



**Norsk Naturskadepool**

Norwegian Natural Perils Pool

# User manual

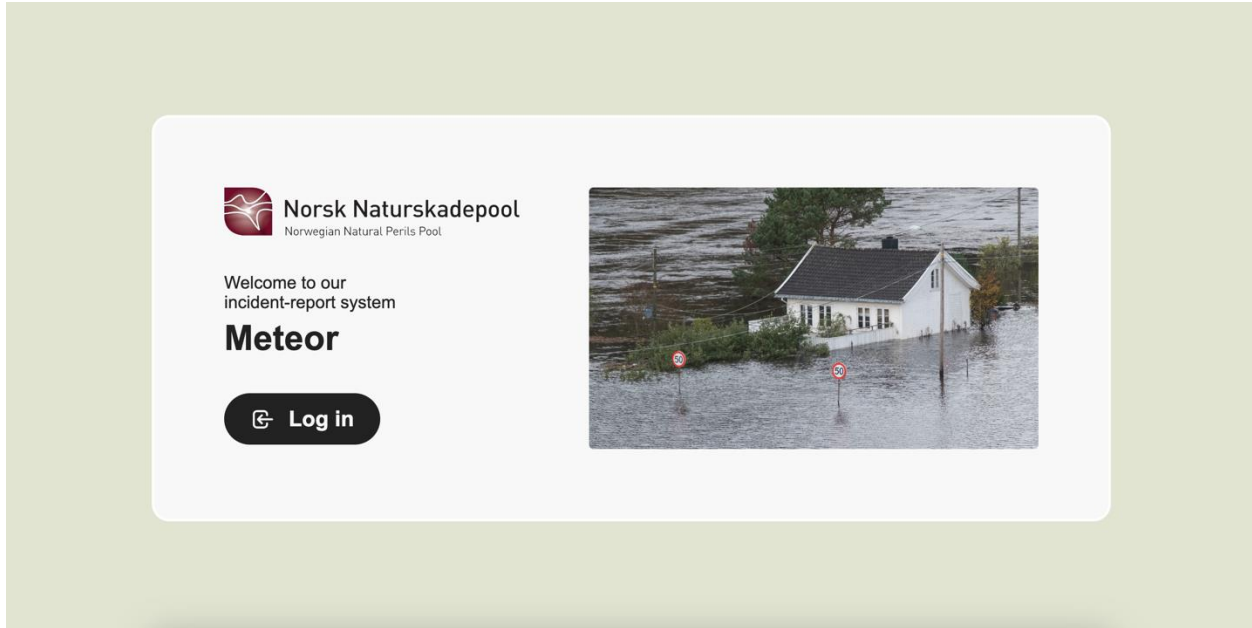
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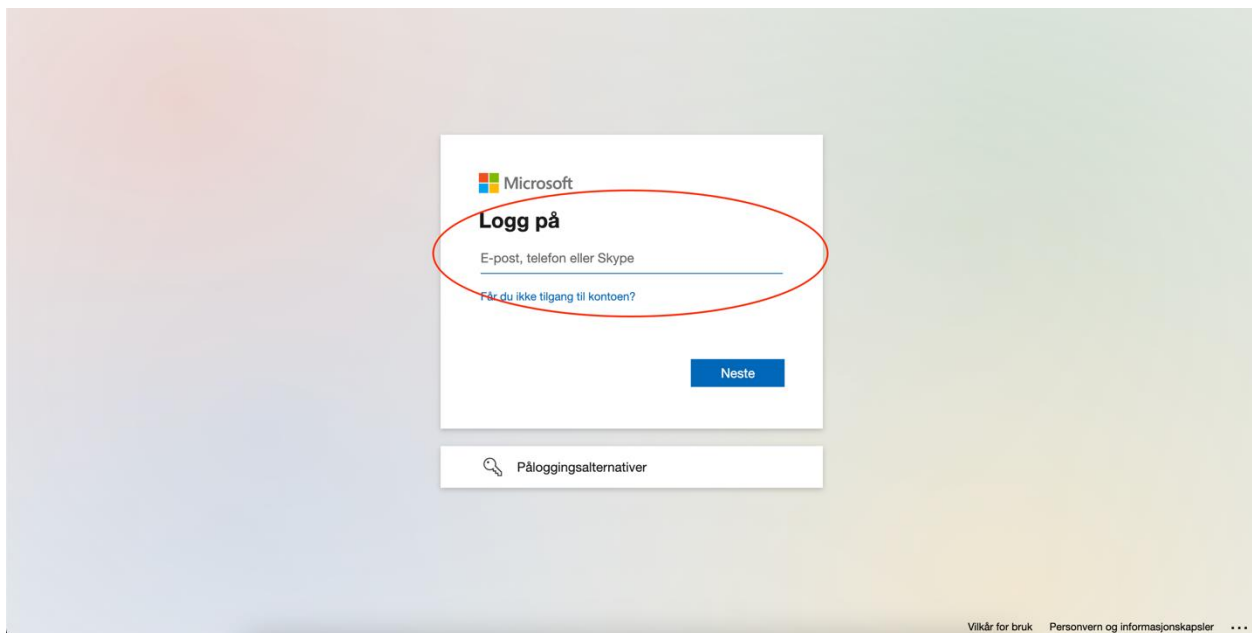
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# 01. Log in

1. Click on “Log in” - [natureskadepool.no](https://natureskadepool.no)

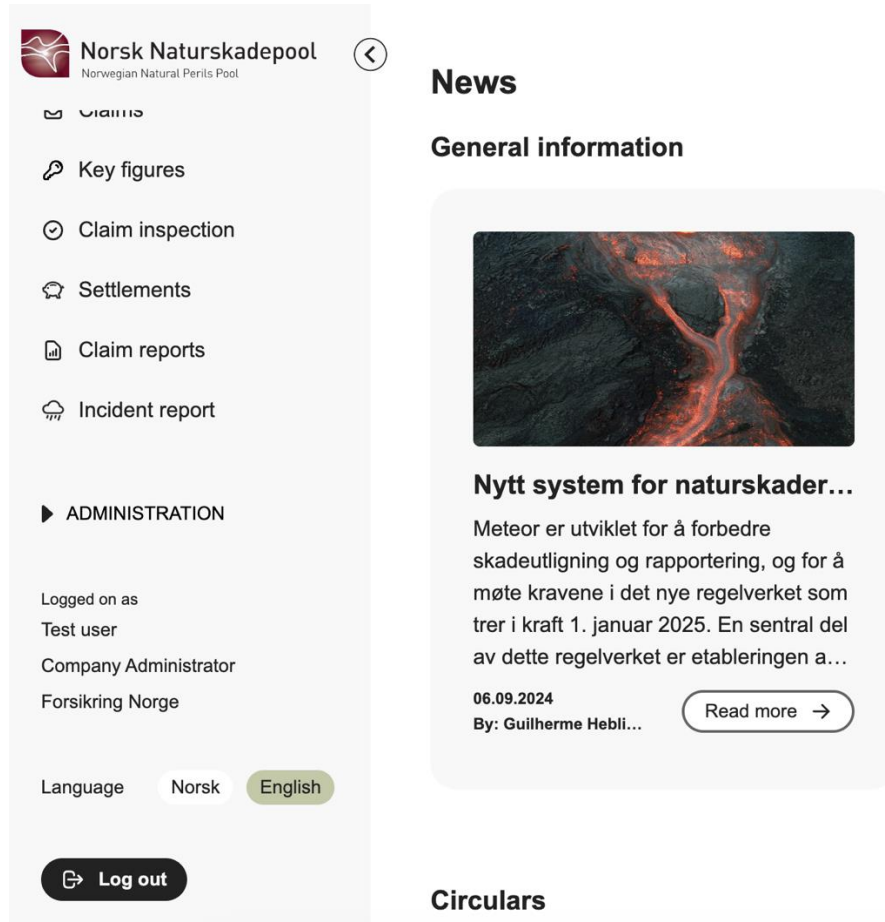


2. Enter your email and proceed with the Microsoft login. The user will receive a numeric code on their phone, which should be entered into the system.



