

## Annex XVI – Life & Health SLT underwriting risk Structured template Instructions

EIOPA-BoS-19-345  
25-26 June 2019

### INTERNAL MODEL: LIFE and HEALTH SLT UNDERWRITING RISK

#### General comments:

In this template the results of the internal Life models and the Health SLT models are reported. If insurers also integrate the Health NSLT model in the Life + Health SLT model structure, the results of the Health NSLT model should also be reported in this template.

Dependent of the structure of the Life modelling one of the 2 blocks for Life risk (longevity/mortality or trend/level) should be used. If the internal model structure is such that Mortality and Longevity risk are modelled together then only the part (R22) where these risks are combined shall be reported.

If the undertakings can not separate the trend, level or volatility modeling within a submodule, then they should only fill in the information at the aggregate submodule level (i.e, mortality/longevity/disability-morbidity risk aggregate).

CODE	ITEM	INSTRUCTIONS
<b>LIFE RISK</b>		
LH_LIF_EXP_Rxx_C1 LH_LIF_APO_R11_C11 LH_LIF_ANPO_R11_C11  xx= 1, 6, 21, 22 (if R22 is reported then R1 – Mortality – and R6 – Longevity – shall not be reported)	Net Best Estimate liability + Technical provisions calculated as a whole	Best estimate shall be reported net of reinsurance and refers to the products of the life insurance portfolio that are sensitive to the relevant risk category. A possible TP calculated as a whole should be taken in as well. The split for disability-morbidity risk aggregate refers to annuities paid out or not.
LH_LIF_EXP_Rxx_C3  xx= 1, 6, 11, 21, 22 (if R22 is reported then R1 – Mortality – and R6 – Longevity – shall not be reported)	Net Written Premiums	The total of the net written premiums shall be reported for the products of the life insurance portfolio that are sensitive to the relevant risk category.
LH_LIF_EXP_Rxx_C4  xx= 1, 6, 11, 21, 22 (if R22 is reported then R1 – Mortality – and R6 – Longevity – shall not be reported)	Sum insured	The total sum insured shall be reported for the products of the life insurance portfolio that are sensitive to the relevant risk category.
LH_LIF_SCR_Rxx_C5  xx= 1 to 22 (if R22 is reported then R1 to R10 shall not be reported)	Solvency Capital Requirements	The SCR for the relevant risk category, gross of reinsurance. For the aggregate risks the SCR after aggregation over the underlying submodules should be reported.
LH_LIF_SCR_Rxx_C6  xx= 1 to 22 (if R22 is reported then R1 to R10 shall not be reported)	Mean	The mean of the probability distribution of the SCR
LH_LIF_SCR_Rxx_C7  xx= 1 to 22 (if R22 is reported then R1 to R10 shall not be reported)	Standard deviation	The Standard deviation of the probability distribution of the SCR

