicitly excluded pandemic, administrative lockdowns, business interruptions and therefore the losses of COVID-19 are not covered. <p>If several cases are present within the IntLoB, select the category more dominant and provide comments (proportions) in the comment cell</p> <p>For submissions prior to YE2020, leave the cell empty.</p>
R0180_C0020, R0180_C0040, R0180_C0060	Additional comment opportunity (as needed)	Field to provide comments for cell R0180_C0010, R0180_C0030, R0180_C0050. For submissions prior to YE2020, leave the cell empty.
R0190_C0010, R0190_C0030, R0190_C0050	How will COVID-19 generally be covered in your contracts in 2021	<p>Options from a closed list:</p> <ul style="list-style-type: none"> - COVID-19 covered explicitly – The contractual rules from YE21 will explicitly cover pandemic, administrative lockdowns, business interruptions and therefore the losses of COVID-19 will be covered. - COVID-19 covered silently – The contractual rules from YE21 will implicitly cover pandemic, administrative lockdowns, business interruptions and therefore the losses of COVID-19 will be covered. - COVID-19 not covered explicitly – The contractual rules from YE21 will explicitly exclude pandemic, administrative lockdowns, business interruptions and therefore the losses of COVID-19 will not be covered. - COVID-19 not covered silently – The contractual rules from YE21 will implicitly exclude pandemic, administrative

		<p>lockdowns, business interruptions and therefore the losses of COVID-19 will not be covered.</p> <p>If several cases are present within the IntLoB, select the category more dominant and provide comments (proportions) in the comment cell</p> <p>For submissions prior to YE2020, leave the cell empty.</p>
R0190_C0020, R0190_C0040, R0190_C0060	Additional comment opportunity (as needed)	<p>Field to provide comments for cell R0190_C0010, R0190_C0030, R0190_C0050.</p> <p>For submissions prior to YE2020, leave the cell empty.</p>
R0200_C0010, R0200_C0030, R0200_C0050	Did your undertaking receive State-Support during the COVID-19 Crisis, which is reflected in your balance sheet YE2020	<p>Options from a closed list:</p> <ul style="list-style-type: none"> - Gross result impacted by state support (and consecutively the net result) – The state support has an impact on the gross (therefore on the net) that is reflected in the balance sheet at YE20. - Reinsurance result impacted by state support (and consecutively the net result) – The state support has an impact on the reinsurance (therefore on the net) that is reflected in the balance sheet at YE20. - Technical result not affected by state support (however additional funds are available) – The state support has no impact that is reflected in the balance sheet at YE20 but additional funds are available. - Other impact of state support – The state support has other impact on the balance sheet. Provide comment in the next cell. - No State support <p>For submissions prior to YE2020, leave the cell empty. For submissions at YE2020, this question is mandatory for undertaking filling tabs related to credit and suretyship (QT_CS, QT_CS_EX, QL_CS) and optional for other undertakings.</p>
R0200_C0020, R0200_C0040, R0200_C0060	Additional comment opportunity (as needed)	<p>Field to provide comments for cell R0200_C0010, R0200_C0030, R0200_C0050.</p> <p>For submissions prior to YE2020, leave the cell empty. For submissions at YE20, this question is mandatory for undertaking filling tabs related to credit and suretyship (QT_CS, QT_CS_EX, QL_CS) and optional for other undertakings.</p>
R0210_C0010, R0210_C0030, R0210_C0050	Did your undertaking receive State-Support during the COVID-19 Crisis, which is reflected in your SCR calculation of YE2020	<p>Options from a closed list:</p> <ul style="list-style-type: none"> - Gross result impacted by state support (and consecutively the net result) – The state support has an impact on the gross (therefore on the net) SCR at YE20. - Reinsurance result impacted by state support (and consecutively the net result) – The state support has an impact on the reinsurance (therefore on the net) that is reflected in the net SCR at YE20. - Technical result not affected by state support (however additional funds are available) – The state support has no impact on the gross and net SCR at YE20 but additional funds are available. - Other impact of state support – The state support has other impact on the SCR. Provide comment in the next cell - No State support <p>For submissions prior to YE2020, leave the cell empty. For submissions at YE20, this question is mandatory for undertaking</p>

		filling tabs related to credit and suretyship (QT_CS, QT_CS_EX, QL_CS) and optional for other undertakings.
R0210_C0020, R0210_C0040, R0210_C0060	Additional comment opportunity (as needed)	Field to provide comments for cell R0210_C0010, R0210_C0030, R0210_C0050. For submissions prior to YE2020, leave the cell empty. For submissions at YE20, this question is mandatory for undertaking filling tabs related to credit and suretyship (QT_CS, QT_CS_EX, QL_CS) and optional for other undertakings.
R0220_C0010, R0220_C0030, R0220_C0050	In case you have received state support please describe the agreement and its impact, which are relevant (to judge its impact on NL UW Risk, PR, RR and Cat Risk)	Provide a concise explanation on the received state support (if applicable) and elements to assess its impact on NL UW Risk (overall, PR, RR and Cat Risk) For submissions prior to YE2020, leave the cell empty. For submissions at YE20, this question is mandatory for undertaking filling tabs related to credit and suretyship (QT_CS, QT_CS_EX, QL_CS) and optional for other undertakings.
R0230_C0010, R0230_C0030, R0230_C0050	Has COVID-19 triggered changes in the overall modelling of the internal model	Options from a closed list: <ul style="list-style-type: none"> - Changes are available in the IM – The COVID-19 and its aftermath have triggered changes in the model that are already implemented, operational and used. - Changes are in the pipeline – The COVID-19 and its aftermath have triggered changes in the model but they are not implemented or operational or used. - Some changes are available and some in the pipeline – The COVID-19 and its aftermath have triggered changes in the model and only a portion of them are implemented, operational and used. - No changes made linked to COVID-19 – There is no intention to change the model in light of the COVID-19 and its aftermath. When answering to this question, exclude calibration settings, that are in scope of the next question For submissions prior to YE2020, leave the cell empty.
R0230_C0020, R0230_C0040, R0230_C0060	Additional comment opportunity (as needed)	Field to provide comments for cell R0230_C0010, R0230_C0030, R0230_C0050.
R0240_C0010, R0240_C0030, R0240_C0050	Impact in the calibration settings due to COVID-19	Options from a closed list: <ul style="list-style-type: none"> - Changes are available in the IM – The COVID-19 and its aftermath have triggered changes in the calibration settings that are already implemented, operational and used. - Changes are in the pipeline – The COVID-19 and its aftermath have triggered changes in the calibration settings but they are not implemented or operational or used. - Some changes are available and some in the pipeline – The COVID-19 and its aftermath have triggered changes in the calibration settings and only a portion of them are implemented, operational and used. - No changes made linked to COVID-19 – There is no intention to change the calibration settings in light of the COVID-19 and its aftermath. For submissions prior to YE2020, leave the cell empty.
R0240_C0020, R0240_C0040, R0240_C0060	Additional comment opportunity (as needed)	Field to provide comments for cell R0240_C0010, R0240_C0030, R0240_C0050.

		For submissions prior to YE2020, leave the cell empty.
R0250_C0010, R0250_C0030, R0250_C0050	What do you see as the main difference on the P&L differences between YE19 and YE20, and how material is this difference?	Provide further information to understand the difference between P&L at YE19 and YE20. For submissions prior to YE2020, leave the cell empty.
<i>Section Risk Emergence & time horizon</i>		
<i>Subsections Premium Risk, Reserve Risk and Cat Risk</i> These subsections are grouped because of their similarity		
R0260_C0010, R0260_C0030, R0260_C0050	Please provide the rationale of your modelling choice of Risk Emergence	Explain the reasons behind the choice of the time horizon in your model.
R0270_C0010, R0270_C0030, R0270_C0050	Do you model your risk capital based on a 1-year view directly or on an ultimate view? Please provide the rationale for your modelling choice	Options from a closed list: <ul style="list-style-type: none"> - 1Y View directly – the whole model is based and calibrated on the risk born by the following year. - Ultimate view only – the whole model is based and calibrated on the total risk, until extinction of all liabilities. - 1Y view from an ultimate view using an emergence factor – the model uses a 1Y risk distribution that is estimated using the ultimate risk distribution. It uses one or several parameters called emergence factors that represent the ratio of 1Y and ultimate volatilities of a given stochastic process. The precise specifications of the emergence factors and how it is used may differ between undertakings. - Other (explain) – e.g. 1Y risk is assessed from ultimate risk using another technique, the time horizon is an intermediate view between 1Y and ultimate.
R0270_C0020, R0270_C0040, R0270_C0060	Additional comment opportunity (as needed)	Field to provide comments for cell R0270_C0010, R0270_C0030, R0270_C0050.
R0280_C0010, R0280_C0030, R0280_C0050	(If relevant) How is the emergence factor applied (to the losses)? Please provide the rationale for your modelling choice	Options from a closed list: <ul style="list-style-type: none"> - To shrink the centred distribution: $L_{1Y} = EF * (L_{Ult} - E[L_{Ult}]) + E[L_{Ult}]$ – This method rescales the whole distribution keeping its mean. - To shrink the non-centred distribution: $L_{1Y} = EF * L_{Ult}$ – This method rescales the whole distribution and its mean. - To shrink the non-paid part of the claims: $L_{1yr} = PP * L_{Ult} + EF * (1 - PP) * L_{Ult}$ – The difference between 1yr risk and ultimate risk is in the unpaid claims after one year. In an ultimate view, they are viewed as future payments while in the 1yr view, they are modelled as reserves for those payments. The reserves are less volatile than the underlying payments. - To shrink the SCR: $SCR_{1Y} = EF * SCR_{Ult}$ – The retained SCR is directly derived from the ultimate SCR. Depends on your own definition of the SCR. - Other (explain) – Any other method. If yours is close but different from one above, please select that method and describe the differences below. <p>Common definitions: EF: emergence factor E[...]: mathematical expectation. L_1yr: random variable representing the losses as used in the SCR definition. L_Ult: random variable representing the total losses (after an infinite amount of time). The precise definition of "losses" is here coherent with your definition of SCR.</p>

		PP: first year of payment pattern, i.e. proportion of the total claims that you expect to be paid during the first year. SCR: your own definition of SCR for that particular LoB (with a 1yr view or ultimate view).
R0280_C0020, R0280_C0040, R0280_C0060	Additional comment opportunity (as needed)	Field to provide comments for cell R0280_C0010, R0280_C0030, R0280_C0050.
R0290_C0010, R0290_C0030, R0290_C0050	(If relevant) How is the emergence factor calculated? Please provide the rationale for your modelling choice	Options from a closed list: <ul style="list-style-type: none"> - Actuary-in-a-box on the whole reserve triangle - "Merz-Wüthrich / Mack" on the whole reserve triangle - Actuary-in-a-box on the last line of the reserve triangle - "Merz-Wüthrich / Mack" on the last line of the reserve triangle - Other (explain) <p>Common definitions: Actuary-in-a-box: projection of the reserve triangles both on 1yr and ultimate. Merz-Wüthrich/Mack: closed formulae to compute the 1yr and ultimate volatility. Whole reserve triangle: the EF would be the ratio of the volatilities (1yr/Ultimate) of the whole reserve. Last line of the reserve triangle: the EF would be the ratio of the volatilities (1yr/ultimate) of the last line of the reserve triangle.</p>
R0290_C0020, R0290_C0040, R0290_C0060	Additional comment opportunity (as needed)	Field to provide comments for cell R0290_C0010, R0290_C0030, R0290_C0050
<i>Section Business Mix</i>		
<i>Subsections Premium Risk, Reserve Risk and Cat Risk</i> These subsections are grouped because of their similarity		
R0300_C0010, R0300_C0030, R0300_C0050	Does your IntLoB structure allow to map easily your Motor exposure according to the S2LoB structure? Please specify the main reason:	Options from a closed list: <ul style="list-style-type: none"> - Yes: This the prevailing modelling choice in the Internal Model. - Yes: The product is sold on a comprehensive basis (i.e. a single premium is charged for the policy). - Yes: Other, please specify – Provide comment in the next cell. - No: It is not possible to split – Provide comment in the next cell.
R0300_C0020, R0300_C0040, R0300_C0060	Additional comment opportunity (as needed)	Field to provide comments for cell R0300_C0010, R0300_C0030, R0300_C0050.
R0310_C0010, R0310_C0030, R0310_C0050	Does your IntLoB structure allow you to split your Motor business according to the size of claims (Attritional, Large, Cat)?	Options from a closed list: <ul style="list-style-type: none"> - Yes – It is possible to split according to the size of claims. Provide indications on the threshold in the next cell. - No – It is not possible to split according to the size of claims. Provide a concise explanation in the next cell. - Other (Please comment) – Provide comment in the next cell.
R0310_C0020, R0310_C0040, R0310_C0060	Additional comment opportunity (as needed)	Field to provide comments for cell R0310_C0010, R0310_C0030, R0310_C0050.

3.3. GEN_SEG: General segmentation

Collection of the segmentation of the IntLoBs for premium risk, reserve risk and Cat risk. The undertaking shall provide information on their IntLoBs (in the dedicated tabs for Reserve, Premium and CAT risk) and answer to the quantitative and qualitative questions.

These tabs needs to be filled before:

- the quantitative tabs: QT_RR_, QT_PR_, QT_QL_CAT, QT_CS_, QT_COR_1, QT_COR_2, QT_COR_3 as well as
- the qualitative tabs: QL_RR_, QL_PR_ and QL_CS_. In fact, the rows of all these tables are IntLoBs that are specified in GEN_SEG.

Table 4 : GEN overview

	Gross & net of reinsurance
Reserve Risk	01_01
Premium Risk	01_02
CAT Risk	01_03

This is a central tab for the NLCS as it sets the structure for a number of other tabs by setting out and defining IntLoBs and Perils. By experience of the last NLCS edition most IntLobs/Perils relate to one S2LoB or Peril. There are however notable exceptions where this is not the case or where a standard breakdown is not foreseen in the IM.

Should there be an IntLoB/Peril which maps to two or multiple S2Lobs/Perils the following is expected.

- Splitting: Report the IntLoB/Peril multiple times with the respective proportions (Preferred)
- Attributing: Report the Int LoB/Peril once for the dominant S2LoB/Peril

In any case use the comment field and detail which option was taken in the segmentation.

All IntLobs and Perils contributing to the overall NL UW Risk need to be listed here and filled consecutively as information is available. This includes LoBs being still on a SF or USP approach.

Table 5: GEN_SEG_01_01

CODE	ITEM	INSTRUCTIONS
C0010	IntLoB	Name of the IntLoB used by the undertaking. Please add to the IntLoB name you are internally using the respective S2LoB number(s) separated by “_” in case you are splitting or attributing to one S2LoB.
<i>Section: Solvency 2</i>		
C0020	IM Coverage	Please describe the calculation methodology of the IntLoB. Select options from a closed list: <ul style="list-style-type: none"> - IM Calculation: The IntLoB is in scope of the internal model. - USP Calculation (Except in Cat): The IntLoB is computed with Undertaking Specific Parameters (or Group Specific Parameters, if applicable) - SF Calculation: The IntLoB is valued with the Standard Formula - Other: None of the above methods is applicable. Please provide comment in the Comment tab.

C0030	Mapping to S2LoB	<p>Select the S2LoB in which the IntLoB should be included. In case one InternalLoB is split to a number of Solvency 2LoBs it needs to be reported with the respective proportion for every relevant S2LoB.</p> <p>The S2LoBs are defined by Annex I Delegated Regulation 2015/35.</p> <p>Select the relevant option from a closed list:</p> <ul style="list-style-type: none"> - Medical expense insurance (NL obligations) - Income protection insurance (NL obligations) - Workers' compensation insurance (NL obligations) - Motor vehicle liability insurance (NL obligations) - Other motor insurance (NL obligations) - Marine, aviation and transport insurance (NL obligations) - Fire and other damage to property insurance (NL obligations) - General liability insurance (NL obligations) - Credit and suretyship insurance (NL obligations) - Legal expenses insurance (NL obligations) - Assistance (NL obligations) - Miscellaneous financial loss (NL obligations) - Medical expense insurance (Proportional NL reinsurance) - Income protection insurance (Proportional NL reinsurance) - Workers' compensation insurance (Proportional NL reinsurance) - Motor vehicle liability insurance (Proportional NL reinsurance) - Other motor insurance (Proportional NL reinsurance) - Marine, aviation and transport insurance (Proportional NL reinsurance) - Fire and other damage to property insurance (Proportional NL reinsurance) - General liability insurance (Proportional NL reinsurance) - Credit and suretyship insurance (Proportional NL reinsurance) - Legal expenses insurance (Proportional NL reinsurance) - Assistance (Proportional NL reinsurance) - Miscellaneous financial loss (Proportional NL reinsurance) - Non-proportional health reinsurance - Non-proportional casualty reinsurance - Non-proportional marine, aviation and transport reinsurance - Non-proportional property reinsurance
C0060	Business type by SF Categories	<p>Select the business type which is most relevant in the IntLoB.</p> <p>Options from a closed list:</p> <ul style="list-style-type: none"> - MED: Medical Insurance - IP: Income Protection - WC: Workers' compensation - MTPL: Fleet - MTPL: Taxis - MTPL: Agriculture - MTPL: Private - MTPL: Other - OtherM: Fleet - OtherM: Taxis - OtherM: Agriculture - OtherM: Private - OtherM: Other - MAT: Marine insurance