## 02. Log out

1. Click on "Log out" at the bottom of the left menu.



The screenshot shows the user interface of the Norsk Naturskadepool website. On the left is a navigation menu with the following items: 'Norsk Naturskadepool' (Norwegian Natural Perils Pool), 'Claims', 'Key figures', 'Claim inspection', 'Settlements', 'Claim reports', and 'Incident report'. Below these is an 'ADMINISTRATION' section. At the bottom of the menu, it shows the user is logged in as 'Test user', a 'Company Administrator' for 'Forsikring Norge'. There are language options for 'Norsk' and 'English', and a 'Log out' button at the very bottom. The main content area is titled 'News' and features a section for 'General information' with a news article. The article has a header image of a volcanic landscape, a title 'Nytt system for naturskader...', and text describing a new system for handling natural damage claims. It includes the date '06.09.2024' and the author 'By: Guilherme Hebli...'. A 'Read more' button is visible at the end of the article. Below the news section, the heading 'Circulars' is partially visible.

2. You will now see a logout window from Microsoft with a message indicating that you have logged out of your account before being redirected to the login page.

## 03. Menu and navigation

- Menu
- Search
- Custom Column View
- Advanced Filter
- Rows Per Page
- Export Lists

## Menu

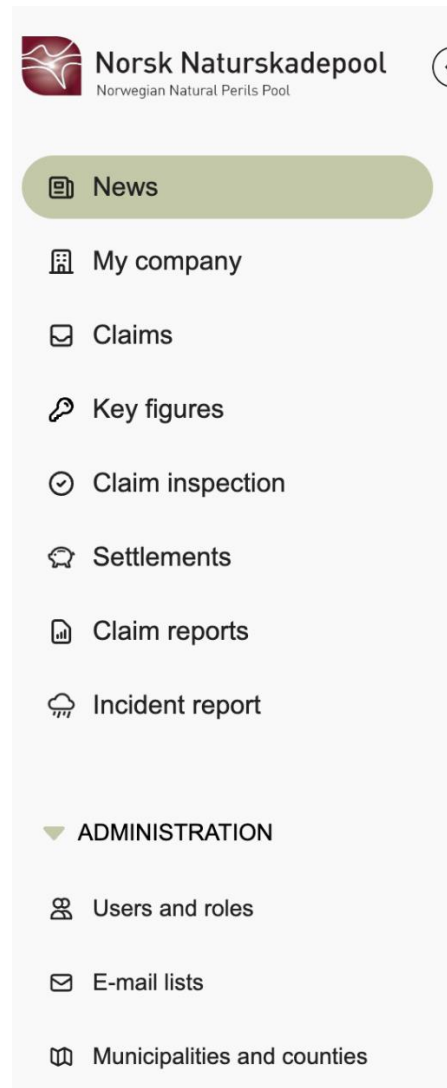
In the side menu on the left, you will find the different modules. The current page you are on will be highlighted in green in the side menu, as shown with News in the image below. The menu will vary depending on your access rights.

The screenshot shows the Norsk Naturskadepool website interface. On the left is a side menu with the following items: News (highlighted in green), My company, Claims, Key figures, Claim inspection, Settlements, Claim reports, Incident report, and ADMINISTRATION. Below the menu, it says "Logged on as Test user, Company Administrator, Forsikring Norge". At the bottom of the menu, it says "Language Norsk English". The main content area is titled "News" and features a "General information" section with a news article titled "Nytt system for naturskader...". The article text reads: "Meteor er utviklet for å forbedre skadeutligning og rapportering, og for å møte kravene i det nye regelverket som trer i kraft 1. januar 2025. En sentral del av dette regelverket er etableringen a...". The article is dated "06.09.2024" and by "Guilherme Hebli...". There is a "Read more" button. In the top right corner, there are buttons for "Subscriptions" and "Go to Nyheter at naturskade.no". At the bottom right, there is a button for "See all general news".

You can close the side menu by clicking the arrow next to the logo. This will make the main window larger. The current menu section will still be highlighted, and you can click on the icons to navigate to a different.

This screenshot shows the same website as the previous one, but with the side menu closed. The "News" section is now larger and more prominent. The "General information" section contains the same news article "Nytt system for naturskader...". The article text is: "Meteor er utviklet for å forbedre skadeutligning og rapportering, og for å møte kravene i det nye regelverket som trer i kraft 1. januar 2025. En sentral del av dette regelverket er etableringen a...". The date is "06.09.2024" and the author is "Guilherme Hebli...". A "Read more" button is present. The top right buttons for "Subscriptions" and "Go to Nyheter at naturskade.no" are still visible. At the bottom right, there is a button for "See all general news". In the bottom left corner, there is a small text block: "Version: 0.50.0- pre-09/2024 test".

When you click on 'Administration,' a menu with all the options under 'Administration' will appear. You can close it again by clicking on 'Administration' once more.



## Search

On most pages, you can perform a search. When you click on the search field, suggestions will appear for what you can search for. In this example, you can search by claim number and policyholder.

**Norsk Naturskadepool**  
Norwegian Natural Perils Pool

**Claim registry**  
Search for company code, claim number, policy holder

Q Search Customize columns Show 10 rows per page Advanced filter Register claims

Company code	Claim number	Claim date	Paid amount (kr)	Changed reserve (kr)	Claim cause	Policy holder
111	8888888	03.09.2024	20 000	20 000	Flood	forsikring
111	1234324,2	07.08.2024	150 000	150 000	Storm	hei
111	555555,2	07.05.2024	50 000	50 000	Storm surge	ho ho
111	444444	05.03.2024	20 000	20 000	Avalanche/Landslide	heilhei
111	9800000	12.02.2024	90 000	90 000	Earthquake	fridafridafrida
111	99999	07.02.2024	10 000	10 000	Storm	tomtomtom

Showing 1 to 6 rows out of 6 rows

In the example below, all claims that start with the search term will be displayed.