LH_LIF_SCR_Rxx_Cyy  xx= 1 to 22 (if R22 is reported then R1 to R10 shall not be reported)  yy= 8 to 24	Percentiles from 0.001 to 0.999 (see Annex XII for the required percentiles)	It is expected that the insurance and reinsurance undertakings indicate the amounts of the percentiles required in the table related to the probability distribution obtained based on the simulation process (gross of reinsurance and on undiscounted basis).
<b>ALTERNATIVE BLOCK FOR LIFE RISK</b> To be completed if the internal model only has a split between Trend and Level risk. In that case the following block replaces the block above.		
LH_LIF_SCRTLC_Rxx_C4  xx= 1, 2, 3	Solvency Capital Requirements	The SCR for the relevant risk category, gross of reinsurance. For the aggregate risks the SCR after aggregation over the underlying submodules should be reported.
LH_LIF_SPRTLC_Rxx_C5  xx= 1, 2, 3	Mean	The mean of the probability distribution of the SCR
LH_LIF_SPRTLC_Rxx_C6  xx= 1, 2, 3	Standard deviation	The Standard deviation of the probability distribution of the SCR
LH_LIF_PCTTLC_Rxx_Cyy  xx= 1, 2, 3 yy= 7 to 23	Percentiles from 0.001 to 0.999 (see Annex XII for the required percentiles)	It is expected that the insurance and reinsurance undertakings indicate the amounts of the percentiles required in the table related to the probability distribution obtained based on the simulation process (gross of reinsurance and on undiscounted basis).
LH_LIF_EXPTLC_R3_C1	Net Best Estimate liability + Technical provisions calculated as a whole	Best estimate shall be reported net of reinsurance and refers to the products of the life insurance portfolio that are sensitive to the relevant risk category. A possible TP calculated as a whole should be taken in as well. The split for disability-morbidity risk aggregate refers to annuities paid out or not
LH_LIF_EXPTLC_R3_C2	Net Written Premiums	The total of the net written premiums shall be reported for the products of the life insurance portfolio that are sensitive to the relevant risk category.
LH_LIF_EXPTLC_R3_C3	Sum insured	The total sum insured shall be reported for the products of the life insurance portfolio that are sensitive to the relevant risk category.
<b>HEALTH RISK</b>		
LH_QUE_XXX_R1_C1	Type of Health risk modelled in Life & Health?	In the closed list there are 3 options: SLT, NSLT and SLT+NSLT
LH_HLT_EXP_Rxx_C1 LH_HLT_APO_Ryy_C1 LH_HLT_ANPO_Ryy_C2  xx= 1,2 yy= 3 to 7	Net Best Estimate liability + Technical provisions calculated as a whole	Best estimate shall be reported net of reinsurance and refers to the products of the life insurance portfolio that are sensitive to the relevant risk category. A possible TP calculated as a whole should be taken in as well. The split for disability-morbidity risk aggregate refers to annuities paid out or not
LH_HLT_EXP_Rxx_C3  xx= 1 to 7	Net Written Premiums	The total of the net written premiums shall be reported for the products of the health insurance portfolio that are sensitive to the relevant risk category.
LH_HLT_EXP_Rxx_C4  xx= 1 to 7	Sum insured	The total sum insured shall be reported for the products of the health insurance portfolio that are sensitive to the relevant risk category.
LH_HLT_SCR_Rxx_C5  xx= 1 to 12	Solvency Capital Requirements	The SCR for the relevant risk category, gross of reinsurance. For the aggregate risks the SCR after aggregation over the underlying submodules should be reported.

LH_HLT_SCR_Rxx_C6 xx= 1 to 12	Mean	The mean of the probability distribution of the SCR
LH_HLT_SCR_Rxx_C7 xx= 1 to 12	Standard deviation	The Standard deviation of the probability distribution of the SCR
LH_HLT_SCR_Rxx_Cyy xx= 1 to 12 yy= 8 to 24	Percentiles from 0.001 to 0.999 (see Annex XII for the required percentiles)	It is expected that the insurance and reinsurance undertakings indicate the amounts of the percentiles required in the table related to the probability distribution obtained based on the simulation process (gross of reinsurance and on undiscounted basis).
<b>SOLVENCY CAPITAL REQUIREMENTS</b>		
LH_LIF_SCR_R1_C1 LH_HLT_SCR_R1_C1 LH_SCR_XXX_R1_C1	Total undiversified risk: Life underwriting, Health underwriting, Life and Health underwriting	The sum of all (sub-) SCR's
LH_LIF_SCR_R2_C1 LH_HLT_SCR_R2_C1 LH_SCR_XXX_R2_C1	Diversification: Life underwriting, Health underwriting, Life and Health underwriting	The diversification between the subrisks
LH_LIF_SCR_R3_C1 LH_HLT_SCR_R3_C1 LH_SCR_XXX_R3_C1	Diversified risk: Life underwriting, Health underwriting, Life and Health underwriting	The aggregated SCR Life and Health risk after aggregating of the subrisks