		<ul style="list-style-type: none"> - FIRE: Building - FIRE: Content - FIRE: Machine parks - FIRE: Including business interruption - GTPL: Midwives - GTPL: Medical professions - GTPL: Environmental pollution - GTPL: Professional liability for architects - GTPL: Hospital Professional Liability (HPL) insurance - GTPL: D&O (Directors and officers) - GTPL: Other - C&S: Credit and Suretyship
Location of underwriting (contracts) and risks		
C0080	<p>EEA (+UK) Contracts</p> <p>Cross-Border or Local Business</p>	<p>Please indicate where the IntLoB businesses is underwritten in case it is within the EEA (and UK). For direct business, provide information on the location of the contract. For indirect business, provide information on the cedent's country. In both cases, for multiple countries (all within the EEA and UK), select the most dominant one and provide information on the decomposition in the comment fields (C0110).</p> <p>Options from a closed list:</p> <ul style="list-style-type: none"> - None: The IntLoB contains no EEA (or immaterial) - Austria - Belgium - Bulgaria - Croatia - Czech Republic - Denmark - Estonia - Finland - France - Germany - Greece - Hungary - Iceland - Ireland - Italy - Latvia - Liechtenstein - Lithuania - Luxembourg - Malta - Netherlands - Norway - Poland - Portugal - Romania - Slovakia - Slovenia - Spain - Sweden - United Kingdom - Other <p>If the IntLoB contains businesses from several countries, please select the dominant one.</p>

C0110	<p>EEA (+UK) Contracts</p> <p>Cross-Border or Local Business</p> <p>(deviation description)</p>	Field to provide comments for column C0080.
C0120	<p>Non EEA Contracts</p> <p>Cross-Border or Local Business (Corresponding SF Region)</p>	<p>Please indicate if the IntLoB contains businesses underwritten outside the EEA (and UK). For direct business, provide information on the location of the contract. For indirect business, provide information on the cedent's country. In both cases, for multiple countries (outside the EEA and UK), select the best fit as close to the business and provide information on the decomposition in the comment fields (C0150).</p> <p>The SF CAT regions are defined by Annex III Delegated Regulation 2015/35.</p> <p>Options from a closed list:</p> <ul style="list-style-type: none"> - None: The IntLoB contains no Non-EEA (or immaterial) - Switzerland - Canada - United States of America - Bermuda - Mexico - China - Japan - South Korea - Australia - Northern Europe (in terms of the SF CAT region) - Western Europe (in terms of the SF CAT region) - Eastern Europe (in terms of the SF CAT region) - Southern Europe (in terms of the SF CAT region) - Central and Western Asia (in terms of the SF CAT region) - Eastern Asia (in terms of the SF CAT region) - South and South-Eastern Asia (in terms of the SF CAT region) - Oceania (in terms of the SF CAT region) - Northern Africa (in terms of the SF CAT region) - Southern Africa (in terms of the SF CAT region) - Northern America excluding the United States of America (in terms of the SF CAT region) - Caribbean and Central America (in terms of the SF CAT region) - Eastern South America (in terms of the SF CAT region) - Northern, southern and western South America (in terms of the SF CAT region) - North-east United States of America (in terms of the SF CAT region) - South-east United States of America (in terms of the SF CAT region) - Mid-west United States of America (in terms of the SF CAT region) - Western United States of America (in terms of the SF CAT region)

		<ul style="list-style-type: none"> - Europe (merge the SF CAT regions: Northern Europe; Western Europe; Eastern Europe; Southern Europe) - Asia (merge the SF CAT regions: Central and Western Asia; Eastern Asia; South and South-Eastern Asia) - Africa (merge the SF CAT regions: Northern Africa; Southern Africa) - North America (merge the SF CAT regions: Northern America excluding the United States of America; North-east United States of America; South-east United States of America; Mid-west United States of America; Western United States of America) - South America (merge the SF CAT regions: Caribbean and Central America; Eastern South America; Northern, southern and western South America) <ul style="list-style-type: none"> - Europe - North America - South America - Africa - Asia <ul style="list-style-type: none"> - World Wide - Other <p>If a SF CAT region (or a merger of these regions) is selected, the corresponding countries appear in C0140.</p>
C0150	<p style="text-align: center;">Non EEA Contracts</p> <p style="text-align: center;">(deviation description)</p>	Field to provide comments for column C0120.
C0160	<p style="text-align: center;">Global Risk Location</p>	<p>Please indicate where the IntLoB are located within and outside the EEA. For direct business, provide information on the location of the contract. For indirect business, provide information on the cedent's country). In both cases, for multiple countries, select the most dominant one and provide information on the decomposition in the comment fields (C0180).</p> <p>The closed list of risk locations is identical to the options for</p> <ul style="list-style-type: none"> - EEA (+UK) Contracts Cross-Border or Local Business (C0080) - Non EEA Contracts (C0120) <p>If a SF CAT region (or a merge of these regions) is selected, the corresponding countries appear in C0170.</p>
C0180	<p style="text-align: center;">Global Risk Location</p> <p style="text-align: center;">(comment)</p>	Field to provide comments for column C0160.
Distribution		
C0190	Distribution channel	<p>Select the category which describes the distribution channel of the contracts within the IntLoB, if the distribution channel has an impact on the model. Options from a closed list:</p> <ul style="list-style-type: none"> - Direct: The contracts are sold directly by the undertaking. - Agent: The contracts are sold directly by agents of the undertaking.

		<ul style="list-style-type: none"> - Brokers: The contracts are sold via brokers. - Bancassurance: The contracts are sold via banks. - Not reflected in Model Structure: The distribution channel does not have any impact in the model. - Other (Please specify) <p>If several distribution channels are present and they have an impact in the model, select the option for the most dominant one and provide comments in the comment field C0200.</p> <p>For reinsurance undertakings, select the distribution channel of the indirect business and not the direct business (the original/ underlying policies).</p>
C0200	Distribution channel (Comment)	Field to provide comment for cell C0190.
C0210	Type of distribution channel	<p>Select the category which describes the type of distribution channel of the contracts within the IntLoB, if the type of distribution channel has an impact on the model. Options from a closed list:</p> <ul style="list-style-type: none"> - Direct (Online): The contracts are sold directly (direct, agent) but via online platform. - Direct (traditional): The contracts are sold directly (direct, agent) but via traditional platforms (offices, sales point...). - Indirect (Online): The contracts are sold indirectly (brokers, bancassurance) but via online platform. - Indirect (traditional): The contracts are sold indirectly (brokers, bancassurance) but via online platform. - Not reflected in Model Structure: The type of distribution channel does not have any impact in the model. - Other (Please specify) <p>If several types of distribution channels are present and they have an impact in the model, select the option for the most dominant one and provide comments in the comment field C0210.</p> <p>For reinsurance undertakings, select the distribution channel of the indirect business and not the direct business (the original/ underlying policies).</p>
C0220	Type of distribution channel (Comment)	Field to provide comment for cell C0210.
C0230	Is the business in Run-Off?	<p>Select the category which is most appropriate for the type of business. Options from a closed list:</p> <ul style="list-style-type: none"> - Going Concern: The undertaking expects new business and will honour liabilities from existing and new contracts. - Run-Off: No new business are written and the undertaking honours only liabilities from existing contracts. - Other: None of the above options are suitable. Provide comment in cell C0240. <p>If type of business are present, select the option for the most dominant one and provide comments in the comment field C0240.</p>
C0240	Is the business in Run-Off? (Comment)	Field to provide comment for cell C0230.
Business Mix		
C0250	What is the dominant currency in your IntLoB	<p>Options from a closed list:</p> <ul style="list-style-type: none"> - EUR - USD - ARS

		<ul style="list-style-type: none"> - AUD - BRL - CAD - CHF - CLP - CNH - COP - CZK - DKK - GBP - HKD - INR - JPY - KRW - MXN - NOK - NZD - PHP - PLN - RUB - SEK - SGD - TRY - ZAR - Other. Provide a comment in the next cell
C0260	<p>What is the dominant currency in your IntLoB</p> <p>(comment)</p>	Comment field for cell C0250.
C0270	<p>Is the exposure predominantly "Personal/ Household" or "Commercial"?</p>	<p>Options from a closed list:</p> <ul style="list-style-type: none"> - Personal/ Household - Commercial (off-the shelf) - Commercial (tailored to individual risk profile) - Other (Please describe in the next cell)
C0280	<p>Is the exposure predominantly "Personal/ Household" or "Commercial"?</p> <p>(comment)</p>	Comment field for cell C0280.
C0290	<p>Which types of claims are included in this IntLoB</p>	<p>Options from a closed list:</p> <ul style="list-style-type: none"> - Bodily Injury - Property Damage - Insolvency - Combination (Please report and explain proportions in the next cell)
C0300	<p>Which types of claims are included in this IntLoB</p> <p>(Comment)</p>	Field to comment for cell C0290
C0310	<p>For Motor</p> <p>Type of vehicle</p>	<p>Options from a closed list:</p> <ul style="list-style-type: none"> - Agriculture - Motorcycle - Bus or truck - Car

		<ul style="list-style-type: none"> - Commercial other - Taxis - Other - Not applicable (Other type of LoB): If the IntLoB is not related to S2LoB “Motor” or “Other Motor”.
C0320	<p style="text-align: center;">For Motor</p> <p style="text-align: center;">Type of vehicle</p> <p style="text-align: center;">Generic description of coverage & damage</p>	<p>Provide a concise explanation on the dominant type of business and a generic description of the coverage and typical damage.</p> <p>Leave the cell empty if the IntLoB is not attributed to the MTPL or Other Motor S2LoB.</p>
C0330	<p style="text-align: center;">For GPL</p> <p style="text-align: center;">Dominant type of business</p>	<p>Options from a closed list:</p> <ul style="list-style-type: none"> - HOUSEHOLD: Personal Liability Personal or private liability. - CYBER: Non Property Damage Business Type Security Breach with NO property damage - CYBER: Property Damage Business Type Security Breach with property damage - CONSTRUCTION: Decennial Liability Business Type Structural Defects - DOCTORS, MEDICAL SERVICES Medical Malpractice Business Type Building, Content (Industrial Clients) - Professional Indemnity: Certain types of professions - Employers Liability: Employers liability or workers comp - Employers Liability: Industrial Diseases - Employers Liability: Employers Practices - Directors & Officers: Non-Financial Institutions - Directors & Officers: Financial Institutions - Financial Loss : Financial Loss (equivalent Pure Economic Loss) - BUSINESS OWNERS Public Liability Public and Product Liability - BUSINESS OWNERS Public Liability Claims made - BUSINESS OWNERS Fraud / Crime Employee's fraud, misuse of equipment - GENERAL LIABILITY Environmental Impairment Liability or Non Marine Pollution Liability Environmental, Pollution - Nuclear - Energy - Not applicable (Other type of LoB): If the IntLoB is not related to S2LoB “GPL”
C0360	<p style="text-align: center;">For GPL</p> <p style="text-align: center;">Dominant type of business</p> <p style="text-align: center;">Please address the additional questions</p>	<p>An additional question is generated in cell C0350. Provide an answer in this cell.</p> <p>Leave the cell empty if the IntLoB is not attributed to the GPL S2LoB.</p>
C0370	<p style="text-align: center;">For Fire</p> <p style="text-align: center;">Dominant type of business</p>	<p>Options from a closed list:</p> <ul style="list-style-type: none"> - Individual Household Business Type Building, Content (Personal Household) - Retail customers Business Type Building, Content (Retail) - Commercial Insurance Business Type Building, Content (Commercial Building) - Industrial Insurance Business Type Building, Content (Industrial Clients) - Engineering: Traditional Engineering - Engineering: Erection All Risks

		<ul style="list-style-type: none"> - Construction: Construction All Risks - Crop Insurance - Livestock Insurance - Jewellery & Fine Art - Terrorism - Man Made - Other - Not applicable (Other type of LoB): If the IntLoB is not related S2LoB to Fire
C0400	<p>For Fire</p> <p>Dominant type of business</p> <p>Please address the additional questions</p>	<p>An additional question is generated in cell C0390. Provide an answer in this cell.</p> <p>Leave the cell empty if the IntLoB is not attributed to the Fire S2LoB.</p>
C0410	<p>For Credit and Suretyship</p> <p>Product</p>	<p>Select the product class of credit and suretyship which is dominant in the IntLoB (if applicable). Select the most appropriate options from the closed list:</p> <ul style="list-style-type: none"> - Trade Credit Insurance/Commercial risk/Comprehensive cover: Standard credit insurance that protects accounts receivable from loss due to credit events like insolvency, bankruptcy or protracted default. - Trade Credit Insurance/Commercial risk /Excess-of-Loss / Top-up: Credit insurance policy that cover excess of loss above a specified limit. - Trade Credit Insurance/Commercial risk /Single risk: Credit insurance policy designed to cover a specific risk (arising from a specific contract, investment, project. . .). - Trade Credit Insurance/Political risk/: Credit insurance policy designed to cover against political risk (risk arising from “political events/decisions” like war, nationalisation). - Trade Credit Insurance/Other/: Other type of Credit Insurance that are not “Comprehensive cover”, “Excess-of-Loss/Top-up”, “Single Risk” or “Political Risk”. - Suretyship/Bonding/: Any type of suretyship that implies the emission of a financial bond. - Suretyship/Other/: Any type of suretyship that does not imply the emission of a financial bond. - Not applicable (Other type of LoB): If the IntLoB is not related to S2LoB “Credit and Suretyship” <p>If several product classes are present in the IntLoB, select the category of the most relevant one and use the comment cell to provide more insights.</p>
C0420	<p>For Credit and Suretyship</p> <p>Product</p> <p>(Comment)</p>	<p>Field to provide comments for cell C0410.</p> <p>Leave the cell empty if the IntLoB is not attributed to the Credit and Suretyship S2LoB.</p>
C0430	<p>For Credit and Suretyship</p> <p>Is political risk covered in this IntLoB?</p>	<p>Explain if policies covering political risk for Credit and Suretyship are present in the IntLoB (if applicable). Select the most appropriate option from the closed list:</p> <ul style="list-style-type: none"> - Political Risk Covered: The IntLoB is associated to Credit and Suretyship and some policies covering this risk are present in the IntLoB.

		<ul style="list-style-type: none"> - Political Risk NOT-Covered: The IntLoB is associated to Credit and Suretyship and no policies covering this risk are present in the IntLoB. - Other: Please comment - Not applicable (Other type of LoB): If the IntLoB is not related to S2LoB Credit and Suretyship
C0440	<p>For Credit and Suretyship</p> <p>How is political risk modelled within the model?</p>	<p>Explain how the political risk is treated within the IM of Credit and Suretyship (if applicable). Select the most appropriate option from the closed list:</p> <ul style="list-style-type: none"> - Modelled implicitly: There is a modelisation but political risk is treated implicitly, e.g. no difference with the other types of claims. - Modelled explicitly: There is an explicit modelisation of political risk. - Factor by expert judgement: Political risk is determined via expert judgement. - Not modelled: Political risk is not in scope of the IM - Not applicable (Other type of LoB): If the IntLoB is not related to S2LoB “Credit and Suretyship”
C0450	<p>For Credit and Suretyship</p> <p>How is political risk modelled within the model?</p> <p>(Comment)</p>	<p>Field to provide comments for cell C0440.</p> <p>Leave the cell empty if the IntLoB is not attributed to the Creditand Suretyship S2LoB.</p>
C0460	<p>Any product-specific aspect necessary to understand your risk profile</p> <p>(relative positioning to other undertakings).</p>	<p>Provide any other information, related to the contract, you perceive relevant to understand your relative positioning of this IntLoB with respect to the other IntLoBs and with respect the NLCS sample.</p>
C0470	<p>Any additional information on business underwritten necessary to understand your risk profile</p> <p>(relative positioning to other undertakings).</p>	<p>Provide any other information, related to the underwritten business, you perceive relevant to understand your relative positioning of this IntLoB with respect to the other IntLoBs and with respect the NLCS sample.</p>
General		
C0480	<p>Describe the rationale why this IntLoB is necessary for your IM</p> <p>(beyond the responses given already)</p>	<p>Provide a concise explanation why this IntLoB is part of the IM. Information on risk location, distribution channel and business mix is provided in the previous columns.</p>
C0490	<p>Is this a new IntLoB?</p>	<p>Explain if the IntLoB has been created since the last submission. Select the option from a closed list:</p> <ul style="list-style-type: none"> - No (it was reported in the last submission) - Yes (it is new business) - Yes (it is a combination of previous business) - Yes (first reporting year of internal model) - Other (Please comment)

C0500	Please describe the changes of the IntLoB since the last submission	Provide a concise description of the changes of the IntLoB not reported in the previous columns and deemed necessary to understand the evolution of the model since the last submission (on underlying portfolio, model and etc.).
C0510	Short IntLoB description	Provide a concise description of the IntLoB.
Survey B Mapping		
C0520	Risk location	Please list the mapping used for the filling of survey B. The options available are identical to the closed list of C0160. The geographical segmentation should resemble the smallest available denominator between Premium, Reserve and Cat Risk.
C0530	Risk location (Comment)	Provide any additional information necessary

Table 6: GEN_SEG_02_01

CODE	ITEM	INSTRUCTIONS
C0010	IntLoB	Name of the internal line of business used by the undertaking.
<i>Solvency 2</i>		
C0020	IM Coverage	Same instructions as for Reserve Risk. Options from a closed list: - Same options as for Reserve Risk
C0030	Mapping to S2LoB	Select the S2LoB in which the IntLoB 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 relevant S2LoB. The S2LoBs are defined by Annex I Delegated Regulation 2015/35. Select the relevant option from a closed list: - Same options as for Reserve Risk
C0060	Business type by SF Categories	Options from a closed list: - Same options as for Reserve Risk
<i>Location of underwriting (contracts) and risks</i>		
C0080	EEA (+UK) Contracts Cross-Border or Local Business	Same instructions as for reserve risk (C0080). Options from a closed list: - Same options as for Reserve Risk (C0080)
C0110	EEA (+UK) Contracts Cross-Border or Local Business (deviation description)	Field to provide comments to cell C0080
C0120	Non EEA Contracts Cross-Border Business	Same instructions as for reserve risk (C0120). Options from a closed list: - Same options as for Reserve Risk (C0120)