**Norsk Naturskadepool**  
Norwegian Natural Perils Pool

**Claim registry**  
Search for company code, claim number, policy holder

Q 9 Customize columns Show 10 rows per page Advanced filter Register claims

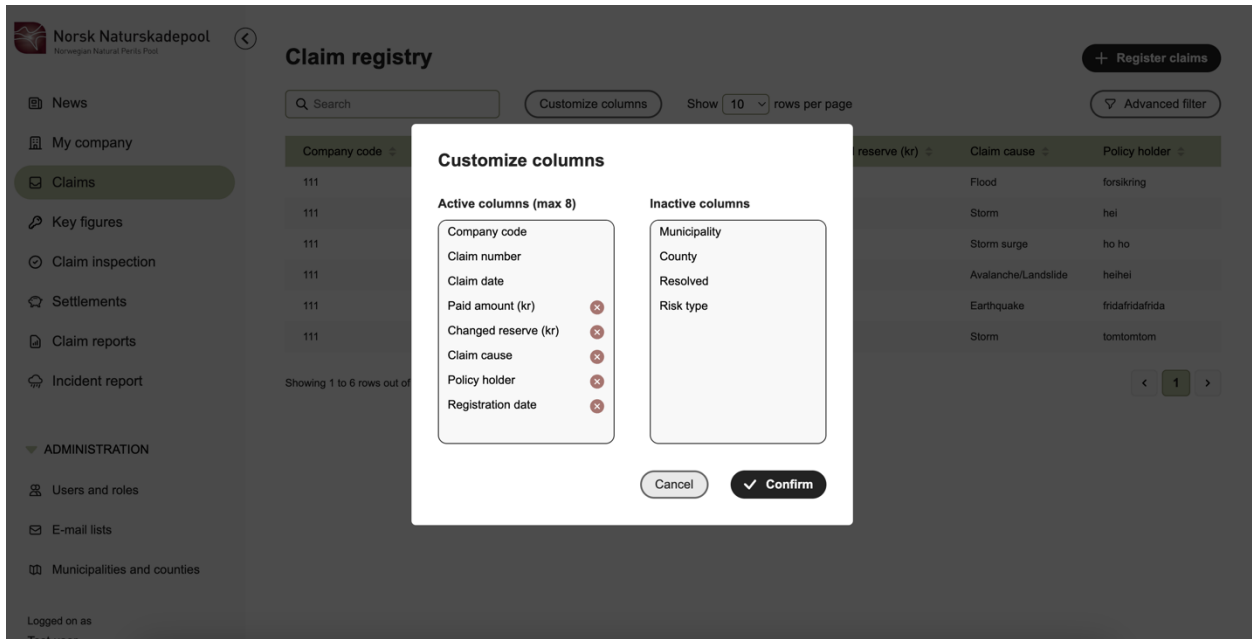
Company code	Claim number	Claim date	Paid amount (kr)	Changed reserve (kr)	Claim cause	Policy holder	Re
111	9800000	12.02.2024	90 000	90 000	Earthquake	fridafridafrida	06.
111	99999	07.02.2024	10 000	10 000	Storm	tomtomtom	06.

Showing 1 to 2 rows out of 2 rows

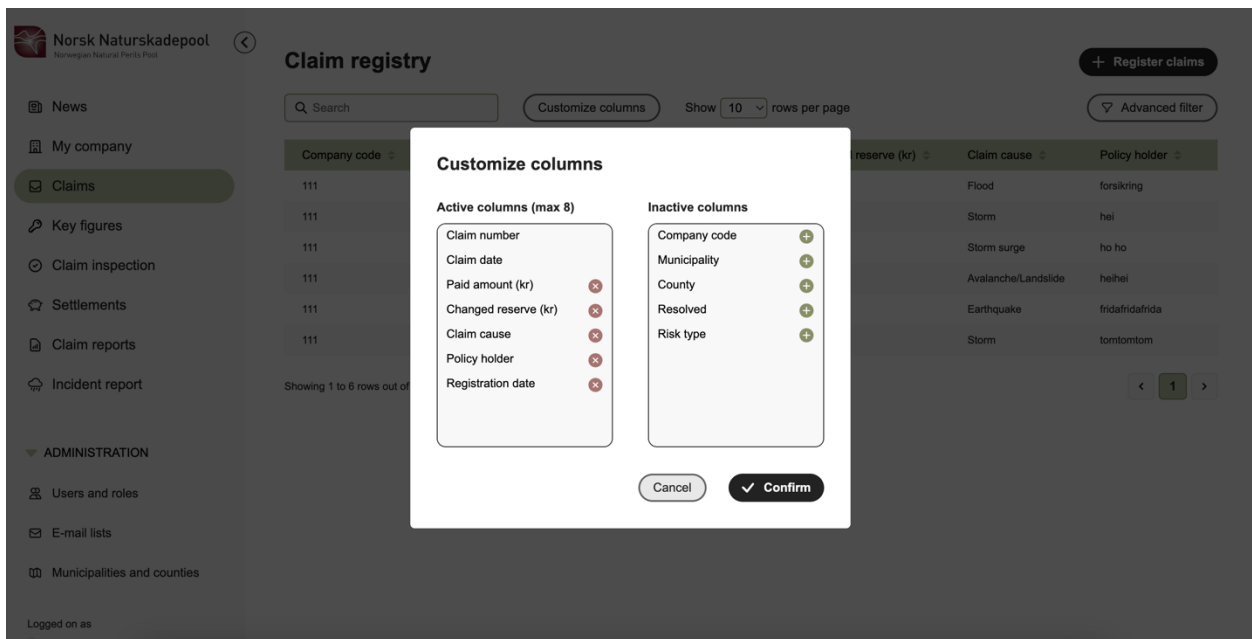
## Custom Column View

On most pages with lists, you can customize the column display. This means you can select which columns to show in the list. A maximum of 8 columns can be displayed at a time. Columns with a red X can be removed.





When you have fewer than 8 columns, you can add new columns. These are indicated under 'Inactive Columns' with a green plus sign.



Here, we see the list when only three columns are selected.

**Claim registry**

Search  Customize columns Show 10 rows per page Advanced filter

Company code	Claim number	Claim date
111	888888	03.09.2024
111	1234324,2	07.08.2024
111	555555,2	07.05.2024
111	444444	05.03.2024
111	9800000	12.02.2024
111	99999	07.02.2024

Showing 1 to 6 rows out of 6 rows

## Advanced Filter

When you click on 'Advanced Filter,' you can search using multiple parameters and with greater detail than in the search field.

**Advanced filter**

Company name: Forsikring Norge

Policy holder: Write...

Claim number: Year: yyyy

Claim date from: dd/mm/yyyy

Claim date to: dd/mm/yyyy

Claim cause: Select

Risk type: Select

Municipality: Select

County: Select

Changed reserve from: Write... kr

Changed reserve to: Write... kr

Total paid from: Write... kr

Total paid to: Write... kr

Registration date from: dd/mm/yyyy

Registration date to: dd/mm/yyyy

Settled: Select

Clear filters Search

## Rows Per Page

Next to 'Customize Column Display,' you can adjust the number of rows you want to see per page. You can choose between 10, 20, 50, or 100 rows..

# Claim registry

Q Search      Customize columns      Show  10 rows per page  
 20  
 50  
 100

Company code	Claim number
111	8888888
111	1234324,2

## Export Lists

Several lists can be exported as a CSV file with all the content in the list. Each button in the image below indicates that you can export the corresponding list.