C0150	Non EEA Contracts Cross-Border Business (deviation description)	Field to provide comments to cell C0120
C0160	Global Risk Location	Options from a closed list: - Same options as for ReserveRisk
C0180	Global Risk Location (Comment)	Field to provide comments to cell C0160
<i>Distribution</i>		
C0190	Distribution channel	Options from a closed list: - Same options as for ReserveRisk
C0200	Distribution channel (Comment)	Field to provide comment for cell C0190.
C0210	Type of distribution channel	Options from a closed list: - Same options as for ReserveRisk
C0220	Type of distribution channel (Comment)	Field to provide comment for cell C0220.
C0230	GWP Underwritten directly	Provide the amount of relevant GWP for this IntLoB (directly underwritten by your undertaking, direct sales or agents). For reinsurance undertakings, provide the GWP on indirect business and not the direct business (the original/ underlying policies).
C0240	GWP Underwritten by brokers	Provide the amount of relevant GWP for this IntLoB (underwritten by brokers). For reinsurance undertakings, provide the GWP on indirect business and not the direct business (the original/ underlying policies).
C0250	GWP Bancassurance	Provide the amount of relevant GWP for this IntLoB (underwritten by bancassurance). For reinsurance undertakings, provide the GWP on indirect business and not the direct business (the original/ underlying policies).
C0260	GWP Other	Provide the amount of relevant GWP for this IntLoB (underwritten by other channels). For reinsurance undertakings, provide the GWP on indirect business and not the direct business (the original/ underlying policies).
<i>Business Mix</i>		
C0270	What is the dominant currency in your gross written premium (of the previous year)?	Options from a closed list: - EUR - USD - ARS

		<ul style="list-style-type: none"> - AUD - BRL - CAD - CHF - CLP - CNH - COP - CZK - DKK - GBP - HKD - INR - JPY - KRW - MXN - NOK - NZD - PHP - PLN - RUB - SEK - SGD - TRY - ZAR - Other: Please comment
C0280	<p>What is the dominant currency in your gross written premium (of the previous year)?</p> <p>(Comment)</p>	Field to provide comment for cell C0270.
C0290	<p>What is the dominant currency in your claims (of the previous year)?</p>	<p>Options from a closed list:</p> <ul style="list-style-type: none"> - EUR - USD - ARS - AUD - BRL - CAD - CHF - CLP - CNH - COP - CZK - DKK - GBP - HKD - INR - JPY - KRW - MXN - NOK - NZD - PHP - PLN - RUB - SEK - SGD - TRY - ZAR - Other

C0300	What is the dominant currency in your claims (of the previous year)? (Comment)	Field to provide comment for cell C0290.
C0310	Is the exposure predominantly "Personal/ Household" or "Commercial"?	Options from a closed list: - Same options as for Reserve Risk
C0320	Is the exposure predominantly "Personal/ Household" or "Commercial"? (Comment)	Field to provide comments for cell C0310
C0330	GWP Household	Provide the amount of relevant GWP for this IntLoB (for households). For reinsurance undertakings, provide the GWP on indirect business and not the direct business (the original/ underlying policies).
C0340	GWP SME	Provide the amount of relevant GWP for this IntLoB (for SME). For reinsurance undertakings, provide the GWP on indirect business and not the direct business (the original/ underlying policies). If applicable, use your internal definition of SME and provide a concise explanation.
C0350	GWP Large (& multinational) companies	Provide the amount of relevant GWP for this IntLoB (for large and multinational) divided by the total GWP of this IntLoB. For reinsurance undertakings, provide the GWP on indirect business and not the direct business (the original/ underlying policies). If applicable, use your internal definition of large companies and provide a concise explanation.
C0360	GWP Other	Provide the amount of relevant GWP for this IntLoB that cannot be attributed to households, SME or large companies). For reinsurance undertakings, provide the GWP on indirect business and not the direct business (the original/ underlying policies).
C0370	GWP Other (Comment)	Field to provide comments for cell C0370
C0380	Which types of claims are included in this IntLoB	Options from a closed list: - Bodily Injury - Property Damage - Insolvency - Combination (Please report and explain proportions in next cell)
C0390	Which types of claims are included in this IntLoB?	Field to provide comment for cell C0380.

	(Comment)	
C0400	For Motor Type of vehicle	Options from a closed list: - Same options as for ReserveRisk
C0410	For Motor Type of vehicle Generic description of coverage & damage	Provide a concise explanation on the dominant type of business and a generic description of the coverage and typical damage. Leave the cell empty if the IntLoB is not attributed to MTPL or Other Motor S2LoB.
C0420	For MTPL Last 5 year Incurred Claims Cost Individual claims [0-5 Million EUR]	Provide the sum of incurred claims, where the individual claims are comprised between 0 and 5 millions of Euro, for the last 5 years for this IntLoB. For reinsurance undertakings, provide the sum on indirect business and not the direct business (the original/ underlying policies). Leave the cell empty if the IntLoB is not attributed to the MTPL S2LoB.
C0430	For MTPL Last 5 year Incurred Claims Cost Individual claims [5-20 Million EUR]	Provide the sum of incurred claims, where the individual claims are comprised between 5 and 20 millions of Euro, for the last 5 years for this IntLoB. For reinsurance undertakings, provide the sum on indirect business and not the direct business (the original/ underlying policies). Leave the cell empty if the IntLoB is not attributed to the MTPL S2LoB.
C0440	For MTPL Last 5 year Incurred Claims Cost Individual claims [20-100 Million EUR]	Provide the sum of incurred claims, where the individual claims are comprised between 20 and 100 millions of Euro, for the last 5 years for this IntLoB. For reinsurance undertakings, provide the sum on indirect business and not the direct business (the original/ underlying policies). Leave the cell empty if the IntLoB is not attributed to the MTPL S2LoB.
C0450	For MTPL Last 5 year Incurred Claims Cost Individual claims [greater than 100 Million EUR]	Provide the sum of incurred claims, where the individual claims are greater than 100 million of Euro, for the last 5 years for this IntLoB. For reinsurance undertakings, provide the sum on indirect business and not the direct business (the original/ underlying policies). Leave the cell empty if the IntLoB is not attributed to the MTPL S2LoB.
C0460	For GTPL Dominant type of business	Options from a closed list: - Same options as for ReserveRisk
C0470	For GTPL Dominant type of business	Provide a concise explanation on the dominant type of business and a generic description of the coverage and typical damage. Leave the cell empty if the IntLoB is not attributed to the GTPL S2LoB.

	Generic description of coverage & damage	
C0490	For GTPL Dominant type of business Please address the additional questions	Additional questions are generated in cell C0480. Leave the cell empty if the IntLoB is not attributed to the GTPL S2LoB.
C0500	For GTPL Last 5 year Incurred Claims Cost Individual claims [0-5 Million EUR]	Provide the sum of incurred claims, where the individual claims are comprised between 0 and 5 millions of Euro, for the last 5 years for this IntLoB. For reinsurance undertakings, provide the sum on indirect business and not the direct business (the original/ underlying policies). Leave the cell empty if the IntLoB is not attributed to the GTPL S2LoB.
C0510	For GTPL Last 5 year Incurred Claims Cost Individual claims [5-20 Million EUR]	Provide the sum of incurred claims, where the individual claims are comprised between 5 and 20 millions of Euro, for the last 5 years for this IntLoB. For reinsurance undertakings, provide the sum on indirect business and not the direct business (the original/ underlying policies). Leave the cell empty if the IntLoB is not attributed to the GTPL S2LoB.
C0520	For GTPL Last 5 year Incurred Claims Cost Individual claims [20-100 Million EUR]	Provide the sum of incurred claims, where the individual claims are comprised between 20 and 100 millions of Euro, for the last 5 years for this IntLoB. For reinsurance undertakings, provide the sum on indirect business and not the direct business (the original/ underlying policies). Leave the cell empty if the IntLoB is not attributed to the GTPL S2LoB.
C0530	For GTPL Last 5 year Incurred Claims Cost Individual claims [greater than 100 Million EUR]	Provide the sum of incurred claims, where the individual claims are greater than 100 million of Euro, for the last 5 years for this IntLoB. For reinsurance undertakings, provide the sum on indirect business and not the direct business (the original/ underlying policies). Leave the cell empty if the IntLoB is not attributed to the GTPL S2LoB.
C0540	For Fire Dominant type of business	Options from a closed list: - Same options as for Reserve Risk
C0570	For Fire Dominant type of business Please address the additional questions	Additional questions are generated in cell C0560. Provide an answer. Leave the cell empty if the IntLoB is not attributed to the Fire S2LoB.
C0580	For Fire GWP corresponding to a Sum	Provide the GWP, where the sum insured is between 0 and 5 millions of Euro, for this IntLoB.

	Insured [0-5 Million EUR]	For reinsurance undertakings, provide the sum on indirect business and not the direct business (the original/ underlying policies). Leave the cell empty if the IntLoB is not attributed to the Fire S2LoB.
C0590	For Fire GWP corresponding to a Sum Insured [5-20 Million EUR]	Provide the GWP, where the sum insured is between 5 and 20 millions of Euro, for this IntLoB. For reinsurance undertakings, provide the sum on indirect business and not the direct business (the original/ underlying policies). Leave the cell empty if the IntLoB is not attributed to the Fire S2LoB.
C0600	For Fire GWP corresponding to a Sum Insured [20-100 Million EUR]	Provide the GWP, where the sum insured is between 20 and 100 millions of Euro, for this IntLoB. For reinsurance undertakings, provide the sum on indirect business and not the direct business (the original/ underlying policies). Leave the cell empty if the IntLoB is not attributed to the Fire S2LoB.
C0610	For Fire GWP corresponding to a Sum Insured [greater than 100 Million EUR]	Provide the GWP, where the sum insured is greater than 100 million of Euro, for this IntLoB. For reinsurance undertakings, provide the sum on indirect business and not the direct business (the original/ underlying policies). Leave the cell empty if the IntLoB is not attributed to the Fire S2LoB.
C0620	For Credit and Suretyship Product	Same instructions as for Reserve Risk. Options from a closed list: - Same options as for Reserve Risk
C0630	For Credit and Suretyship Product (Comment)	Field to provide comments for cell C0620. Leave the cell empty if the IntLoB is not attributed to the Credit and Suretyship S2LoB.
C0640	For Credit and Suretyship Is political risk covered in this IntLoB?	Same instructions as for Reserve Risk. Options from a closed list: - Same options as for Reserve Risk
C0650	For Credit and Suretyship How is political risk modelled within the model?	Same instructions as for Reserve Risk. Options from a closed list: - Same options as for Reserve Risk Leave the cell empty if the IntLoB is not attributed to the Credit and Suretyship S2LoB.
C0660	For Credit and Suretyship How is political risk modelled within the model?	Field to provide comments for cell C0650. Leave the cell empty if the IntLoB is not attributed to the Credit and Suretyship S2LoB.

	(Comment)	
C0670	Describe your exposure to Cyber Risk	Provide a concise explanation on the exposure to Cyber risk relevant for this IntLoB (if applicable).
C0680	Please describe measures taken to address Cyber Risk (accumulation, exclusion, silent cyber, etc.)	Provide a concise explanation on the measures to address Cyber risk for this IntLoB (if applicable).
C0690	Any product-specific aspect necessary to understand your risk profile (relative positioning to other undertakings).	Provide any other information on the products, contract, policies deemed relevant to understand the risk profile and relative positioning to other undertakings in scope of the NLCS.
C0700	Any additional information on business underwritten necessary to understand your risk profile (relative positioning to other undertakings).	Provide any other information on the business underwritten deemed relevant to understand the risk profile and relative positioning to other undertakings in scope of the NLCS.
C0710	Describe the rationale why this IntLoB is necessary for your IM (beyond the responses given already)	Same instructions as for Reserve Risk.
C0720	Is this a new IntLoB?	Same instructions as for Reserve Risk. Options from a closed list: - Same options as for Reserve Risk
C0730	Please describe the changes of the IntLoB since the last submission	Same instructions as for Reserve Risk.
C0740	Short IntLoB description	Same instructions as for Reserve Risk.
Survey B mapping		
C0750	Risk location	Same instructions as for Reserve Risk.
C0760	Risk location (Comment)	Same instructions as for Reserve Risk.

Table 7: GEN_SEG_03_01

CODE	ITEM	INSTRUCTIONS
C0010	Catastrophe Name	Name of peril used by the undertaking.
<i>Solvency 2</i>		
C0020	IM Coverage	Options from a closed list: - Same options as for Reserve Risk & Premium Risk
C0030	Cat Type	Select the category which describes if the Catastrophe is attributed to a natural or man-made origin: - NatCat : Natural Catastrophe - MMCat: Man-Made Catastrophe This attribution should be univocal.

C0040	Mapping to S2LoB	<p>It is expected the insurance and reinsurance undertakings indicate in which S2LoB each peril should be included.</p> <p>In case one CAT peril is split to a number of S2LoBs it needs to be reported with the respective proportion for every S2LoB.</p> <p>Options from a closed list:</p> <ul style="list-style-type: none"> - Same options as for Reserve Risk & Premium Risk
C0070	Mapping to S2LoB (Comment)	Field to provide comments for cell C0040.
C0080	Dominant SF Peril	<p>Options from a closed list:</p> <ul style="list-style-type: none"> - Windstorm - Earthquake - Hail - Flood - Subsidence - Other NatCat - Motor Vehicle Liability - Marine - Aviation - Fire (Buildings) - Liability - Credit & Suretyship - Other Man-made <p>These categories are defined in articles 120 and 138 of the Delegated Regulation.</p>
C0100	SF peril deviation	Provide comments (if needed) for the deviation with respect to the SF Peril definition (Cell C0080)
C0110	SF Region	<p>Options from a closed list:</p> <ul style="list-style-type: none"> - Austria - Belgium - Bulgaria - Croatia - Czech Republic - Denmark - Estonia - Finland - France - Germany - Greece - Hungary - Iceland - Ireland - Italy - Latvia - Liechtenstein - Lithuania - Luxembourg - Malta - Netherlands - Norway - Poland - Portugal

		<ul style="list-style-type: none"> - Romania - Slovakia - Slovenia - Spain - Sweden - United Kingdom - Switzerland - Canada - United States of America - Bermuda - Mexico - China - Japan - South Korea - Australia - Northern Europe - Western Europe - Eastern Europe - Southern Europe - Central and Western Asia - Eastern Asia - South and South-Eastern Asia - Oceania - Northern Africa - Southern Africa - Northern America excluding the United States of America - Caribbean and Central America - Eastern South America - Northern, southern and western South America - North-east United States of America - South-east United States of America - Mid-west United States of America - Western United States of America - Europe - North America - South America - Africa - Asia - Worldwide - Other <p>The SF regions are defined in Annex III of the Delegated Regulation.</p> <p>If a peril can be attributed to several SF Regions, then select the most relevant one (and provide comment in cell C0130)</p>
C0130	SF Region deviation	Provide comments (if needed) for the deviation with respect to the SF Peril definition (Cell C0110)
<i>Climate change</i>		

C0140	Climate change effect on Cat Modelling	Select the category which describes how climate change is taken into account when modelling the peril: <ul style="list-style-type: none"> - Yes, explicitly modelled - Yes, implicitly modelled - Yes, other (Provide comments in cell C0150) - No, peril not impacted by climate change - No, other (Provide comments in cell C0150) - Not sure
C0150	Additional information on climate change	Provide comment to for the climate change effect on peril modelling
C0160	Is this a new Cat Risk?	Options from a closed list: <ul style="list-style-type: none"> - No (it was reported in the last submission) - Yes (it is new business) - Yes (it is a combination of previous businesses) - Yes (first reporting year of the Internal Model) - Other (Please comment)
C0170	Please describe the changes of the Cat Risk since the last submission	Same instructions as for Reserve Risk
C0180	Short Cat Risk description	Provide a concise description of the Catastrophes included in this Peril.
Solvency Capital Requirement		
C0190	Gross of reinsurance	Solvency Capital Requirement consistent with the overall Non-Life Underwriting Risk reported. The Solvency Capital Requirement is on a gross of reinsurance basis for the peril. This cell represents the stand-alone risk of the respective granularity with the approved risk measure of the Internal Model.
C0200	Net of reinsurance	Solvency Capital Requirement consistent with the overall Non-Life Underwriting Risk reported. The Solvency Capital Requirement is on a net of reinsurance basis for the peril. This cell represents the stand-alone risk of the respective granularity with the approved risk measure of the Internal Model.
Survey B Mapping		
C0210	Risk location	Same instructions as for Reserve Risk
C0220	Risk location (Comment)	Same instructions as for Reserve Risk

3.4. GEN_COM: General comment section

This tab is intended for any additional comment which is necessary to understand the submission and its limitations fairly (not covered in other areas). Furthermore any additional comments (e.g. clarifications or suggestions for future versions of this template) on the content of this spreadsheet are welcome here.