## Fullscreen

You can open the report in fullscreen mode by clicking the 'View Fullscreen' button. To exit fullscreen mode, press the Escape (Esc) key on your keyboard.

# 05. News

- News Page
- Subscribe to News
- Unsubscribe from News

## News Page

The News Page is the first page you see. It contains general information, circulars, messages from the claims committee, and news for adjusters. Circulars and messages from the claims committee are downloadable files, while for general information and news for adjusters, you need to click 'Read More' to view the full.

The screenshot shows the user interface of the Norsk Naturskadepool website. At the top left is the logo for Norsk Naturskadepool (Norwegian Natural Perils Pool). The main header area includes a 'News' title, a 'Subscriptions' button, and a 'Go to Nyheter at naturskade.no' button. A left-hand navigation menu lists various sections: News (highlighted), My company, Claims, Key figures, Claim inspection, Settlements, Claim reports, Incident report, ADMINISTRATION, Users and roles, E-mail lists, and Municipalities and counties. The main content area is titled 'General information' and features a news article with a dark, fiery image. The article title is 'Nytt system for naturskader...' and the text describes a new system for handling natural damage claims. Below the article is a 'Read more' button. At the bottom of the page, there is a 'Circulars' section with two downloadable files listed: 'sirkulare-12-2024-produksjonssetting-av-nytt-skadeavreg...' and another identical file name.

Norsk Naturskadepool  
Norwegian Natural Perils Pool

See all general news →

**News**

- My company
- Claims
- Key figures
- Claim inspection
- Settlements
- Claim reports
- Incident report

ADMINISTRATION

- Users and roles
- E-mail lists
- Municipalities and counties

Logged on as  
Test user

**Circulars**

sirkulare-12-2024-produksjonssetting-av-nytt-skadeavreg... ↓

sirkulare-12-2024-produksjonssetting-av-nytt-skadeavreg... ↓

sirkulare-12-2024-produksjonssetting-av-nytt-skadeavreg... ↓

sirkulare-12-2024-produksjonssetting-av-nytt-skadeavreg... ↓

sirkulare-12-2024-produksjonssetting-av-nytt-skadeavreg... ↓

7-24-nedborsskader-over-ostlandet.pdf ↓

sirkulare-12-2024-produksjonssetting-av-nytt-skadeavreg... ↓

Go to [natureskade.no/circulars](https://natureskade.no/circulars)

**Messages from the Damage Committee**

7-24-nedborsskader-over-ostlandet.pdf ↓

7-24-nedborsskader-over-ostlandet.pdf ↓

7-24-nedborsskader-over-ostlandet.pdf ↓

Go to [natureskade.no/skadeutvalget](https://natureskade.no/skadeutvalget)


**Appraisal consultants**

Norsk Naturskadepool  
Norwegian Natural Perils Pool

News > Nytt system for naturskaderapportering

**Nytt system for naturskaderapportering**

Created by: Published: 06.09.2024 Updated by: Updated: 06.09.2024



**8. september lanserer Norsk Naturskadepool skadeutligningsystemet "Meteor". Dette systemet erstatter det tidligere NINA-systemet, og er et nytt digitalt system som gir enda bedre håndtering av naturskader i Norge.**

Meteor er utviklet for å forbedre skadeutligning og rapportering, og for å møte kravene i det nye regelverket som trer i kraft 1. januar 2025. En sentral del av dette regelverket er etableringen av et nasjonalt naturskadefond som skal finansiere av Naturstrafeforsikringen.