Table 8: GEN_COM_01_01

CODE	ITEM	INSTRUCTIONS
R0010_C0010, R0020_C0010, R0030_C0010,	Section of concern	Indicate in which part of the submission the comment comes from Options from closed list:

R0040_C0010, ...		<ul style="list-style-type: none"> - Overall submission - GEN_INF - GEN_VAL - GEN_SEG - GEN_COM - QT_NL_ - QT_RR_ - QT_PR_ - QT_QL_CAT - QT_CS_ - QT_CS_EX - QT_CORR_1 - QT_CORR_2 - QT_CORR_3 - QL_RR_ - QL_PR_ - QL_CS_
R0010_C0020, R0020_C0020, R0030_C0020, R0040_C0020, ...	Type of concern	<p>Indicate which category is more suitable for the comment. Options from closed list:</p> <ul style="list-style-type: none"> - Model structure flexibility – The model is not able to report on the requested granularity. - Simplifications made – Several simplifications or approximations have been used to provide the requested value. - Conceptual differences to NLCS assumptions – The model is based on choices, assumptions that are incompatible with the NLCS assumptions. - Deviation from instruction – The value is obtained by deviating from the instructions (except simplifications or approximations). - Other – None of the previous categories is suitable for the comment.
R0010_C0030, R0020_C0030, R0030_C0030, R0040_C0030, ...	Area of concern	<p>Elaborate on the concern and provide references (sub-tab, columns and row number if applicable) to identify the area of concern.</p>

4. Quantitative tabs

These tabs (starting by QT_) collect quantitative information:

- QT_NL collects quantitative information aggregated at overall Non-Life Underwriting risk
- QT_RR collects quantitative information aggregated at Reserve Risk
- QT_PR collects quantitative information aggregated at Premium Risk
- QT_QL_CAT collects quantitative information aggregated at CAT Risk
- QT_CS collects specific quantitative information for Credit and Suretyship (for Premium, Reserve and Aggregate levels)
- QT_CS_EX collects quantitative specific exposure information for Credit and Suretyship
- QT_CORR_1 collects quantitative information for correlation among IntLoBs (for premium and Reserve Risks)
- QT_CORR_2 collects quantitative information for correlation among S2LoBs (for premium and Reserve Risks)

- QT_CORR_1 collects quantitative information for correlation among perils (CAT risk)

Furthermore, within the tabs QT_NL, QT_RR, QT_PR and QT_CS, different breakdowns are considered, e.g. gross and net of reinsurance as well as on IntLoB and S2LoBs. For this reason, there are sub tables named 01_01, 01_02, ..., 02_01, 02_02, ... and all of them must be filled.

The columns in the tabs are organised by quantitative indicator, i.e. same indicator is requested for each row of a column but with different breakdown¹.

Since tables share the same indicator differentiated by breakdown, the presentation is the following:

- A table summarises the breakdown for each sub table (Table 9, Table 11, Table 14 and Table 24).
- The shared information is detailed in tables (Table 10, Table 12, Table 13, Table 15, Table 16, **Error! Reference source not found.**, **Error! Reference source not found.** and **Error! Reference source not found.**).

4.1. QT_NL: Overall Non-Life Underwriting Risk

This tab provides a quantitative overview on the overall Non-Life Underwriting Risk broken down in gross and net of reinsurance.

Table 9: QT_NL overview

	Gross of reinsurance	Net of reinsurance
Overall Non-Life Underwriting Risk	01_01	01_02
Non-Life Risk	01_03	01_04
Health NSLT Risk	01_05	01_06

Within the granularities it will be requested for diversified risk capital:

- Total diversified Non-life underwriting risk (PP+RR+Cat) (IM + SF)
- Total diversified Non-life underwriting risk (PP+RR+Cat) (IM only)
- Total diversified Non-life underwriting risk (PP+RR+Cat) (SF only)

Table 10: QT_NL shared (01_01 | 01_02 | 01_03 | 01_04 | 01_05 | 01_06)

CODE	ITEM	INSTRUCTIONS
C0010	Solvency Capital Requirement	Solvency Capital Requirement consistent with the overall Non-Life Underwriting Risk reported. It is required to identify the Solvency Capital Requirement for each IntLoB, S2LoB and aggregate level based on gross/net of reinsurance data. This cell represents the stand-alone risk of the respective granularity with the approved risk measure of the Internal Model.
C0020	USP based SCR Value	If relevant: SCR as calculated using Undertaking Specific Parameters.
C0030	Standard Formula SCR Value	If relevant: SCR as calculated using Standard Formula.

¹ Except the QT_QL_CAT for which the indicators of tables 01_01, 01_02 and 01_03 are different. However, the columns for tables 01_04, 01_05 and 01_06 as well as 02_04, 02_05 and 02_06 as well as 03_04, 03_05 and 03_06 use the same indicator.

C0040	Simulated (output) mean	This is the mean of the profit and loss distribution forecast according to the approved model setup, i.e. as relevant for the calculation of the official SCR. It is the output obtained based on the simulation process (gross of reinsurance and on an undiscounted basis).
C0050	Simulated (output) standard deviation	This is the standard deviation of the profit and loss distribution forecast according to the approved model setup, i.e. as relevant for the calculation of the official SCR. It is the output obtained based on the simulation process (gross of reinsurance and on an undiscounted basis).
C0060 to C0210	“0.1 to 0.999”	The undertaking is expected to indicate the amounts of the percentiles required in the table related to the profit and loss distribution forecast according to the approved model setup, i.e. as relevant for the calculation of the official SCR. It is the output obtained based on the simulation process (gross of reinsurance and on an undiscounted basis). If the risk measure definition is in line with the risk measure definition of article 101 of the Solvency 2 Directive, the 99.5 percentile will differ by the Simulated (output) mean from the SCR.
Covid-19		
C0220	P&L Premium & Reserve Risk (for YE20 & YE19)	Risk P&L for previous year in line with P&L attribution: For submissions prior to YE2019, leave the cell empty.
C0230	Covid 19 Impact assessment on Provision for claims outstanding and expected profit/loss - discounted	Please estimate the impact value of Covid 19 on the provisions outstanding and expected profit/loss. This number can be positive (higher value due to Covid 19) or negative (lower value due to Covid 19). Please provide the absolute deviation in EUR. Undertakings are free to select a mechanism on how they estimate this impact. For submissions prior to YE2020, leave the cell empty.
C0240	Covid 19 Impact assessment on SCR	Please estimate the impact value of Covid 19 on the SCR. This Number can be positive (higher SCR) or negative (lower SCR). Please provide the absolute deviation in EUR. Undertakings are free to select a mechanism on how they estimate this impact. For submissions prior to YE2020, leave the cell empty.
Comment		
C0250	Premium and Reserve Risk Quant. Gross/Net Comments	Provide any information necessary to understand the data provided on the respective granularity. For YE 2020 particular describe concisely your methodology for Covid 19 Impact assessment

4.2. QT_RR: Quantitative Information Reserve Risk

This tab provides a quantitative overview on the Reserve Risk broken down in gross and net of reinsurance on three layers of granularity (Overall/SF/IM, S2LoB, and IntLoB).

The IntLoBs for Reserve Risk are populated from the GEN_SEG tab (please file them first).

Net of Reinsurance tables follow mainly the Gross layout (as highlighted below). Additional information is however provided on discounted basis.

Table 11: QT_RR overview

	Gross of Reinsurance	Net of Reinsurance
Overall and break down along SF and IM	01_01	02_01
Breakdown by S2Lob	01_02	02_02
Breakdown by IntLoB	01_03	02_03

Table 12: QT_RR shared Gross/Net (01_01 | 01_02 | 01_03 | 02_01 | 02_02 | 02_03)

CODE	ITEM	INSTRUCTIONS
<i>Time-value of money and risk emergence²</i>		
C0010	Reserve duration (years)	Duration of the cash-flows as projected in the best estimate calculation.
C0020	Average discount rate used to derive duration	Constant r such that discounting with $(1+r)^{-t}$ yields the same discounted BE of IM.
C0030	Payment pattern Year 1	Portion of the overall reserve best estimate that is expected to be paid during the following year.
C0040	Standard deviation of profit and losses (ultimate view)	If relevant: similar to R0520, computed with the ultimate risk distribution.
C0050	SCR (ultimate view)	If relevant: similar to C0140, computed with the ultimate risk distribution.
C0060	Mean of profit and losses (ultimate view)	If relevant: similar to C0230, computed with the ultimate risk distribution.
C0070	Q99.5 of profit and losses (ultimate view)	If relevant: similar to C0760, computed with the ultimate risk distribution.
<i>Volume measure decomposition</i>		
C0080	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 2 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.
C0090	Provision for claims outstanding - undiscounted	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 2 Directive, the best estimate corresponds to the probability-weighted average of future cash-flows, not taking account of the time value of money (expected present value of future cash-flows).
C0100	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.
C0110	Premium Provision - undiscounted (only if premium	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

² This section is for the Non-Focus IntLobs on the IntLoB granularity on an optional basis

	provision allocated to reserve risk)	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.
C0120	Best estimate expenses (allocated)	Discounted best estimate of allocated expenses
C0130	Best estimate expenses (unallocated)	Discounted best estimate of unallocated expenses.
<i>Risk Capital and decomposition</i>		
C0140	Solvency Capital Requirement	Solvency Capital Requirement consistent with the overall Non-Life Underwriting Risk reported. It is required to identify the Solvency Capital Requirement for each IntLoB, S2LoB and aggregate level based on gross/net of reinsurance data (depending on the aggregation level of the table). This cell represents the stand-alone risk of the respective granularity with the approved risk measure of the Internal Model.
<i>Risk Capital and decomposition: SCR scenario decomposition / contribution to the SCR Scenario</i>		
C0150	Annuity	Values of annuities contributing to the SCR scenario.
C0160	Large Loss	Value of large (individually modelled) claims contributing to the SCR scenario.
C0170	Attritional Loss	Value of attritional claims related losses contributing the SCR scenario. In case there is no differentiation between large and attritional claims they should be reported here.
C0180	Expenses	Expenses contributing to the SCR scenario.
C0190	Commissions	Commissions contributing to the SCR scenario.
<i>Risk Capital and decomposition: Standard Formula</i>		
C0200	SF volume measure	Volume measure as defined in the Delegated Regulation.
C0210	USP based SCR Value	If relevant: SCR as calculated using Undertaking Specific Parameters.
C0220	Standard Formula SCR Value	If relevant: SCR as calculated using Standard Formula.
The data are provided gross (for QT_RR_01_01, QT_RR_01_02, QT_RR_01_02) or net (for QT_RR_02_01, QT_RR_02_02, QT_RR_02_02) of reinsurance, on an undiscounted basis: Modelled results ³		
C0230	Simulated (output) mean	This is the mean of the profit and loss distribution forecast according to the approved model setup, i.e. as relevant for the calculation of the official SCR. It is the output obtained based on the simulation process (gross of reinsurance and on an undiscounted basis).
C0240	Simulated (output) standard deviation	This is the standard deviation of the profit and loss distribution forecast according to the approved model setup, i.e. as relevant for the calculation of the official SCR. It is the output obtained based on the simulation process (gross of reinsurance and on an undiscounted basis).
C0250 ... C0500	0.05 ... 0.999	The undertaking is expected to indicate the amounts of the percentiles required in the table related to the profit and loss distribution forecast according to the approved model setup, i.e. as relevant for the calculation of the official SCR. It is the output obtained based on the simulation process (gross of reinsurance and on an undiscounted basis).

³ This section is for the Non-Focus IntLobs on the IntLoB granularity on an optional basis for all information except Simulated (output) mean, Simulated (output) standard deviation and 0.995

		If the risk measure definition is in line with the risk measure definition of article 101 of the Solvency 2 Directive, the 99.5 percentile will differ by the Simulated (output) mean from the SCR.
The data are provided gross of reinsurance, on an discounted basis.		
Covid-19		
C0510	Reserve Risk P&L (for YE20 & YE19)	Reserve Risk P&L for previous year in line with P&L attribution: Payment minus variation of BE Claims Provision for previous (past accident years). For submissions prior to YE2019, leave the cell empty.
C0520	Covid 19 Impact assessment on Provision for claims outstanding - discounted	Please estimate the impact value of Covid 19 on the Provisions outstanding. This number can be positive (higher value due to Covid 19) or negative (lower value due to Covid 19). Please provide the absolute deviation in EUR. Undertakings are free to select a mechanism on how they estimate this impact. For submissions prior to YE2020, leave the cell empty.
C0530	Covid 19 Impact assessment on RR SCR	Please estimate the impact value of Covid 19 on the SCR. This number can be positive (higher RR SCR) or negative (lower RR SCR). Undertakings are free to select a mechanism on how they estimate this impact. For submissions prior to YE2020, leave the cell empty.
Comment		
C0540	Premium Risk Quant. Gross/Net Comments	Provide any information necessary to understand the data provided on the respective granularity. For YE 2020 particular describe concisely your methodology for Covid 19 Impact assessment

Table 13: QT_RR shared Net Disc. (02_01 | 02_02 | 02_03)

CODE	ITEM	INSTRUCTIONS
<i>Section: The data are provided net (for QT_RR_02_01, QT_RR_02_02, QT_RR_02_02) of reinsurance recoverables, on a discounted basis.</i> ⁴		
C0510	Simulated (output) mean	This is the mean of the profit and loss distribution. It is the output obtained based on the simulation process (net of reinsurance and on discounted basis).
C0520	Simulated (output) standard deviation	This is the standard deviation of the profit and loss distribution. It is the output obtained based on the simulation process (net of reinsurance and on discounted basis).
C0530 ... C0780	0.05 ... 0.999	The undertaking is expected to indicate the amounts of the percentiles required in the table related to the profit and loss distribution obtained based on the simulation process (net of reinsurance and on discounted basis).
The data are provided net of reinsurance, on an discounted basis.		
Covid-19		

⁴ This section is for the Non-Focus IntLobs on the IntLoB granularity on an optional basis for all information except Simulated (output) mean, Simulated (output) standard deviation and 0.995

C0790	Reserve Risk P&L (for YE20 & YE19)	Reserve Risk P&L for previous year in line with P&L attribution: Payment minus variation of BE Claims Provision for previous (past accident years). For submissions prior to YE2019, leave the cell empty.
C0800	Covid 19 Impact assessment on Provision for claims outstanding - discounted	Please estimate the impact value of Covid 19 on the Provisions outstanding. This number can be positive (higher value due to Covid 19) or negative (lower value due to Covid 19). Please provide the absolute deviation in EUR. Undertakings are free to select a mechanism on how they estimate this impact. For submissions prior to YE2020, leave the cell empty.
C0810	Covid 19 Impact assessment on RR SCR	Please estimate the impact value of Covid 19 on the SCR. This number can be positive (higher RR SCR) or negative (lower RR SCR). Undertakings are free to select a mechanism on how they estimate this impact. For submissions prior to YE2020, leave the cell empty.
Comment		
C0820	Reserve Risk Quant. Gross/Net Comments	Provide any information necessary to understand the data provided on the respective granularity. For YE 2020 particular describe concisely your methodology for Covid 19 Impact assessment

4.3. QT_PR: Quantitative Premium Risk (excl. expl. CAT Risk)

This tab provides a quantitative overview on the Premium Risk broken down in gross and net of reinsurance on three layers of granularity (Overall/SF/IM, S2LoB, and IntLoB).

The IntLoBs for Premium Risk are populated from the GEN_SEG tab (please file them first).

Net of Reinsurance tables follow mainly the Gross layout (as highlighted below). Additional information is however provided on discounted basis.

Table 14: QT_PR overview

	Gross of Reinsurance	Net of Reinsurance
Overall and break down along SF and IM	01_01	02_01
Breakdown by S2LoB	01_02	02_02
Breakdown by IntLoB	01_03	02_03

Table 15: QT_PR shared Gross/Net (01_01 | 01_02 | 01_03 | 02_01 | 02_02 | 02_03)

CODE	ITEM	INSTRUCTIONS
------	------	--------------

<i>Time-value of money and risk emergence⁵</i>		
C0010	Duration of loss cash flow (years)	Duration of the claims cash-flows as projected in the best estimate calculation.
C0020	Average discount rate used to derive duration	Constant r such that discounting with $(1 + r)^{-t}$ yields the same as obtained for the complete discounting of the Premium Provision. (t being the duration)
C0030	Payment pattern Year 1	Portion of the claims as computed in the premium best estimate that is expected to be paid during the following year.
C0040	Standard deviation of losses (ultimate view)	If relevant: similar to R0300, computed with the ultimate risk distribution.
C0050	SCR (ultimate view)	If relevant: similar to R0180, computed with the ultimate risk distribution.
C0060	Mean of losses (ultimate view)	If relevant: similar to R0290, computed with the ultimate risk distribution.
C0070	Q99.5 of losses (ultimate view)	If relevant: similar to C0540, computed with the ultimate risk distribution.
<i>Volume measure decomposition</i>		
C0080	Gross/Net Written Premium	Gross/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.
C0090	Gross/Net Earned Premium	It is the sum of gross/net premiums written minus the change in the gross/net provision for unearned premiums related to insurance direct business.
C0100	Gross/Net Loss ratio	Expected ratio of claims over earned premiums, gross/net of reinsurance (please report a ratio of 100% as 1).
C0110	Gross/Net combined ratio	Expected ratio of claims and expenses over earned premiums, gross/net of reinsurance (please report a ratio of 100% as 1).
C0120	Gross/Net written premium planned in the 12 months post the reporting Reference Date	Gross/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.
C0130	Gross/Net written unearned premium at the Reference Date (only if premium provision allocated to premium risk)	Written unearned premium gross/net of reinsurance. This cell should be filled in if the premium provision at the reporting reference date is allocated to premium risk.
C0140	Premium Provision - discounted (only if premium provision allocated to premium risk)	The discounted sum of future cash flows that comprise the premium provisions, gross/net 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.
C0150	Premium Provision - undiscounted (only if premium provision allocated to premium risk)	The undiscounted sum of future cash flows that comprise the premium provisions, gross/net 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.
C0160	Best estimate expenses (allocated)	Discounted best estimate of allocated expenses.
C0170	Best estimate expenses (unallocated)	Discounted best estimate of unallocated expenses.
<i>Risk Capital and decomposition</i>		
C0180	Solvency Capital Requirement	Solvency Capital Requirement consistent with the overall Non-Life Underwriting Risk reported.

⁵ This section is for the Non-Focus IntLobs on the IntLoB granularity on an optional basis

		<p>It is required to identify the Solvency Capital Requirement for each IntLoB, S2LoB and aggregate level based on gross/net of reinsurance data (depending on the aggregation level of the table).</p> <p>This cell represents the stand-alone risk of the respective granularity with the approved risk measure of the Internal Model.</p>
<i>Risk Capital and decomposition: SCR scenario decomposition / contribution to the SCR Scenario</i>		
C0190	Premium	Premium contributing to the SCR scenario.
C0200	Annuity	Value of the annuity losses contributing to the SCR scenario.
C0210	Large Loss	Value of the large losses contributing to the SCR scenario.
C0220	Attritional Loss	Value of the attritional losses contributing to the SCR scenario.
C0230	Expenses	Value of the expenses contributing to the SCR scenario.
C0240	Commissions	Value of the commissions related to the SCR scenario.
<i>Risk Capital and decomposition: Standard Formula</i>		
C0250	SF volume measure	Volume measure as defined in the Delegated Regulation.
C0260	USP based SCR Value	If relevant: SCR as calculated using User Specific Parameters.
C0270	Standard Formula SCR Value	If relevant: SCR as calculated using Standard Formula.
The data are provided gross/net (for QT_PR_01_01, QT_PR_01_02, QT_PR_01_02) or net (for QT_PR_02_01, QT_PR_02_02, QT_PR_02_02) of reinsurance, on an undiscounted basis: Modelled results. ⁶		
C0280	Business plan Loss Ratio	Loss ratio (ratio of claims and expenses by earned premiums) as expected in the Business Plan and used in Best Estimate (please report a ratio of 100% as 1).
C0290	Simulated mean of the Profit and Loss distribution from the IM	This is the mean of the profit and loss distribution. It is the output obtained based on the simulation process (gross/net of reinsurance and on an undiscounted basis).
C0300	Simulated (output) standard deviation of the Profit and Loss distribution from the IM	This is the standard deviation of the Profit and Loss distribution. It is the output obtained based on the simulation process (gross/net of reinsurance and on an undiscounted basis).
C0310 ... C0560	0.05 ... 0.999	The percentiles required in the table related to the Profit and Loss distribution obtained based on the simulation process (gross/net of reinsurance and on an undiscounted basis).
The data are provided gross of reinsurance, on an discounted basis.		
COVID-19		
C0570	Premium Risk P&L (incl. Man-made CAT) (for YE20 & YE19)	<p>Premium Risk P&L for current year in line with P&L attribution:</p> <p>Payment increased with the BE Claims Provision for the current accident year plus the expenses and commission minus the written premium and plus the variation of the Best Estimate Premium Provision (including BBNI).</p> <p>For this P&L natural catastrophes should be excluded and man-made catastrophes should be included.</p> <p>For submissions prior to YE2019, leave the cell empty.</p>
C0580	Covid 19 Impact assessment on	Please estimate the impact value of Covid 19 on the expected profit or loss. This number can be positive (higher value due to Covid 19)

⁶ This section is for the Non-Focus IntLobs on the IntLoB granularity on an optional basis for all information except Business plan Loss Ratio, Simulated mean of Profit and Loss distribution from IM, Simulated output standard deviation of Profit and Loss distribution from the IM and 0.995

	Expected profit and loss - discounted	or negative (lower value due to Covid 19). Please provide the absolute deviation in EUR. Undertakings are free to select a mechanism on how they estimate this impact. For submissions prior to YE2020, leave the cell empty.
C0590	Covid 19 Impact assessment on PR SCR	Please estimate the impact value of Covid 19 on the SCR. This Number can be positive (higher PR SCR) or negative (lower PR SCR). Please provide the absolute deviation in EUR. Undertakings are free to select a mechanism on how they estimate this impact. For submissions prior to YE2020, leave the cell empty.
Comment		
C0600	Premium Risk Quant. Gross/Net Comments	Provide any information necessary to understand the data provided on the respective granularity. For YE 2020 particular describe concisely your methodology for Covid 19 impact assessment

Table 16: QT_PR shared Net Disc. (02_01 | 02_02 | 02_03)

CODE	ITEM	INSTRUCTIONS
<i>Section: The data are provided net (for QT_PR_02_01, QT_PR_02_02, QT_PR_02_02) of reinsurance recoverables, on an discounted basis.⁷</i>		
C0570	Simulated mean of Profit and Loss distribution from IM	This is the mean of the profit and loss distribution. It is the output obtained based on the simulation process (net of reinsurance and on a discounted basis).
C0580	Simulated output standard deviation of Profit and Loss distribution from the IM	This is the standard deviation of the Profit and Loss distribution. It is the output obtained based on the simulation process (net of reinsurance and on a discounted basis).
C0590 ... C0840	0.05 ... 0.999	The percentiles required in the table related to the Profit and Loss distribution obtained based on the simulation process (net of reinsurance and on a discounted basis).
The data are provided net of reinsurance, on an discounted basis.		
COVID-19		
C0850	Premium Risk P&L (incl. Man-made CAT) (for YE20 & YE19)	Premium Risk P&L for current year in line with P&L attribution: Payment increased with the BE Claims Provision for the current accident year plus the expenses and commission minus the written premium and plus the variation of the Best Estimate Premium Provision (including BBNI). For this P&L natural catastrophes should be excluded and man-made catastrophes should be included. For submissions prior to YE2019, leave the cell empty.
C0860	Covid 19 Impact assessment on Expected profit and loss - discounted	Please estimate the impact value of Covid 19 on the expected profit or loss. This number can be positive (higher value due to Covid 19) or negative (lower value due to Covid 19). Please provide the absolute deviation in EUR.

⁷ This section is for the Non-Focus IntLobs on the IntLoB granularity on an optional basis for all information Simulated mean of Profit and Loss distribution from IM, Simulated output standard deviation of Profit and Loss distribution from the IM and 0.995

		Undertakings are free to select a mechanism on how they estimate this impact. For submissions prior to YE2020, leave the cell empty.
C0870	Covid 19 Impact assessment on PR SCR	Please estimate the impact value of Covid 19 on the SCR. This Number can be positive (higher PR SCR) or negative (lower PR SCR). Please provide the absolute deviation in EUR. Undertakings are free to select a mechanism on how they estimate this impact. For submissions prior to YE2020, leave the cell empty.
Comment		
C0880	Premium Risk Quant. Gross/Net Comments	Provide any information necessary to understand the data provided on the respective granularity. For YE 2020 particular describe concisely your methodology for Covid 19 impact assessment

4.4. QT_QL_CAT: Quantitative and Qualitative (expl.) CAT Risk

This section collects information related to CAT risk explicitly modelled and reported for SF and IM on the way to the overall Non-Life underwriting risk.

This tab provides a quantitative and qualitative overview on the CAT Risk decomposition of:

- **01_01:** Premium, sums insured and exposure by region and direct/reinsurance.
- **01_02:** Premium income by type of contract.
- **01_03:** SCR by IM and SF.
- **01_04, 01_05 and 01_06:** Distribution of losses from Catastrophe Perils broken down in gross and net of reinsurance on three layers of granularity (Overall/SF/IM, S2LoB, IntLoB).
- **02_04, 02_05 and 02_06:** Exposure by country on three layers of granularity (Overall/SF/IM, S2LoB, IntLoB).
- **03_04, 03_05 and 03_06:** Exposure by region on three layers of granularity (Overall/SF/IM, S2LoB, IntLoB).

Table 17: QT_QL_CAT overview

	Outputs of the model	Exposure by European countries	Exposure by SF regions
Overall and break down along SF and IM	01_04	02_04	03_04
Breakdown by S2LoB	01_05	02_05	03_05
Breakdown by IntLoB	01_06	02_06	03_06

The Perils are populated from the GEN_SEG tab (please file them first).

These tabs are requested for submissions at YE18, YE19 and YE20 and not for submissions at YE16 and YE17.

The OEP-curve: $OEP(x)$ defines the probability that the single event losses in the coming year exceed the value x . The $OEP(x)$ curve is the cat-risk variant of the cumulative distribution for the single event losses: $F_{event}(x)$. In fact:

$$OEP(x) = P_{event}(Loss > x) = 1 - F_{event}(x)$$

Associated with $F_{event}(x)$ we have the density $f_{event}(x)$ for single event losses:

$$f_{event}(x) = dF_{event}(x)/dx$$

The AEP-curve: $AEP(x)$ is the probability that the total losses for all events in the coming year exceed the value x .

$$AEP(x) = P_{year}(Loss > x) = 1 - F_{year}(x)$$

Since EOP and AEP are cumulative distributions, the mean and standard deviation for EOP and AEP curves have to be interpreted in terms of the associated densities. In the context of the OEP the term *mean* should be understood as the mean for the density $f_{event}(x)$, which thus corresponds to the *average event loss* in the coming year. For the AEP the *mean* thus yields the average annual loss.

Table 18: QT_QL_CAT_01_01

CODE	ITEM	INSTRUCTIONS
C0010	Gross Annual Premium	Report the gross annual premium by SF region for direct and indirect business. Use the category "unallocated" if a Gross Annual Premium cannot be attributed to a SF region.
C0020	Total Sum Insured	Report the total sum insured by SF region for direct and indirect business. Use the category "unallocated" if a sum insured cannot be attributed to a SF region. The total sums should be interpreted as the probable maximal loss.
C0030	Exposure	Report the exposure by SF region for direct and indirect business. Use the category "unallocated" if an exposure insured cannot be attributed to a SF region.

Table 19: QT_QL_CAT_01_02

CODE	ITEM	INSTRUCTIONS
C0010	Split of premium income	Report the gross annual premium income by direct insurance, reinsurance, and retrocession. Use the category "Other type of contracts/cover" for contracts/covers that cannot be attributed to the direct insurance, reinsurance or retrocession categories. In this case, provide a concise description of these contracts/covers in Row R0050.

Table 20: QT_QL_CAT_01_03

CODE	ITEM	INSTRUCTIONS
C0010	SCR	Report the undiversified and diversified SCR by internal model on different aggregation levels (associated to the corresponding row): <ul style="list-style-type: none"> • NatCat, • MMCat, • Total Non-Life catastrophe risk Report the diversification gain, i.e. the difference between undiversified and diversified SCR for: <ul style="list-style-type: none"> • NatCat, • MMCat, • Total Non-Life catastrophe risk
C0020	Standard Formula SCR Value	Same as above but valuing the SCR with the SF methodology.

Table 21: QT_QL_CAT shared (01_04 | 01_05 | 01_06)

The same indicators are requested at different aggregation levels. For tab 01_04, the levels are:

- Aggregate of all the perils
- Aggregate of all the perils that are of “NatCat” type
- Aggregate of all the perils that are of “NatCat” type and valued with the IM only
- Aggregate of all the perils that are of “NatCat” type and valued with the SF only
- Aggregate of all the perils that are of “Man-Made” type
- Aggregate of all the perils that are of “Man-Made” type and valued with the IM only
- Aggregate of all the perils that are of “Man-Made” type and valued with the SF only

For tab 01_05, the perils are aggregated at a S2LoB level. For tab 01_06, the perils are aggregated using the internal definition of the undertaking.

CODE	ITEM	INSTRUCTIONS
C0040	Standard Formula SCR Value	Provide the SCR valued with the SF methodology.
C0050	Classes (set out at the LoBs row of premium risk template) impacted by the catastrophe event	Map the IntLoB(s) for Premium Risk impacted by the peril. The IntLoBs should have the same name as in tab GEN_SEG in the Premium Risk definition (table 02_01). In case multiple IntLoBs are involved, list all of them. Provide concise explanation if necessary to understand the risk profile.
C0060	Commercially available vendor model used (if applicable)	If the peril is evaluated with a commercially available model, then indicate the name of the model.
C0070	Commercially available vendor model name and version used (if applicable)	If the peril is evaluated with a commercially available model, then provide its model name and its version.
C0080	Explanatory information (if AEP loss is not available)	Provide a concise explanation if the AEP loss is not available
C0090	Total Sum Insured	Report the total sum insured. It should be interpreted as the probable maximal loss.
C0100	Exposure amount (as defined in column C0110)	Report the exposure amount that is the outcome of the measure described in column C0110.
C0110	Exposure metric (key words or concise description)	Provide a concise explanation/definition of the exposure used.
Additional Information : Gross		
C0120	Total Sum Insured	Report the total sum insured on a gross of reinsurance basis. It should be interpreted as the probable maximal loss.
C0130	Solvency Capital Requirement	Solvency Capital Requirement consistent with the overall Non-Life Underwriting Risk reported. The Solvency Capital Requirement is on a gross of reinsurance basis. This cell represents the stand-alone risk of the respective granularity with the approved risk measure of the Internal Model.
Additional Information : Net		
C0140	Total Sum Insured	Report the total sum insured on a net of reinsurance basis. It should be interpreted as the probable maximal loss.
C0150	Solvency Capital Requirement	Solvency Capital Requirement consistent with the overall Non-Life Underwriting Risk reported. The Solvency Capital Requirement is on a net of reinsurance basis. This cell represents the stand-alone risk of the respective granularity with the approved risk measure of the Internal Model.
Simulated mean from model : Gross		

C0160	OEP based mean	Provide the mean based on OEP distribution and on a gross of reinsurance basis
C0170	AEP based mean	Provide the mean based on AEP distribution and on a gross of reinsurance basis
C0180	Annual loss based mean	Provide the mean based on annual loss (potential adjustments made to the AEP to take into account non-modelled risks) distribution and on a gross of reinsurance basis.
Simulated mean from model : Net		
C0190	OEP based mean	Provide the mean based on OEP distribution and on a net of reinsurance basis
C0200	AEP based mean	Provide the mean based on AEP distribution and on a net of reinsurance basis
C0210	Annual loss based mean	Provide the mean based on annual loss (potential adjustments made to the AEP to take into account non-modelled risks) distribution and on a net of reinsurance basis.
Simulated standard deviation from model : Gross		
C0220	OEP based standard deviation	Provide the standard deviation based on OEP distribution and on a gross of reinsurance basis
C0230	AEP based standard deviation	Provide the standard deviation based on AEP distribution and on a gross of reinsurance basis
C0240	Annual loss based standard deviation	Provide the standard deviation based on annual loss (potential adjustments made to the AEP to take into account non-modelled risks) distribution and on a gross of reinsurance basis.
Simulated standard deviation from model : Net		
C0250	OEP based standard deviation	Provide the standard deviation based on OEP distribution and on a net of reinsurance basis
C0260	AEP based standard deviation	Provide the standard deviation based on AEP distribution and on a net of reinsurance basis
C0270	Annual loss based standard deviation	Provide the standard deviation based on annual loss (potential adjustments made to the AEP to take into account non-modelled risks) distribution and on a net of reinsurance basis.
0.75 to 0.999: Gross		
C0280, C0340, C0400, ..., C0760	OEP loss	Provide the corresponding quantile based on OEP distribution and on a gross of reinsurance basis
C0290, C0350, C0410, ..., C0770	AEP loss	Provide the corresponding quantile based on AEP distribution and on a gross of reinsurance basis
C0300, C0360, C0420, ..., C0780	Annual loss	Provide the corresponding quantile based on annual loss (potential adjustments made to the AEP to take into account non-modelled risks) distribution and on a gross of reinsurance basis.
0.75 to 0.999: Net		
C0310, C0370, C0430, ..., C0790	OEP loss	Provide the corresponding quantile based on OEP distribution and on a net of reinsurance basis
C0320, C0380, C0440, ..., C0800	AEP loss	Provide the corresponding quantile based on AEP distribution and on a net of reinsurance basis
C0330, C0390, C0450, ..., C0810	Annual loss	Provide the corresponding quantile based on annual loss (potential adjustments made to the AEP to take into account non-modelled risks) distribution and on a net of reinsurance basis.
COVID-19 Gross / Net		
C0820/ C0850	P&L Nat Cat Risk (for YE20 & YE19)	Cat Risk, P&L for current year in in line with P&L attribution: Payment increased with the BE Claims Provision for the current accident year plus the expenses and commission. For this P&L natural catastrophes should be included and man-made catastrophes should be excluded.

		For submissions prior to YE2019, leave the cell empty.
C0830/ C0860	Covid 19 Impact assessment on Expected profit or loss - discounted	Please estimate the impact value of Covid 19 on the expected profit or loss. This number can be positive (higher value due to Covid 19) or negative (lower value due to Covid 19). Please provide the absolute deviation in EUR. Undertakings are free to select a mechanism on how they estimate this impact. For submissions prior to YE2020, leave the cell empty.
C0840/C0870	Covid 19 Impact assessment on Cat SCR	Please estimate the impact value of Covid 19 on the SCR. This Number can be positive (higher Cat SCR) or negative (lower Cat SCR). Please provide the absolute deviation in EUR. Undertakings are free to select a mechanism on how they estimate this impact. For submissions prior to YE2020, leave the cell empty.
Comment		
C0880	Cat Risk Quant. Comments	Provide any information necessary to understand the data provided on the respective granularity. For YE 2020 particular describe concisely your methodology for Covid 19 impact assessment

Table 22: QT_QL_CAT shared (02_04 | 02_05 | 02_06)

The same instructions for aggregation apply than for tabs 01_04, 01_05 and 01_06.

Report information (exposure) related to the respective country for the corresponding aggregation level.

CODE	ITEM	INSTRUCTIONS
C0010	AL	Albania
C0020	AT	Austria
C0030	BE	Belgium
C0040	BG	Bulgaria
C0050	CH	Switzerland
C0060	CY	Cyprus
C0070	CZ	Czech Republic
C0080	DE	Germany
C0090	DK	Denmark
C0100	EE	Estonia
C0110	EL	Greece
C0120	ES	Spain
C0130	FI	Finland
C0140	FR	France
C0150	HR	Croatia
C0160	HU	Hungary
C0170	IE	Ireland
C0180	IT	Italy
C0190	LI	Liechtenstein.

C0200	LT	Lithuania
C0210	LU	Luxembourg
C0220	LV	Latvia
C0230	ME	Montenegro
C0240	MT	Malta
C0250	NL	Netherlands
C0260	NO	Norway
C0270	PL	Poland
C0280	PT	Portugal
C0290	RO	Romania
C0300	RS	Serbia
C0310	SE	Sweden
C0320	SI	Slovenia
C0330	SK	Slovakia
C0340	UK	United Kingdom

Table 23: QT_QL_CAT shared (03_04 | 03_05 | 03_06)

Report information (exposure) according to respective SF region definition. The SF regions are defined in Annex III of the Delegated Regulation.