Logged on as  
Test user  
Company Administrator  
Forsikring Norge

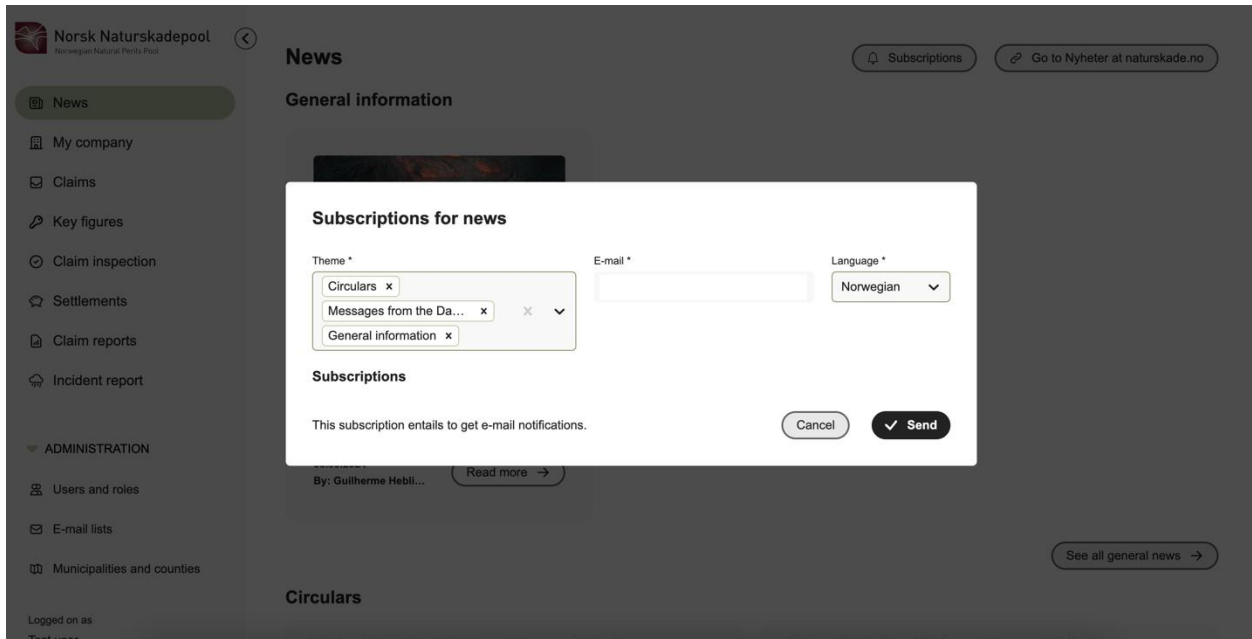
Language Norsk English

Log out

Version: 0.50.0-pub-af05809 build

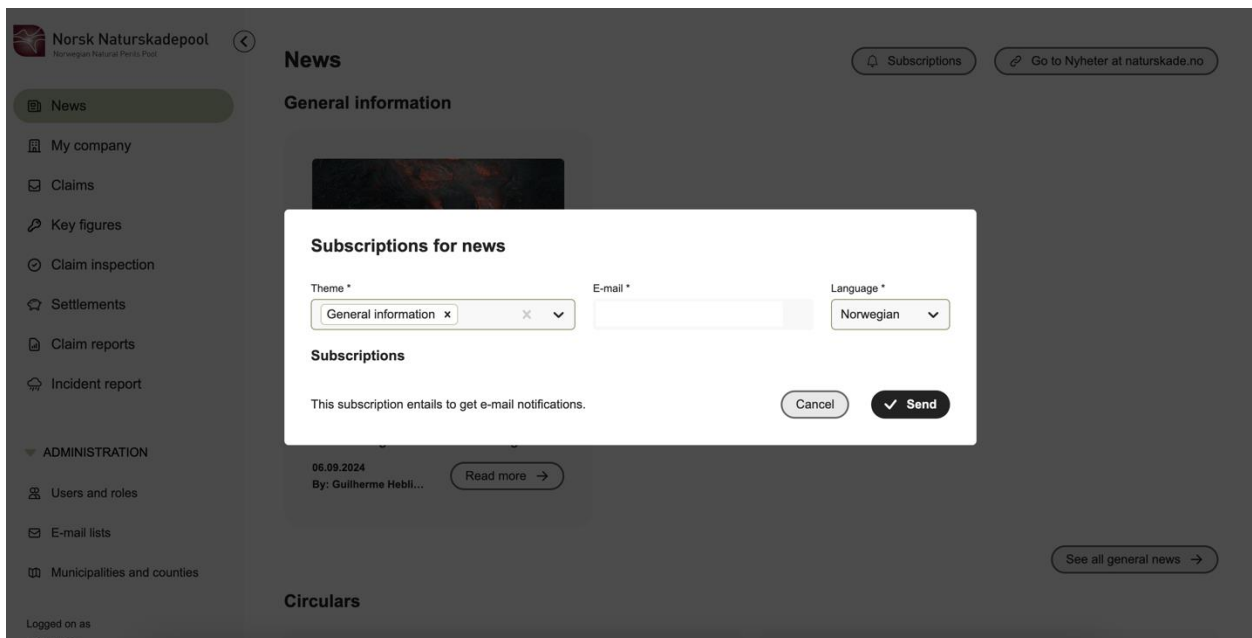
## Subscribe to News

As a user, you can choose to subscribe to news updates, receiving an email whenever a new item is created. To subscribe, click on 'Subscribers' on the news page, and you will be able to select which news items you want to subscribe to.

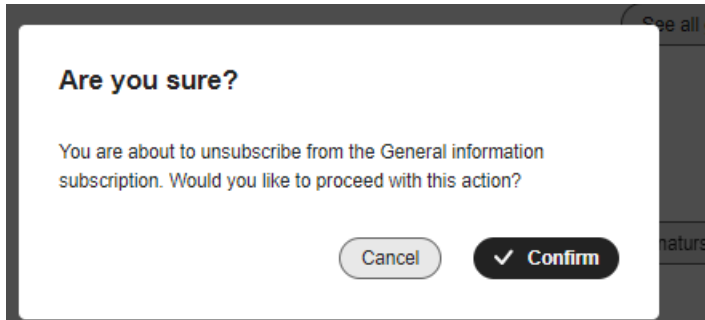


## Unsubscribe from News

As a user, you can choose to unsubscribe from emails for news, general information, circulars, and more. To do this, click on 'Subscribe' on the main page, and then click the 'X' button next to your email address.







## 06. Insurance Companies and Key Figures

- Insurance information
- Key Figures

Insurance information

By clicking on 'My Company,' you can view the registered information about the company.

**Norsk Naturskadepool**  
Norwegian Natural Perils Pool

**My company**

**Company information**

**Name, address and phone number**

Company code *	Company name *	Organization number	Phone number
111	Forsikring Norge	999523625	
Country *	Address 1	Address 2	Postal code
Norway			
Member from *	Member to	Client number in Visma *	Language *
2024		12345	Norwegian

**Bank information**

Account number	Payment method
	Unknown

**Foreign company represented by Norwegian representative**

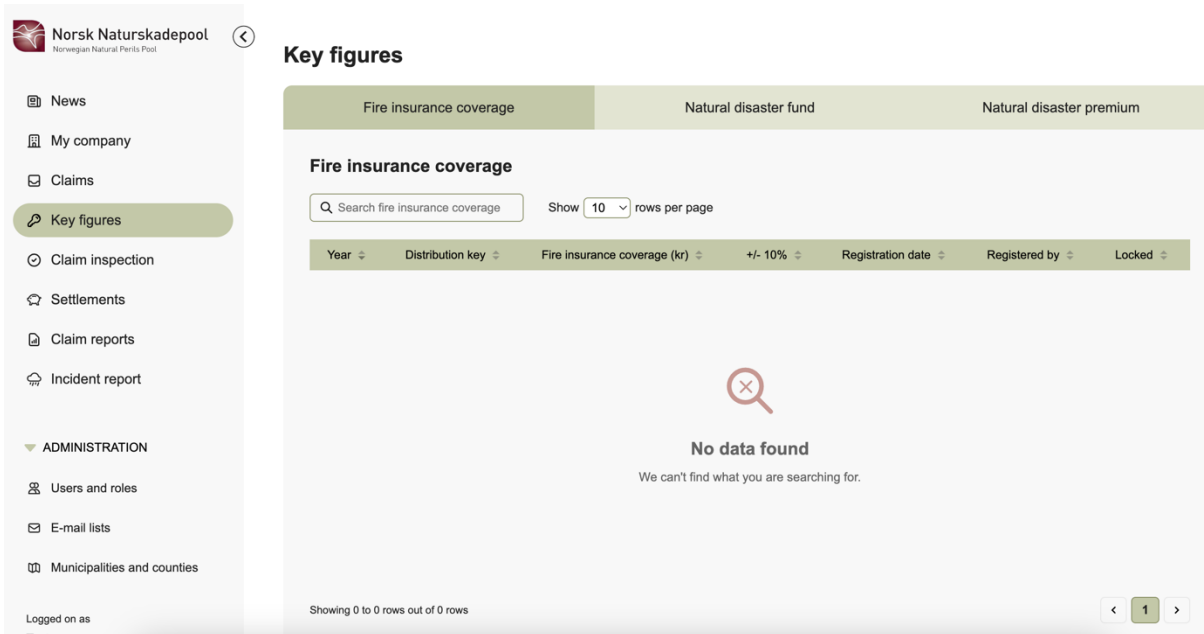
Is the company foreign with a Norwegian representative?

No

Logged on as  
Tact 11248

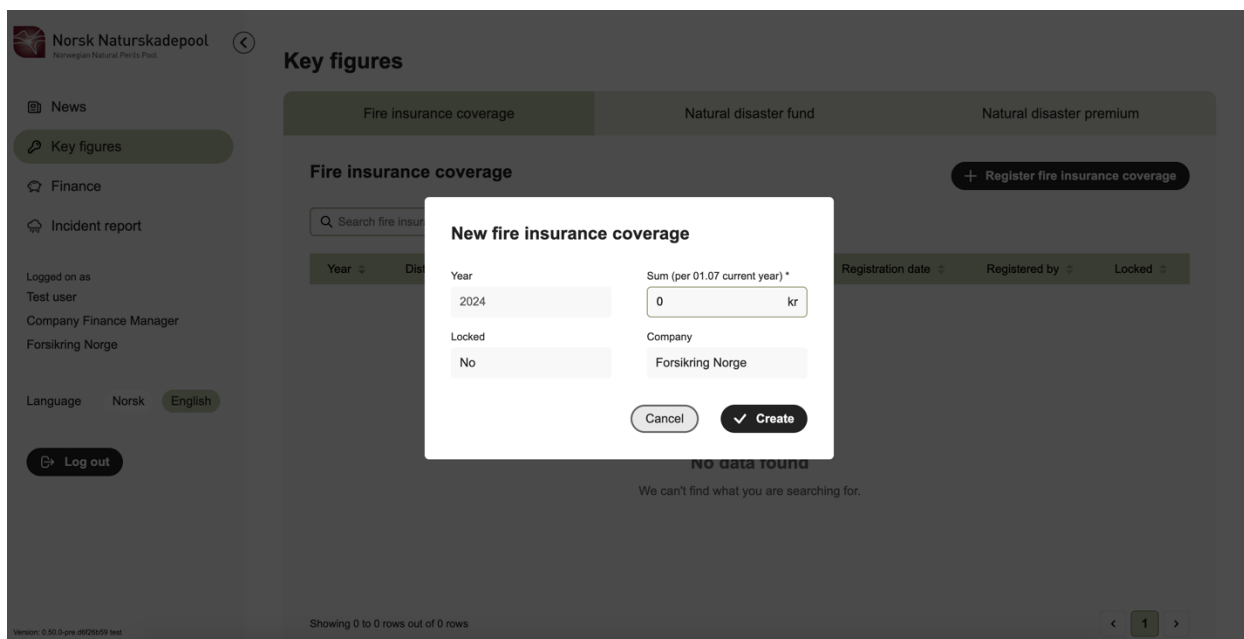
Key Figures

Under 'Key Figures,' you will find the fire insurance coverage, nature disaster fund and natural disaster premium.



If you have the role of 'Company Financial Officer,' you can register the fire insurance sum, natural disaster reserve, and natural disaster premium.

To register this year's fire insurance sum, click 'Register Fire Insurance Sum.' If the amount differs by more than 10% from last year's fire insurance sum, an additional warning will appear.



Last year's natural disaster premium and natural disaster reserve are registered by clicking 'Register Natural Disaster Premium' and 'Register Natural Disaster Reserve.' If the amount differs by more than 5% from last year's natural disaster premium, an additional warning will appear.

## Key figures

News

Key figures

Finance

Incident report

Logged on as

Test user

Company Finance Manager

Forsikring Norge

Language Norsk English

Log out

Fire insurance coverage

Natural disaster fund

Natural disaster premium

### Natural disaster fund

+ Register natural disaster fund

Search natural disaster fund

#### New natural disaster fund

Year	Sum *
2023	0 kr
Locked	Company
No	Forsikring Norge

Cancel Create

No data found

We can't find what you are searching for.

# 07. Claims

- List of Claims
- Claim information
- Payments
- History

## List of Claims

Under 'Claims,' you will find a list of all claims.

The screenshot shows the 'Claim registry' page of the Norsk Naturskadepool system. On the left is a navigation sidebar with options like News, My company, Claims (highlighted), Key figures, Claim inspection, Settlements, Claim reports, Incident report, and an ADMINISTRATION section with Users and roles, E-mail lists, and Municipalities and counties. The main content area features a search bar, 'Customize columns', 'Show 10 rows per page', and 'Advanced filter' buttons. A table lists claims with columns for Company code, Claim number, and Claim date. The table contains six rows of data. Below the table, it indicates 'Showing 1 to 6 rows out of 6 rows' and includes pagination controls.

Company code	Claim number	Claim date
111	8888888	03.09.2024
111	1234324,2	07.08.2024
111	555555,2	07.05.2024
111	444444	05.03.2024
111	9800000	12.02.2024
111	99999	07.02.2024

## Claim information

When you click on a claim in the list of claims, you will access the claim information. Here, you can edit the claim details and add a claims handler by modifying the text and clicking 'Save.'

Norsk Naturskadepool  
Norwegian Natural Perils Pool

Claims > Claim 8888888

Claim information      Payments      History

### Claim information

Claim number: 8888888      Claim handler:       Company name: Forsikring Norge

Claim date \*: 03/09/2024      Policy holder \*: forsikring      Municipality: Kongsberg      County: Buskerud

### Amounts

Changed reserve	Original reserve	Total paid	Remaining reserve
20 000 kr	400 000 kr	20 000 kr	0 kr
Total paid not split	Total paid building	Total paid personal and movable property	Settlement allowance
0 kr	20 000 kr	0 kr	2 000 kr

Remaining settlement allowance: 0 kr

### Details

Claim cause: Flood      Risk type: House      Settled: Yes

## Payments

Under 'Payments' you will find a list over payments for det claim.

Norsk Naturskadepool  
Norwegian Natural Perils Pool

Claims > Claim 8888888

Claim information      Payments      History

### Payments

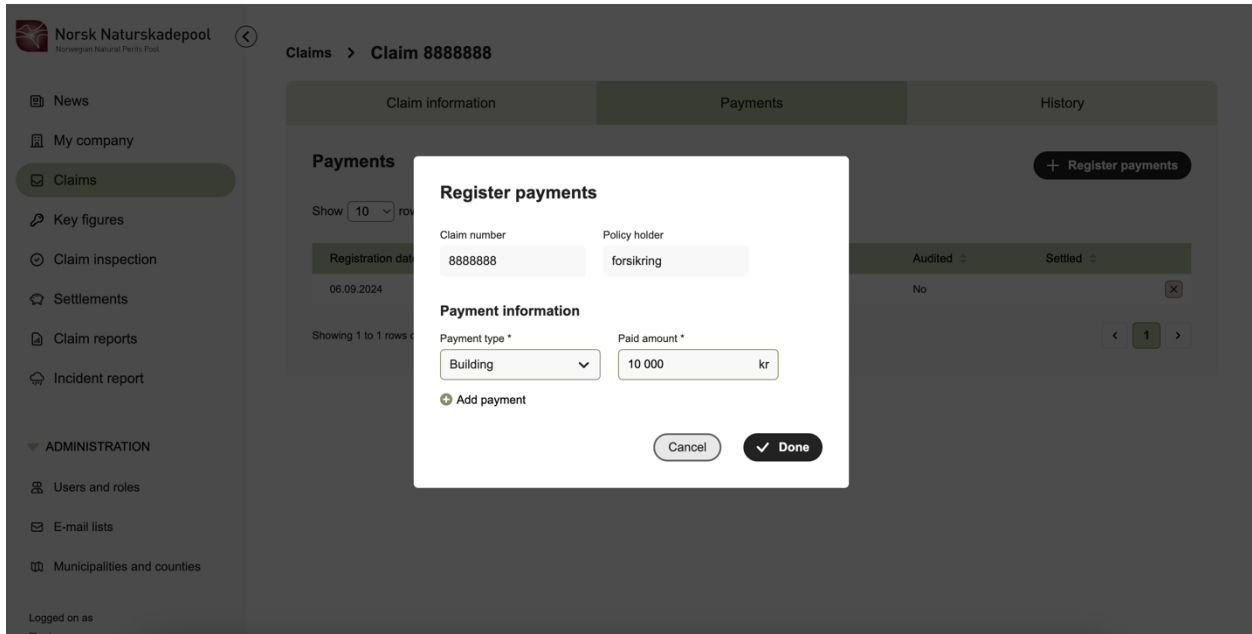
[+ Register payments](#)