CODE	ITEM	INSTRUCTIONS
C0010	Northern Europe	This region covers: Denmark (except Greenland), Estonia, Finland, Guernsey, Iceland, Ireland, Isle of Man, Jersey, Latvia, Lithuania, Norway, Sweden, United Kingdom (except Anguilla, Bermuda, British Virgin Islands, Cayman Islands, Falkland Islands, Gibraltar, Montserrat, Pitcairn Islands, Saint Helena, Turks and Caicos Islands)
C0020	Western Europe	This region covers: Austria, Belgium, France (except French Guiana, French Polynesia, Guadeloupe, Martinique, Mayotte, New Caledonia, Réunion, Saint Barthélemy, Saint Martin, Saint Pierre and Miquelon, Wallis and Futuna), Germany, Liechtenstein, Luxembourg, Monaco, Netherlands (except Aruba, Bonaire, Curaçao, Saba, Sint Eustatius, Sint Maarten), Switzerland
C0030	Eastern Europe	This region covers: Belarus, Bulgaria, Czech Republic, Hungary, Moldova, Poland, Romania, Russia, Slovakia, Ukraine
C0040	Southern Europe	This region covers: Albania, Andorra, Bosnia and Herzegovina, Croatia, Cyprus, the former Yugoslav Republic of Macedonia, Gibraltar, Greece, Italy, Malta, Montenegro, Portugal, San Marino, Serbia, Slovenia, Spain, Vatican City State
C0050	Central and Western Asia	This region covers: Armenia, Azerbaijan, Bahrain, Georgia, Iraq, Israel, Jordan, Kazakhstan, Kuwait, Kyrgyzstan, Lebanon, Oman, Qatar, Saudi Arabia, Syria, Tajikistan, Turkey, Turkmenistan, United Arab Emirates, Uzbekistan, Yemen
C0060	Eastern Asia	This region covers: China, Japan, Mongolia, North Korea, South Korea, Taiwan
C0070	South and South-Eastern Asia	This region covers: Afghanistan, Bangladesh, Bhutan, Brunei, Burma/Myanmar, Cambodia, India, Indonesia, Iran, Laos, Malaysia, Maldives, Nepal,

		Pakistan, Philippines, Singapore, Sri Lanka, Thailand, East Timor, Vietnam
C0080	Oceania	This region covers: American Samoa, Australia, Cook Islands, Fiji, French Polynesia, Guam, Kiribati, Marshall Islands, Micronesia, Nauru, New Caledonia, New Zealand, Niue, Northern Mariana Islands, Palau, Papua New Guinea, Pitcairn Islands, Samoa, Solomon Islands, Tonga, Tuvalu, Vanuatu, Wallis and Futuna
C0090	Northern Africa	This region covers: Algeria, Benin, Burkina Faso, Cameroon, Cape Verde, Central African Republic, Chad, Côte d'Ivoire, Egypt, Gambia, Ghana, Guinea, Guinea-Bissau, Liberia, Libya, Mali, Mauritania, Morocco, Niger, Nigeria, Saint Helena, Senegal, Sierra Leone, South Sudan, Sudan, Togo, Tunisia
C0100	Southern Africa	This region covers: Angola, Botswana, Burundi, Comoros, Democratic Republic of the Congo, Djibouti, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Kenya, Lesotho, Madagascar, Malawi, Mauritius, Mayotte, Mozambique, Namibia, Congo, Réunion, Rwanda, São Tomé and Príncipe, Seychelles, Somalia, South Africa, Swaziland, Uganda, Tanzania, Zambia, Zimbabwe
C0110	Northern America excluding the USA	This region covers: Bermuda, Canada, Greenland, Saint Pierre and Miquelon
C0120	Caribbean and Central America	This region covers: Anguilla, Antigua & Barbuda, Aruba, Bahamas, Barbados, Belize, Bonaire, British Virgin Islands, Cayman Islands, Costa Rica, Cuba, Curaçao, Dominica, Dominican Republic, El Salvador, Grenada, Guadeloupe, Guatemala, Haiti, Honduras, Jamaica, Martinique, Mexico, Montserrat, Nicaragua, Panama, Puerto Rico, Saint Barthélemy, Saba, Saint Kitts and Nevis, Saint Lucia, Saint Martin, Saint Vincent and the Grenadines, Sint Eustatius, Sint Maarten, Trinidad and Tobago, Turks and Caicos Islands, US Virgin Islands
C0130	Eastern South America	This region covers: Brazil, Falkland Islands, French Guiana, Guyana, Paraguay, Suriname, Uruguay
C0140	Northern, southern and western South America	This region covers: Argentina, Bolivia, Chile, Colombia, Ecuador, Peru, Venezuela
C0150	North-east United States of America	This region covers: Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont
C0160	South-east United States of America	This region covers: Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, Puerto Rico, South Carolina, Tennessee, Virginia, West Virginia
C0170	Mid-west United States of America	This region covers: Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, Oklahoma, South Dakota, Wisconsin
C0010	Western United States of America	This region covers: Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Texas, Utah, Washington, Wyoming

4.5. QT_CS: Quantitative information for Credit and Suretyship

This tab provides additional risk and modelling information for credit and suretyship broken down in gross and net of reinsurance on three layers of granularity (Overall/SF/IM, S2LoB, and IntLoB) considering premium risk, reserve risk and aggregate levels.

It has to be filled by undertakings for which:

- Their internal model covers, even partially, the S2LoBs 9, 21 and 28.
- The gross earned premium for credit and suretyship at YE2019 represents 10% of the total gross earned premium at YE 2019 **or** the gross earned premium for credit and suretyship at YE2019 is greater than 100 million of Euros.

The requested quantitative information is related only to this business and shall exclude any other business, e.g. other IntLoBs or non-insurance related business run by the company. For S2LoB 28, information is expected to be related only to credit and suretyship.

The IntLoBs are selected from the GEN_SEG tab where the IntLoB is associated to Credit and Suretyship (direct, proportional reinsurance and property non proportional reinsurance).

The information requested in this tab is additional for Credit and Suretyship, hence the participants are also expected to fill the other tabs (that use the granularity at S2LoB and IntLoB) to provide the general information.

The overall structure of the sheet is the following:

Table 24: QT_CS overview

	Gross of Reinsurance	Net of Reinsurance
Overall premium risk and break down along SF and IM	01_01	02_01
Premium risk breakdown by S2Lob	01_02	02_02
Premium risk breakdown by IntLoB	01_03	02_03
Overall reserve risk and break down along SF and IM	03_01	04_01
Reserve risk breakdown by S2Lob	03_02	04_02
Reserve risk breakdown by IntLoB	03_03	04_03
Overall aggregate risk and break down along SF and IM	05_01	06_01
Overall aggregate risk and break down along S2LoB	05_02	06_02
Overall aggregate risk and break down by product class (IM only)	05_03	06_03

This table shows that three possible aggregation levels are considered in this tab:

- Premium Risk (Some CAT risk, like Man-Made for Credit and Suretyship can be allocated at this level if it cannot be separated).
 - Reserve Risk
 - Aggregate (Premium Risk, Reserve Risk and Cat Risk)
 - Aggregate by product class: Diversification effects between products of the same class are allowed.
-

Table 25: QT_CS shared Gross/Net (01_01 | 01_02 | 01_03 | 02_01 | 02_02 | 02_03)

CODE	ITEM	INSTRUCTIONS
<i>Coverage period</i>		
C0010	Average coverage period of the credit insurance policies	Exposure-weighted average coverage period in years of the credit insurance policies outstanding at the reporting date.
C0020	Average coverage period of the suretyship bonds	Exposure-weighted average coverage period in years of the suretyship bonds outstanding at the reporting date. The coverage period should correspond to the maturity/duration of the suretyship bond.
<i>Risk Capital: SCR break-down by Standard Formula definition</i> In this subsection, the SCR is decomposed accordingly to the definition of credit and suretyship S2LoB.		
C0030	SCR for insolvencies	SCR for premium risk for credit insurance policies in the class of insolvencies. This class is a bucket that contains all contracts that cannot be attributed to the other classes, namely trade credit, instalment credit, mortgages, agricultural credit and suretyship.
C0040	SCR trade credit	SCR for premium risk for credit insurance policies in the class of trade credit
C0050	SCR for instalment credit	SCR for premium risk for credit insurance policies in the class of instalment credit
C0060	SCR for mortgages	SCR for premium risk for credit insurance policies in the class of mortgages
C0070	SCR for agricultural credit	SCR for premium risk for credit insurance policies in the class of agricultural credit
C0080	SCR for suretyship	SCR for premium risk for suretyship bonds
<i>Risk Capital: SCR break-down by product classes</i> In this subsection, the SCR is decomposed accordingly to the definition of product classes (see GEN_SEG, Error! Reference source not found. , column C410).		
C0090	SCR for Trade Credit Insurance/Commercial risk/Comprehensive cover	SCR for premium risk for credit insurance policies in the class of Commercial risk/ Comprehensive cover
C0100	SCR for Trade Credit Insurance/Commercial risk /Excess-of-Loss/ Top-up	SCR for premium risk for credit insurance policies in the class of Commercial risk/ Excess of Loss / Top-up
C0110	SCR for Trade Credit Insurance/Commercial risk /Single risk	SCR for premium risk for credit insurance policies in the class of Commercial risk/ Single risk
C0120	SCR for Trade Credit Insurance/Political risk/	SCR for premium risk for credit insurance policies in the class of Commercial risk/ Political risk
C0130	SCR for Trade Credit Insurance/Other/	SCR for premium risk for credit insurance policies in the class of Other
C0140	SCR for Suretyship/Bonding/	SCR for premium risk for suretyship bonds in the class of bonding
C0150	SCR for Suretyship/Other/	SCR for premium risk for suretyship bonds in the class of other
<i>Exposure and model information</i>		
C0160	Exposure	Report the total exposure as defined in QT_CS_EX. This cell is optional for undertakings able to report this information with the granularity of table QT_CS_EX.
C0170	Collateral	Report the total collateral as defined in QT_CS_EX. This cell is optional for undertakings able to report this information with the granularity of table QT_CS_EX.
C0180	Estimated Probability of Default	Report the estimated probability of default as defined in QT_CS_EX. This quantity is expected to be exposure-weighted. This cell is optional for undertakings able to report this information with the granularity of table QT_CS_EX.

C0190	Estimated Loss Given Default	Report the estimated loss given default as defined in QT_CS_EX. This quantity is expected to be exposure-weighted. This cell is optional for undertakings able to report this information with the granularity of table QT_CS_EX.
C0200	Realised Probability of Default	Report the realised probability of default as defined in QT_CS_EX. This quantity is expected to be exposure-weighted. This cell is optional for undertakings able to report this information with the granularity of table QT_CS_EX.
C0210	Realised Loss Given Default	Report the realised loss given default as defined in QT_CS_EX. This quantity is expected to be exposure-weighted. This cell is optional for undertakings able to report this information with the granularity of table QT_CS_EX.

Table 26: QT_CS shared Gross/Net (03_01 | 03_02 | 03_03 | 04_01 | 04_02 | 04_03)

CODE	ITEM	INSTRUCTIONS
<i>Duration</i>		
C0010	Average duration of the reserve for credit insurance policies (with recoveries)	Duration of the reserve (computed taking into account potential recoveries) in years for the credit insurance policies outstanding at the reporting date.
C0020	Average duration of the reserve for suretyship bonds (with recoveries)	Duration of the reserve (computed taking into account potential recoveries) in years for the suretyship bonds outstanding at the reporting date.
<i>Claims</i>		
C0030	Total number of non-payment notification	Total number of non-payment notifications signalled by policyholders during the reporting year that might not lead to a claim.
C0040	Total amount of claims (without recoveries)	Total amount of claims incurred during the reporting year without any recovery.
C0050	Total amount of claims (with recoveries)	Total amount of claims incurred during the reporting year where recoveries are subtracted.
<i>Best estimate</i>		
C0060	BE of claims for credit and suretyship (without recoveries)	Best estimate for claims for credit insurance policies and suretyship bonds not taking into account potential recoveries
C0070	BE of claims for credit and suretyship (with recoveries)	Best estimate for claims for credit insurance policies and suretyship bonds taking into account potential recoveries
<i>Risk Capital: SCR break-down by Standard Formula definition</i>		
In this subsection, the SCR is decomposed accordingly to the definition of credit and suretyship S2LoB.		
C0080	SCR for insolvencies	SCR for reserve risk for credit insurance policies in the class of insolvencies. This class is a bucket that contains all contracts that cannot be attributed to the other classes, namely trade credit, instalment credit, mortgages, agricultural credit and suretyship.
C0090	SCR trade credit	SCR for reserve risk for credit insurance policies in the class of trade credit
C0100	SCR for instalment credit	SCR for reserve risk for credit insurance policies in the class of instalment credit
C0110	SCR for mortgages	SCR for reserve risk for credit insurance policies in the class of mortgages
C0120	SCR for agricultural credit	SCR for reserve risk for credit insurance policies in the class of agricultural credit
C0130	SCR for suretyship	SCR for reserve risk for suretyship bonds
<i>Risk Capital: SCR break-down by product classes</i>		
In this subsection, the SCR is decomposed accordingly to the definition of product classes (see GEN_SEG, Error! Reference source not found. , column C410).		

C0140	SCR for Trade Credit Insurance/Commercial risk/Comprehensive cover	SCR for reserve risk for credit insurance policies in the class of Commercial risk/ Comprehensive cover
C0150	SCR for Trade Credit Insurance/Commercial risk /Excess-of-Loss/ Top-up	SCR for reserve risk for credit insurance policies in the class of Commercial risk/ Excess of Loss / Top-up
C0160	SCR for Trade Credit Insurance/Commercial risk /Single risk	SCR for reserve risk for credit insurance policies in the class of Commercial risk/ Single risk
C0170	SCR for Trade Credit Insurance/Political risk/	SCR for reserve risk for credit insurance policies in the class of Commercial risk/ Political risk
C0180	SCR for Trade Credit Insurance/Other/	SCR for reserve risk for credit insurance policies in the class of Other
C0190	SCR for Suretyship/Bonding/	SCR for reserve risk for suretyship bonds in the class of bonding
C0200	SCR for Suretyship/Other/	SCR for reserve risk for suretyship bonds in the class of other

Table 27: QT_CS shared Gross/Net (05_01 | 05_02 | 05_03 | 06_01 | 06_02 | 06_03)

CODE	ITEM	INSTRUCTIONS
<i>Risk Capital:</i>		
C0010	SCR	SCR at aggregate level for credit insurance policies and suretyship bonds.
<i>Risk Capital: Standard Formula</i>		
C0020	Standard Formula CAT SCR Value [recession, large defaults;]	Provide the SCR valued with the SF methodology for CAT risk related to credit and suretyship, i.e. recession and large defaults.
<i>Modelled results</i>		
C0030	Simulated (output) mean	This is the mean of the profit and loss distribution forecast according to the approved model setup, i.e. as relevant for the calculation of the official SCR. It is the output obtained based on the simulation process.
C0040	Simulated (output) standard deviation	This is the standard deviation of the profit and loss distribution forecast according to the approved model setup, i.e. as relevant for the calculation of the official SCR. It is the output obtained based on the simulation process (gross of reinsurance and on an undiscounted basis).
C0050 to C0300	0.05, ..., 0.999	The undertaking is expected to indicate the amounts of the percentiles required in the table related to the profit and loss distribution forecast according to the approved model setup, i.e. as relevant for the calculation of the official SCR. It is the output obtained based on the simulation process. If the risk measure definition is in line with the risk measure definition of article 101 of the Solvency 2 Directive, the 99.5 percentile will differ by the Simulated (output) mean from the SCR.

4.6. QT_CS_EX: Quantitative Credit and Suretyship Exposure

This tab is intended to collect additional exposure information for credit and suretyship. It has to be filled by undertaking which fill tab QT_CS.

The information requested in this table is additional for Credit and Suretyship, hence the participants are also expected to fill the other tabs (that use the granularity at S2LoB and IntLoB) to provide the general information.

In the exercise, the following definitions are adopted for credit and suretyship:

- Buyer/customer (credit insurance): The buyer is a company which buys a product or service to a company (customer) which bought a credit insurance policy to the credit insurer.
- Principal/obligee (suretyship): The principal is a company has contractual obligations towards a company (obligee). The obligee will benefit from the payment of the nominal of the principal does not fulfil its obligations.
- Exposure : For credit insurance policies, the exposure is the credit limit at reporting date. For suretyship bonds, the exposure is the nominal of the bond at reporting date.
- Geography: Where geographical is requested, it has to be reported for the buyer/principal or the customer/obligee depending on the indicator:
 - Exposure: Report exposure by customer/oblige
 - Probability of default (both estimated and realised): Report the probability of default related to a given geographic area. It is the probability that a buyer (for credit insurance) / a principal (for suretyship) might be subject to default/ not fulfil its contractual obligation for a given geographic area.
 - Loss given default (both estimated and realised): Report the loss given default for the country of the buyer/principal.
 - Collateral: Report geographic origin of the collateral deposited by the principal that may have to deposit a collateral.
- Default: The default is interpreted in a broad way, namely as any event triggering the coverage by the credit insurance policy/suretyship bond.
- Rating : For credit insurance policies, the rating is the credit rating of the buyer. For suretyship bonds, the exposure is the nominal of the bond at reporting date.