Show 10 rows per page

Registration date	Paid amount (kr)	Payment type	Audited	Settled
06.09.2024	20 000	Building	No	<input type="checkbox"/>

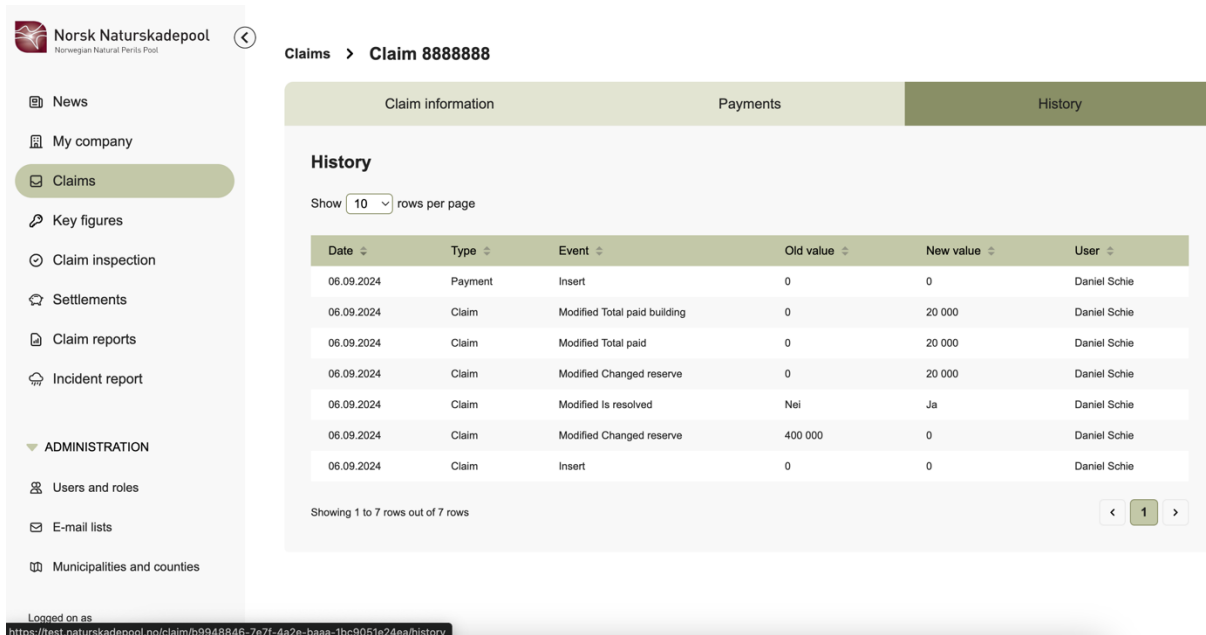
Showing 1 to 1 rows out of 1 rows

For å registrere en ny utbetaling, trykk "+ Registrer utbetalinger", og fyll ut detaljene.



## History

Under 'History,' you will find changes and payments related to a claim.

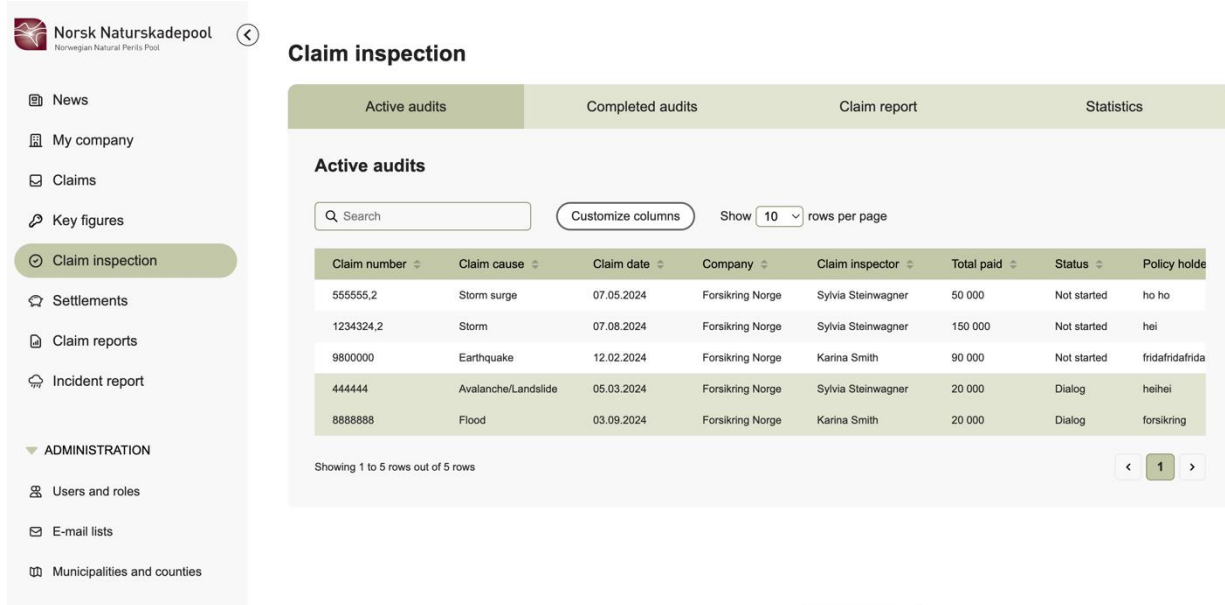


## 08. Claim inspection

- Active Audits
- Completed audits
- Audit Excerpts
- Claims report
- Statistics

## Active Audits

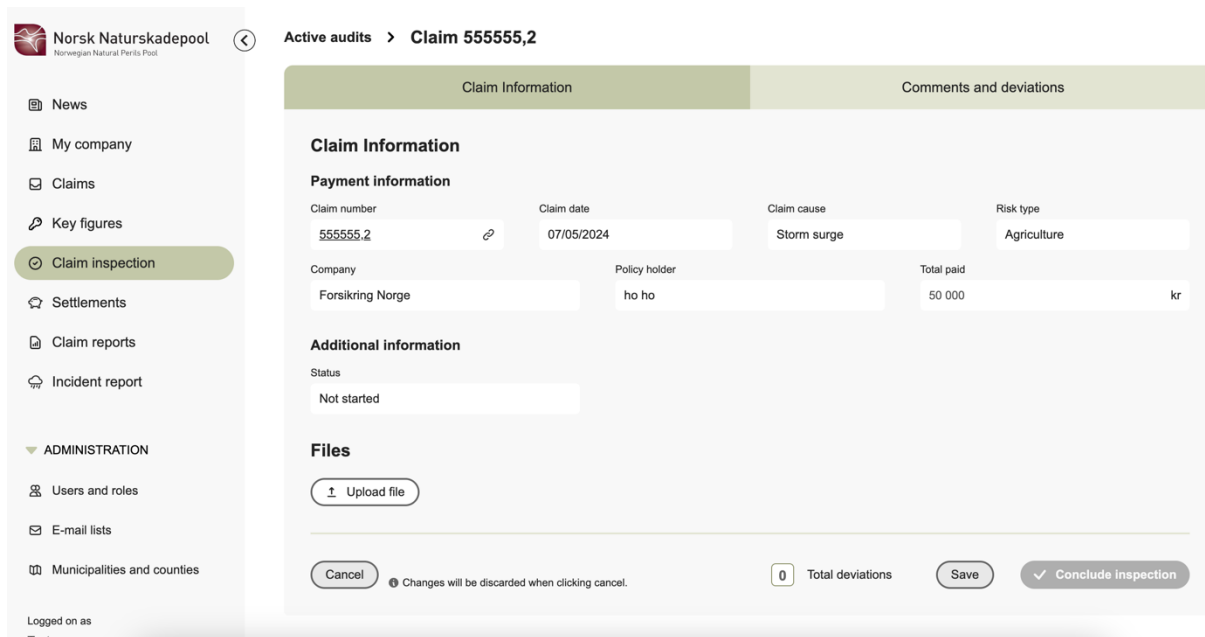
When you click on 'Claims Audit' in the side menu, you will access the list of all active audits.