This table is organised in sub-tables defined by which are combination of quantitative indicators as well as geographical and direct/indirect breakdown. Furthermore, within each sub-tables there is a differentiation by exposure (seven) and rating classes (12), at the exception of the last rows (see below). The seven exposure classes are defined in the following table:

Table 28: QT_CS_EX exposure classes

	Insured Sum (in EUR)
01	Lower than 50,000
02	Greater than 50,000, lower than 250,000
03	Greater than 250,000, lower than 1,000,000
04	Greater than 1,000,000, lower than 10,000,000
05	Greater than 10,000,000, lower than 50,000,000
06	Greater than 50,000,000, lower than 150,000,000
07	Greater than 150,000,000

The credit rating classes range from 00 to 10, where 00 is the worst credit rating possible and 10 is the best one. The class. “NA” stands for no credit rating available. The undertakings are expected to map their internal ratings into these categories. If the internal rating scale is based on 11+1 (for NA) classes, then the internal rating classes can be used directly. If not, in a first time map the internal rating classes to the scale from 0 to 10 and the non-available ratings to “NA”. In a second time, when a quantity that depends on the internal rating class has to be reported (e.g. probability of default), weighted by exposure relatively to exposure in the mapped internal rating classes.

The quantitative information is a combination of a qualitative indicator and a breakdown by geographic area and direct or indirect business. The quantitative indicators, defining the rows of the table are described in the next table.

Table 29: QT_CS_EX_01_01 (description of the rows)

CODE	ITEM	INSTRUCTIONS
R0010 to R0120, R0730 to R0790	Exposure	For credit insurance policies, the exposure is the credit limit at reporting date. For suretyship bonds, it is the nominal of the bond at reporting date.
R0130 to R0240	Collateral	Report the total value of collateral (of any form) received for the suretyship bonds at reporting date.
R0250 to R0360	Estimated Probability of Default	The modelled probability of default (within one year horizon if possible). This quantity is expected to be exposure-weighted.
R0370 to R0480	Estimated Loss Given Default	The modelled loss given default/recovery rate during the reporting year. It is defined as the ratio of total loss of defaulted buyers (taking into account, if applicable the effect of contract clauses (proportional or absolute deductible and limit), recollection (recuperation before claims payment by client) and recovery (recuperation after claims payment by client)) divided by the total exposure for these buyers. This quantity is expected to be exposure-weighted.
R0490 to R0600	Realised Probability of Default	The realised/observed probability of default during the last reporting year. Discard the transitions that might occur during the year prior to default, i.e. any observed default is associated to its rating class at the beginning of the year. This quantity is expected to be exposure-weighted.
R0610 to R0720	Realised Loss Given Default	The realised/observed loss given default/recovery rate during the last reporting year. This observation should be consistent with the estimated loss given default. This quantity is expected to be exposure-weighted.

The breakdown by geographic area and direct or indirect business, defining the columns of the table, is described in the next table:

Table 30: QT_CS_EX_01_01 (description of the columns)

CODE	ITEM	INSTRUCTIONS
C0010 to C0070	Direct (suretyship only)	Report information related to direct business (for suretyship only).
C0150 to C0700	Direct (credit insurance only)	Report information related to direct business (for credit insurance only).
C0080 to C0140,	Proportional Reinsurance (suretyship only)	Report information related to reinsurance business (proportional reinsurance for suretyship only)
C0710 to C1260	Proportional Reinsurance (credit insurance only)	Report information related to reinsurance business (proportional reinsurance for credit insurance only)
C0150 to C0210, C0710 to C0770	Belgium	Report information related to Belgium (for credit insurance only).
C0220 to C0280, C0780 to C0840	France	Report information related to France (including DOM TOM) (for credit insurance only).
C0290 to C0350, C0850 to C0910	Germany - Austria	Report information related to Germany and Austria (for credit insurance only).
C0360 to C0420, C0920 to C0980	Italy	Report information related to Italy (for credit insurance only).
C0430 to C0490, C0990 to C1050	Spain	Report information related to Spain (including islands and enclaves) (for credit insurance only).
C0500 to C0560, C1060 to C1120	United Kingdom	Report information related to United Kingdom (including British overseas territories) (for credit insurance only).
C0570 to C0630, C1130 to C1190	Other EEA	Report information related to European Economic Area countries except the countries reported above (namely Belgium, France

		Germany-Austria, Italy, Spain, and United Kingdom) (for credit insurance only).
C0640 to C0700, C1200 to C1260	Rest of the World	Report information related to all the world except Belgium, France, Germany – Austria, Italy, Spain, United Kingdom, and Other EEA (for credit insurance only).
C0010 to C0140	Worldwide	Report worldwide information (for suretyship only)

The localisation is expected to reflect the localisation of the buyer.

Moreover, the matrix defined from columns C0010 to C0140 and the rows from R0010 to R0790 contains data related to suretyship only. The matrix defined from columns C0150 to C1260 and the rows from R0010 to R0790 contains data related to credit insurance only.

The last rows (from R0730 to R0790) have different structure: It is a split of the exposure by product class (see GEN_SEG, **Error! Reference source not found.**, C410). The first two sub tables (in rows R0730 to R0770) are for suretyship, while the remaining ones are for credit insurance.

4.7. QT_COR_1: Gross linear output correlation of the SCR distribution (IntLoB & Cat Peril)

IM employ diverse aggregation mechanisms in order to arrive from IntLoB and Cat Peril risk capital at the S2LoBs and the overall NL UW Risk capital. These approaches can be categorised into two major types of approach (Scenario based aggregation⁸ and closed form⁹) or their gradual combination.

For the derivation of scenario based aggregation please use the linear Pearson correlation mechanism to measure the linear output correlations of the InLoB and Cat Perils. If you are not able to comply with this methodology, please use the comment section to elaborate your mechanism.

Both aggregation mechanism types can be approximated with a linear correlation matrix. The accuracy of this approximation depends on how linear the dependency between standalone risks is modelled.

IntLoBs and Cat Perils defined in the GEN_SEG tab create the dimensions of the correlation matrix. Therefore please file this tab only after all other quantitative tabs are completed for PR, RR, Cat Risk.

These tabs are requested for submissions at YE18, YE19 and YE20 and not for submissions at YE16 and YE17.

Table 31: QT_COR_1_01_01

CODE	ITEM	INSTRUCTIONS
C0010 to C00XX R0010 to R00XX	Gross discounted linear correlations	Provide the linear output correlations (between the IntLoBs and Cat Perils) derived from the gross of reinsurance SCR scenario distribution. If no distribution is available (e.g. in case of an aggregation of SF IntLoBs or Cat Risk Perils) use the linear correlations used in the aggregation mechanism. Acceptable values are between -1 and +1.

⁸ Modelling of aggregation by consistent scenario P&L strips

⁹ Modelling of SF styled aggregation with (linear) correlation matrix

4.8. QT_COR_2: Net linear output correlation of the SCR distribution (IntLoB & Cat Peril)

IM employ diverse aggregation mechanisms in order to arrive from IntLoB and Cat Peril risk capital at the S2LoBs and the overall NL UW Risk capital. These approaches can be categorised into two major types of approach (Scenario based aggregation¹⁰ and closed form¹¹) or their gradual combination.

For the derivation of scenario based aggregation please use the linear Pearson correlation mechanism to measure the linear output correlations of the InLoB and Cat Perils. If you are not able to comply with this methodology, please use the comment section to elaborate your mechanism

Both aggregation mechanism types can be approximated with a linear correlation matrix. The accuracy of this approximation depends on how linear the dependency between standalone risks is modelled.

IntLoBs and Cat Perils defined in the GEN_SEG tab create the dimensions of the correlation matrix. Therefore please file this tab only after all other quantitative tabs are completed for PR, RR, Cat Risk.

These tabs are requested for submissions at YE18, YE19 and YE20 and not for submissions at YE16 and YE17.

Table 32: QT_COR_2_01_01

CODE	ITEM	INSTRUCTIONS
C0010 to C0560 R0010 to R0560	Net discounted linear correlations	Provide the linear output correlations (between the IntLoBs and Cat Perils) derived from the net of reinsurance SCR scenario distribution. If no distribution is available (e.g. in case of an aggregation of SF IntLoBs or Cat Risk Perils) use the linear correlations used in the aggregation mechanism Acceptable values are between -1 and +1.

5. Qualitative tabs (by IntLoBs)

These tabs (starting by QL_) collect qualitative information:

- QL_RR collects qualitative information for Reserve Risk
- QL_PR collects qualitative information for Premium Risk
- QL_CS collects qualitative specific information for Credit and Suretyship

5.1. QL_RR: Qualitative Information Reserve Risk

This tab is intended to collect qualitative information for Reserve Risk.

The IntLoBs for Reserve Risk are populated from the GEN_SEG tab (please file them first).

Table 33: QL_RR 01_01

CODE	ITEM	INSTRUCTIONS
<i>Model Development</i>		

¹⁰ Modelling of aggregation by consistent scenario P&L strips

¹¹ Modelling of SF styled aggregation with (linear) correlation matrix

C0010	How has the Gross parameterisation of the IntLoB changed since the last submission	Select the option that is suitable for parametrisation changes since the last submission for this IntLoB at gross level. Options from a closed list: <ul style="list-style-type: none"> - Full reparameterisation: Significant methodological changes (E.g. new distribution type for IntLoB, new infrastructure/software, new granularity of IntLoBs, introduction of new IntLoB). - Parameter update: Parameters / expert judgements in the methodology have been updated due to expected or unexpected reasons. - Minor parameterisation adjustments: Marginal methodological changes have been applied to the IntLoB. - No update: The parametrisation is unchanged. - Other (Please comment in cell C0020)
C0020	Please describe the main IntLoB changes	Comment field for cell C0010
C0030	How has the Reinsurance parameterisation of the IntLoB changed since the last submission	Select the option that is suitable for parametrisation changes since the last submission for this IntLoB at net level. Options from a closed list: <ul style="list-style-type: none"> - Full reparameterisation: Significant methodological changes (E.g. new distribution type for IntLoB, new infrastructure/software, new granularity of IntLoBs, introduction of new IntLoB). - Parameter update: Parameters / expert judgements in the methodology have been updated due to expected or unexpected reasons. - Minor parameterisation adjustments: Marginal methodological changes have been applied to the IntLoB. - No update: The parametrisation is unchanged. - Other (Please comment in cell C0040)
C0040	Please describe the main IntLoB changes	Comment field for cell C0030
<i>Risk Emergence</i>		
C0050	Please describe any business, legal and management specificities that could explain the risk emergence rate in this LoB.	E.g: payment in lump sums rather than annuities, claims usually take several years to be settled, a national law forcing the insurers to compensate the victims within a given time frame...
C0060	Please specify any risk driver that could explain the risk emergence rate in this LoB.	Please list and describe the risk drivers (e.g. length of development pattern driven by e.g. court cases, calendar-year effects such as claims inflation etc.).
<i>Bodily injury claims</i>		
C0070	How is the majority of bodily injury claims treated?	Options from a closed list: <ul style="list-style-type: none"> - Lump Sum: <i>B/I claim is settled as a single payment</i> - Annuity: <i>Regular payments of the insurer to a third party because of a legal obligation. This obligation can relate to health or life insurance obligation</i> - A combination of Lump sum and Annuity (please explain) - PPO: <i>Periodic Payment Order is a compensation court award with an annuity characteristic</i> - Other
C0080	Please provide additional relevant information	Provide additional information about the treatment of B/I claims here, which is necessary to judge the treatment of bodily injury claim. Take additional care when 'other' was chosen.

<i>Bodily injury claims (Lump Sum)</i>		
C0090	How are Lump Sums (typically) awarded?	In case Lump Sum was selected use options from this closed list: <ul style="list-style-type: none"> - By court: <i>Case by case decision by court or similar judicial adiminstration body</i> - Out of court settlement: Agreement reached between the parties before court decision - Government based compensation scheme (list): List or similar advices are given by government body on compensating claims Other -
C0100	Please describe the awardance process	Provide additional information to the awardance process of Lump Sums here, which is necessary to judge the treatment of bodily injury claim. Take additional care when 'other' was choosen.
<i>Bodily injury claims (PPO)</i>		
C0110	How are PPO (typically) awarded?	In case Lump Sum was selected use options from this closed list: <ul style="list-style-type: none"> - By court - Out of settlement (before court decision) - Government based compensation scheme (list) - Other
C0120	Please describe the awardance process	Provide additional information to the awardance process of PPOs here, which is necessary to judge the treatment of bodily injury claim. Take additional care when 'other' was choosen.
<i>Bodily Injury Claims and Annuities</i>		
C0130	Share of annuity reserve of the best estimate of this IntLoB is smaller or equal than	Options from a closed list: <ul style="list-style-type: none"> - 0% (<i>no annuities</i>) - 5% - 10% - 15% - 20% - 25% - 30% - 35% - 40% - 45% - 50% - 55% - 60% - 65% - 70% - 75% - 80% - 85% - 90% - 95% - 100% <i>Annuity reserve: Share of reserve that is necessary to fulfil the obligations of known/ongoing annuities (i.e. RBNS only).</i>
C0140	Please comment on the contribution to the respective IntLoB	Additional information of the contribution of the annuity reserve to the IntLoB can be addressed here.

C0150	Share of annuity reserve of the best estimate of this S2LoB is smaller or equal than	<p>Options from a closed list:</p> <ul style="list-style-type: none"> - 0% (<i>no annuities</i>) - 5% - 10% - 15% - 20% - 25% - 30% - 35% - 40% - 45% - 50% - 55% - 60% - 65% - 70% - 75% - 80% - 85% - 90% - 95% - 100% <p><i>Annuity reserve: Share of reserve that is necessary to fulfil the obligations of known/ongoing annuities (i.e. RBNS only).</i></p>
C0160	Please comment on the contribution to the respective S2LoB	Additional information of the contribution of the annuity reserve to the S2LoB can be addressed here.
C0170	What is the dominant risk driver of awarded annuities	<p>Options from a closed list:</p> <ul style="list-style-type: none"> - Longevity - Inflation; e.g. increasing cost for medical care w/o a higher demand of care - Other Costs: Revaluation of needs/components of the underlying the claim - Other <p><i>This question relates to annuities of the type RBNS only.</i></p>
C0180	Please provide additional relevant information	Additional information about relevant risk drivers can be addressed here.
C0190	Uncertainty of awarded annuities is borne by	<p>Options from a closed list:</p> <ul style="list-style-type: none"> - Insurer - Policy holder - State - Insurer & Policy holder - Insurer & State - Policy holder & State - All - Other <p><i>This question relates to annuities of the type RBNS only.</i></p>
C0200	Please provide additional relevant information	Additional information who bears the uncertainty of awarded annuities can be addressed here.
C0210	How are awarded annuities treated in your data	<p>Options from a closed list:</p> <ul style="list-style-type: none"> - Annuity claims included in the triangle: <i>The payments/outstandings are treated like obligation for property</i>

		<p><i>damage and the whole risk is calculated triangulation technique</i></p> <ul style="list-style-type: none"> - Stated in the claims triangle as a lump sum payment, in the development year when the claim is reported (no further treatment): <i>The known annuities are removed of the claims triangle when they are reported, but further settlement of these annuities is not reflected in the triangle and there is also no further risk modelling (because of non-materiality or risk transfer)</i> - Awarded annuity claims remain in Triangles (as lump sum), but biometric risk is treated with live techniques in separate IntLoB: <i>Like case above, but there is a further risk modelling RBNS claims</i> - Annuity claims are completely erased from Triangles and calculated entirely by life techniques in separate IntLoB: <i>Property damage and B/I is treated separately (this also includes IBNR Modelling)</i> - Other
C0220	Please describe any additional information on the treatment of the data necessary to understand the treatment of annuities	Additional information about the treatment in data of awarded annuities can be addressed here. When ‘other’ was chosen in the column before please give a short description here.
C0230	Please describe how bodily injury claims are treated within your internal model	Provide a brief description of the modelling of B/I claims in reserve risk. Please highlight issues, which are not already addressed in the other questions.
C0240	What is your modelling approach towards awarded annuities	<p>Options from a closed list:</p> <ul style="list-style-type: none"> - No separate modelling (Non-Life Techniques) - Cash Flow Projections (Life Techniques) - Other <p>This question relates to annuities claims of the type RBNS.</p>
C0250	Please describe the technique employed for awarded annuities	Additional information about modelling approach of awarded annuities can be addressed here. When ‘other’ was chosen in the column before please give a short description here.
C0260	What is your modelling approach towards unawarded annuities	<p>Options from a closed list:</p> <ul style="list-style-type: none"> - No separate modelling (Non-Life Techniques) - Cash Flow Projections (Life Techniques) - Other <p>This question relates to annuities claims of the type IBNR.</p>
C0270	Please describe the technique employed for unawarded annuities	Additional information about modelling approach of unawarded annuities can be addressed here. When ‘other’ was chosen in the column before please give a short description here.
C0280	Where is the Risk stemming from Non-Life Annuities reported?	<p>Options from a closed list:</p> <ul style="list-style-type: none"> - Allocated to the underlying LoB in Non-Life - Allocated to a specific LoB for Annuities in the Non-Life - Allocated to the Risk Category Life - No Risk reported
C0290	Please describe the reporting of risks stemming from Non-Life Annuities.	Additional information about the reporting of risks stemming from Non-Life Annuities can be addressed here.

5.2. QL_PR: Qualitative Information Premium Risk

This tab is intended to collect qualitative information for Premium Risk.

The IntLoBs for Reserve Risk are populated from the GEN_SEG tab (please file them first).

Table 34: QL_PR 01_01

CODE	ITEM	INSTRUCTIONS
<i>Model Development</i>		
C0010	How has the Gross parameterisation of the IntLoB changed since the last submission	Same as for Reserve risk. Options from a closed list: - Same options as for ReserveRisk
C0020	Please describe the main IntLoB changes with respect to gross parameterisation	Comment field for cell C0010
C0030	How has the Reinsurance parameterisation of the IntLoB changed since the last submission	Same as for Reserve risk. Options from a closed list: - Same options as for ReserveRisk -
C0040	Please describe the main IntLoB changes with respect to Reinsurance parameterisation	Comment field for cell C0030
<i>Risk Emergence</i>		
C0050	Please describe any business, legal and management specificities that could explain the risk emergence rate in this IntLoB.	E.g: payment in lump sums rather than annuities, claims usually take several years to be settled, a national law forcing the insurers to compensate the victims within a given time frame...
C0060	Please specify any risk driver that could explain the risk emergence rate in this IntLoB.	Please list and describe the risk drivers. (e.g. length of development pattern driven by e.g. court cases, calendar-year effects such as claims inflation etc.).
<i>Reinsurance</i>		
C0070	Is IntLoB covered by Stop Loss	Options from a closed list: - SL -A stop-loss reinsurance treaty is arranged for this IntLoB. Moreover select this option if this IntLoB is included in a stop-loss arrangement that it covers more IntLoB; also aggregate XL treaties are included - No_SL- Select this option if none stop-loss treaty covers this IntLoB
C0080	Is IntLoB covered by additional Non-Proportional Reinsurance (XL)	Options from a closed list: - XL - An excess of loss reinsurance treaty is arranged for this IntLoB. Moreover select this option this IntLoB is included in a excess of loss arrangement that it covers more IntLoB - No_XL- Select this option if none excess of loss treaty covers this IntLoB
C0090	Is IntLoB covered by additional Proportional Reinsurance (QS)	Options from a closed list: - QS - A quota share reinsurance treaty is arranged for this IntLoB. Moreover select this option if this IntLoB is included in a quota share arrangement that it covers more IntLoB; Also surplus reinsurance is included.

		- No_QS - Select this option if none quota share treaty covers this IntLoB
C0100	If additional information is needed to understand your net profile please elaborate	
<i>Premium information</i>		
C0110	Modelling approach	Options from a closed list: <ul style="list-style-type: none"> - Deterministic For next 12 months, the total amount of premium is a deterministic value. - Stochastic number of policies For next 12 months, the total amount of premium is calculated taking into account a stochastic number of policies and a fixed value for the premium for each single contract. - Stochastic average premium For next 12 months, the total amount of premium is calculated taking into account a stochastic average premium and a deterministic number of policies. - Both (Stochastic number of policies and average premium) For next 12 months, the total amount of premium is calculated taking into account stochastic number of policies and a stochastic value for average premium. - Other - Select this option if none of the options above is suitable for your internal model.
C0120	If "Other" selected please explain	Write an explanation if in C0110 you select Other option.
C0130	How is your Risk/Premium earned.	In the case fixed exposures, the premium will be earned in a linear manner. For single-year contracts, this linear earnings pattern will occur over 1 year and for multi-year policies, this will occur till the term of the contract. Possibly one additional year for earning the premium can exist if the premiums are not written at January 1 st . However, for policies with variable exposure, the earnings pattern is not expected to be linear. Indeed, in multi-year engineering policies, the nature of the exposure is such that it can increase strongly over the years. Or some engineering guarantees (e.g. ALOP or Business Interruption) might mostly be triggered at the term of the contract. For the policies, the earnings pattern is therefore expected to be fat-tailed or non-linear. Options from a closed list: <ul style="list-style-type: none"> - Linear (single year contracts) - Linear (multiyear contracts more than 2 years) - Linear multiyear contracts (more than 7 years) - FAT tailed (Multi-Year contracts with risk at the end of the contract) - FLAT tailed (Risk earned within 1 year) - Other (please explain)
C0140	If "Other" selected please explain	Write an explanation if in C0130 you select Other option.
<i>Expense information</i>		
C0150	Modelling approach	Options from a closed list: <ul style="list-style-type: none"> - Stochastic: the expenses are modelled by means of a stochastic model (closed formula or Monte Carlo)

		<ul style="list-style-type: none"> - Deterministic: the expenses are modelled by means of a deterministic model - Not Modelled: the expenses are not modelled - Other Select this option if none of the options above is suitable for your internal model.
C0160	If "Other" selected please explain	Write an explanation if in C0150 you select Other option.
<i>Lapse</i>		
C0170	Modelling approach	Options from a closed list: <ul style="list-style-type: none"> - Stochastic: the lapse risk is modelled by means of a stochastic model (closed formula or Monte Carlo) - Deterministic: the lapse risk is modelled via a deterministic model - Not Modelled the lapse risk is not modelled - Other Select this option if none of the options above is suitable for your internal model.
C0180	If "Other" selected please explain	
<i>Bodily injury claims</i>		
C0190	How is the majority of bodily injury claims treated?	Options from a closed list: <ul style="list-style-type: none"> - Lump Sum: <i>B/I claim is settled as a single payment</i> - Annuity: <i>Regular payments of the insurer to a third party because of a legal obligation. This obligation can relate to health or life insurance obligation</i> - A combination of Lump sum and Annuity (please explain) - PPO: <i>Periodic Payment Order is a compensation court award with an annuity characteristic</i> - Other <p><i>Remark: Copy & paste from QL_RR if the answer for is the same (don't leave it blank). Differences between RR and PR can arise if there where changes reasonably.</i></p>
C0200	Please provide additional relevant information	Additional information about the treatment of B/I claims can be addressed here. When 'other' was chosen in the column before please give a short description here.. If there where reasonably changes, which are material for PR, please explain.
<i>Bodily injury claims (Lump Sum)</i>		
C0210	How are Lump Sums (typically) awarded?	Options from a closed list: <ul style="list-style-type: none"> - By court - Out of settlement (before court decision) - Government based compensation scheme (list) - Other <p><i>Remark: Copy & paste from QL_RR if the answer for is the same (don't leave it blank). Differences between RR and PR can arise if there where changes reasonably.</i></p>
C0220	Please describe the awardance process	Additional information to the awardance process of Lump Sums can be addressed here. When 'other' was chosen in the column before please give a short description here. If there where reasonably changes, which are material for PR, please explain.

<i>Bodily injury claims (PPO)</i>		
C0230	How are PPO (typically) awarded?	Options from a closed list: <ul style="list-style-type: none"> - By court - Out of settlement (before court decision) - Government based compensation scheme (list) - Other <p><i>Remark: Copy & paste from QL_RR if the answer for is the same (don't leave it blank). Differences between RR and PR can arise if there where changes reasonably.</i></p>
C0240	Please describe the awardance process	Additional information to the awardance process of PPOs can be addressed here. When 'other' was choosen in the column before please give a short description here. If there where reasonly changes, which are material for PR, please explain.
<i>Bodily Injury Claims and Annuity</i>		
C0250	Share of annuities of the expected result in this IntLoB is smaller or equal than	Options from a closed list: <ul style="list-style-type: none"> - 0% - 5% - 10% - 15% - 20% - 25% - 30% - 35% - 40% - 45% - 50% - 55% - 60% - 65% - 70% - 75% - 80% - 85% - 90% - 95% - 100%
C0260	Please comment on the contribution to the respective IntLoB	Additional information of the contribution of the annuity reserve to the IntLoB can be addressed here.
C0270	Share of annuity of the expected result in this S2LoB is smaller or equal than	Options from a closed list: <ul style="list-style-type: none"> - 0% - 5% - 10% - 15% - 20% - 25% - 30% - 35% - 40% - 45% - 50% - 55% - 60%

		<ul style="list-style-type: none"> - 65% - 70% - 75% - 80% - 85% - 90% - 95% - 100%
C0280	Please comment on the contribution to the respective S2LoB	Additional information of the contribution of the annuity reserve to the S2LoB can be addressed here.
C0290	Please describe how bodily injury claims are treated within your internal model	Provide a brief description of the modelling of B/I claims in premium risk. Please highlight issues, which are not already addressed in the other questions.
C0300	What is your modelling approach towards annuities	Options from a closed list: <ul style="list-style-type: none"> - No separate modelling (Non-Life Techniques) - Cash Flow Projections (Life Techniques) - Other
C0310	Please describe the technique employed for annuities	Additional information about modelling approach of annuities can be addressed here. When 'other' was chosen in the column before please give a short description here.
C0320	Where is the Risk stemming from Non-Life Annuities reported?	Options from a closed list: <ul style="list-style-type: none"> - Allocated to the underlying LoB in Non-Life - Allocated to a specific LoB for Annuities in the Non-Life - Allocated to the Risk Category Life - No Risk reported
C0330	Please describe the reporting of risks stemming from Non-Life Annuities.	Additional information about the reporting of risks stemming from Non-Life Annuities can be addressed here.

5.3. QL_CS: Qualitative information C&S

This tab is intended to collect qualitative specific information for credit and suretyship. It has to be filled by undertaking which fill tab QT_CS.

The information requested in this table is additional for Credit and Suretyship, hence the participants are also expected to fill the other tabs (that use the granularity at S2LoB and IntLoB).

The IntLoBs are selected from the GEN_SEG tab where the IntLoB is associated to Credit and Suretyship (direct, proportional reinsurance and property non proportional reinsurance).

Table 35: QL_CS 01_01

CODE	ITEM	INSTRUCTIONS
<i>Modelling methodology</i>		
C0010	Does the C&S model belong to which categories (premium risk)?	Select the category which is most suitable for the model. Options from a closed list: <ul style="list-style-type: none"> - Credit VaR – The model is comparable to KMV, Credit VaR, Credit Risk+ models or their extensions.

		<ul style="list-style-type: none"> - Intensity based – This model is comparable to the Cox model or its extensions. - Frequency-Severity – The model is comparable to “classical” frequency-severity models or their extensions - Other – Select this option if the model does not fit in the above categories. Provide a brief description in the comment field C0020.
C0020	Please provide your rationale for this modelling choice for the modelling of premium risk	Provide concise complementary information to understand your rationale for this modelling choice for the modelling of premium risk, in particular if the answer “Other” is selected.
C0030	Does the C&S model belong to which categories (reserve risk)?	<p>Select the category which is most suitable for the model. Options from a closed list:</p> <ul style="list-style-type: none"> - Credit VaR – The model is comparable to KMV, Credit VaR, Credit Risk+ models or their extensions. - Intensity based – This model is comparable to the Cox model or its extensions - Frequency-Severity – The model is comparable to “classical” frequency-severity models or their extensions - Claims triangle – The model is comparable to “classical” triangle based models or their extensions. - Other – Select this option if the model does not fit in the above categories. Provide a brief description in the comment field C0040.
C0040	Please provide your rationale for this modelling choice for reserve risk	Provide concise complementary information to understand your rationale for this modelling choice for reserve risk, in particular if the answer “Other” is selected.
C0050	Please provide your definition of default:	<p>Select the category which is most suitable for the definition of default in the model. Options from a closed list:</p> <ul style="list-style-type: none"> - 30 days of delayed payment. - 60 days of delayed payment. - 90 days of delayed payment. - juridical insolvency – Select this option if default occurs when it comes from a juridical decision - Combination of both – Combination of delayed payment and juridical insolvency - Other – Select this option if the definition of default does not fit in the above categories. Provide a brief description in the comment field C0060.
C0060	Please provide your definition of default: Comment	Provide concise complementary information to understand your definition of default, in particular if option “Other like juridical insolvency” is selected.
C0070	How is the default for C&S simulated?	<p>Select the category which is most suitable for the simulation of default in the model. Options from a closed list:</p> <ul style="list-style-type: none"> - implicit (i.e. factor driven) – The default is defined implicitly, i.e. a factor or their combination is greater or lower than a threshold (deterministic or stochastic). - explicitly – The default is extracted from a random variable, e.g. a Bernoulli distribution. - not simulated – The default is not simulated within the model.
C0080	Default simulation: Comment	Provide concise complementary information to understand your simulation of default.
C0090	In the simulation, is there a dependency among the defaults?	Select the category which is most suitable for the dependency of default in the model. Options from a closed list:

		<ul style="list-style-type: none"> - implicit (i.e. factor driven): The default is defined through factors that have a dependency. More generally, there is an implicit dependency structure between the defaults. - explicit (i.e. copula): The dependency among the defaults is explicitly specified (e.g. through a copula). - No dependency: The defaults are independent.
C0100	Dependency among defaults: Comment	Provide concise complementary information to understand your modelling dependency among defaults.
C0110	On what does the recovery rate/loss given default depend on	<p>Select the category which is most suitable for recovery rate/loss given default in the model. Options from a closed list:</p> <ul style="list-style-type: none"> - Country - Industrial sector - Other: Provide a brief description in the comment field C0120. - Country and industrial sector - Country and other: Provide a brief description in the comment field C0120.
C0120	Recovery rate/loss given default rate: Comment	Provide concise complementary information to understand your recovery rate/loss given default modelling, in particular if the answer in column C0110 contains “Other”.
C0130	What is the correlation coefficient between NL/C&S and market risk module?	Provide a concise answer to the question.
C0140	Which is the aggregation methodology between NL/C&S and Market risk module?	<p>Select the category which is most suitable for the aggregation of the SCR for NL/C&S and SCR for Market Risk. Options from a closed list</p> <ul style="list-style-type: none"> - Copula - SF-formula like - Expert judgement - Other: Provide a brief description in cell C0150 - No aggregation
C0150	Aggregation between NL/C&S and market risk module: Comment	Provide concise complementary information to understand your aggregation methodology between NL/C&S and the market risk module, in particular if the answer “Other” is selected.
C0160	Which is the aggregation methodology between Premium and Reserve Risk?	<p>Select the category which is most suitable for the aggregation of Premium and Reserve Risk for Credit and Suretyship. Options from a closed list:</p> <ul style="list-style-type: none"> - Copula - SF-formula like - Expert judgement - Other - No aggregation
C0170	Aggregation between Premium and Reserve Risk: Comment	Provide concise complementary information to understand your aggregation methodology between premium and reserve risk for Credit and Suretyship, in particular if the answer “Other” is selected.
C0180	Which is the aggregation methodology within internal LoB?	<p>Select the category which is most suitable for the aggregation within the internal lines of business. Options from a closed list:</p> <ul style="list-style-type: none"> - Copula

		<ul style="list-style-type: none"> - SF-formula like - Expert judgement - Other - No aggregation <p>If different methodologies are applied for Premium, Reserve or aggregate, select other and provide the description in cell C0190.</p>
C0190	Aggregation within internal LoB: Comment	Provide concise complementary information to understand your aggregation methodology within the IntLoB, in particular if the answer "Other" is selected.
C0200	Which is the aggregation methodology among internal LoB (within the scope of C&S model and between C&S and other NLif applicable)?	<p>Select the category which is most suitable for the aggregation among the internal lines of business. Options from a closed list:</p> <ul style="list-style-type: none"> - Copula - SF-formula like - Expert judgement - Other - No aggregation <p>If different methodologies are applied for Premium, Reserve or aggregate, select other and provide the description in cell C0210.</p>
C0210	Aggregation among internal LoB: Comment	Provide concise complementary information to understand your aggregation methodology among the IntLoBs, in particular if the answer "Other" is selected.
C0220	Do you model expenses and/or commissions explicitly?	<p>Options from a closed list:</p> <ul style="list-style-type: none"> - Yes - No - Other
C0230	Expenses and/or commissions: Comment	Provide concise complementary information to understand your modelling choice with respect to expenses and/or commissions, in particular if the answer "Other" is selected.
C0240	Do you model the gross earned premium explicitly?	<p>Options from a closed list:</p> <ul style="list-style-type: none"> - Yes - No - Other
C0250	Modelling of gross earned premium: Comment	Provide concise complementary information to understand your modelling choice with respect to gross earned premiums, in particular if the answer "Other" is selected.
C0260	Do you model the variation of the premium provision risk explicitly?	<p>Options from a closed list:</p> <ul style="list-style-type: none"> - Yes - No - Other
C0270	Modelling variation of the premium provision: Comment	Provide concise complementary information to understand your modelling choice with respect to the variation of the premium provision, in particular if the answer "Other" is selected.
C0280	Do you notice any growth or seasonality regarding the total exposure?	<p>Options from a closed list:</p> <ul style="list-style-type: none"> - Yes - No - Other

C0290	Seasonality: Comment	Provide concise complementary information to understand your answer with respect to the seasonality of the total exposure, in particular if the answer "Other" is selected.
C0300	What is the number of calendar years used to calibrate the model? Does it grow of 1 year each year or is it like 15 sliding years? Please differentiate by components of the model (probability of default, loss given default/recovery rate) if necessary.	Provide a concise answer to the question.
<i>Covid 19</i>		
C0310	Considering the distribution of losses evaluated at YE19 which should be an output of your IM, which quantile is reached by your 2020 losses? Please make the distinction gross and net of all reinsurance	Provide a concise answer to the question.
C0320	According to your analysis, what is the return period of the 2020 economic crisis? Please make the distinction gross and net of all reinsurance	Provide a concise answer to the question.
<i>Cat modelling</i>		
C0330	Is NatCat covered in this LoB?	Options from a closed list: - Yes - No - Other
C0340	Is MMCat covered in this LoB?	Options from a closed list: - Yes - No - Other
C0350	Is NatCat modelled in this LoB?	Options from a closed list: - Yes - No - Other
C0360	NatCat modelling: Comment	Provide concise complementary information to understand your modelling choice of NatCat, in particular if the answer "Other" is selected.
C0370	Is MMCat modelled in this LoB?	Options from a closed list: - Yes - No - Other
C0380	MMCat modelling: Comment	Provide concise complementary information to understand your modelling choice of MMCat, in particular if the answer "Other" is selected.
C0390	Is economic recession treated as MMCat?	Options from a closed list:

		<ul style="list-style-type: none"> - Yes - No - Other
C0400	Economic recession as MMCat: Comment	Provide concise complementary information to understand your choice of considering or not economic recession as MMCat, in particular if the answer "Other" is selected.
C0410	Does the model allow contagion (simultaneous default of entities of the same group) effect?	Provide a concise answer to the question.
C0420	In the model, does a decrease in trade volume during a crisis time lead to a strong decrease in premium income?	Provide a concise answer to the question.
C0430	Are strong increases of default caused by a crisis taken into account in the model?	Provide a concise answer to the question.