The screenshot shows the 'Claim inspection' page in the Norsk Naturskadepool system. The left sidebar contains a navigation menu with 'Claim inspection' highlighted. The main content area is titled 'Claim inspection' and features a tabbed interface with 'Active audits' selected. Below the tabs, there is a search bar, a 'Customize columns' button, and a 'Show 10 rows per page' dropdown. A table lists five active audits with columns for Claim number, Claim cause, Claim date, Company, Claim inspector, Total paid, Status, and Policy holder. The table shows five rows of data, with the first row highlighted. At the bottom, it indicates 'Showing 1 to 5 rows out of 5 rows' and includes pagination controls.

Claim number	Claim cause	Claim date	Company	Claim inspector	Total paid	Status	Policy holder
55555,2	Storm surge	07.05.2024	Forsikring Norge	Sylvia Steinwagner	50 000	Not started	ho ho
1234324,2	Storm	07.08.2024	Forsikring Norge	Sylvia Steinwagner	150 000	Not started	hei
9800000	Earthquake	12.02.2024	Forsikring Norge	Karina Smith	90 000	Not started	fridafridafrida
444444	Avalanche/Landslide	05.03.2024	Forsikring Norge	Sylvia Steinwagner	20 000	Dialog	heihei
8888888	Flood	03.09.2024	Forsikring Norge	Karina Smith	20 000	Dialog	forsikring

When you access an active audit, you will see the claim information and can change the status of the case, as well as upload files related to the audit.



The screenshot shows the 'Claim 55555,2' page in the Norsk Naturskadepool system. The left sidebar contains a navigation menu with 'Claim inspection' highlighted. The main content area is titled 'Active audits > Claim 55555,2' and features a tabbed interface with 'Claim Information' selected. Below the tabs, there is a 'Payment information' section with fields for Claim number, Claim date, Claim cause, Risk type, Company, Policy holder, and Total paid. An 'Additional information' section shows the Status as 'Not started'. A 'Files' section has an 'Upload file' button. At the bottom, there are 'Cancel', 'Save', and 'Conclude inspection' buttons, along with a 'Total deviations' counter showing 0.

**Payment information**

Claim number	Claim date	Claim cause	Risk type
55555,2	07/05/2024	Storm surge	Agriculture
Company	Policy holder	Total paid	
Forsikring Norge	ho ho	50 000	kr

**Additional information**

Status: Not started

**Files**

Upload file

Cancel Changes will be discarded when clicking cancel. 0 Total deviations Save Conclude inspection

If a company has commented on a case, the comments will appear as a thread, and it is possible to reply to specific messages. The total deviations are summarized from the number of errors.

Norsk Naturskadepool  
Norwegian Natural Perils Pool

Active audits > Claim 444444

Claim Information | Comments and deviations

**Deviations**

Category	Subcategory	Subcategory	Type	Company reversed payment
Skadeårsak	Stormflo	Under 5 års intervall	Type 1	20 000 kr

**Comments**

Daniel Schie Yesterday 06.09.2024 21:49

Reversed payment: 20 000 Additional payment: 0  
feil på skadeårsak

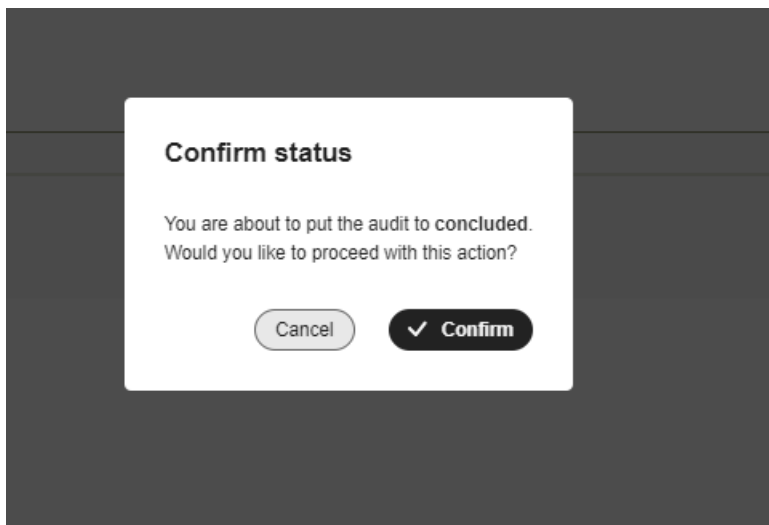
Write comment \*

Reversed payment \* 20 000 kr  
Additional payment \* 0 kr

1 Total deviations

Buttons: Cancel, Save, Conclude inspection

To close a case, click 'Close Case' and a window will appear for you to confirm the status before finalizing.



## Completed audits

When a case is closed, it is moved to the "Completed Revisions" section.



**Norsk Naturskadepool**  
Norwegian Natural Perils Pool

- News
- My company
- Claims
- Key figures
- Claim inspection**
- Settlements
- Claim reports
- Incident report
- ADMINISTRATION
  - Users and roles
  - E-mail lists
  - Municipalities and counties


Logged on as  
Test user

## Claim inspection

Active audits | **Completed audits** | Claim report | Statistics

### Completed audits

Q Search    Customize columns    Show 10 rows per page

Claim number	Claim date	Completed at	Company	Claim inspector	Total paid	Status	Policy holder
 <p><b>No results found</b> We can't find what you are searching for.</p>							

Showing 0 to 0 rows out of 0 rows

< 1 >

## Claims report

Under "Report Cases," you will find a report on the revision cases. Click on "Extraction Reports" for more details.

**Norsk Naturskadepool**  
Norwegian Natural Perils Pool

- News
- My company
- Claims
- Key figures
- Claim inspection**
- Settlements
- Claim reports
- Incident report
- ADMINISTRATION
  - Users and roles
  - E-mail lists
  - Municipalities and counties

Logged on as  
Test user

## Claim inspection

Active audits | Completed audits | **Claim report** | Statistics

Year: Alle | Month: Alle | Company: Alle | Damage Cause: Alle | Risk Type: Alle | Error Cause: Alle    Extraction Logs

Company Code	Company	Claim number	Claim date	Total Paid	Paid back in %	Claim Cause	Risk type	Error Count
<p>Last report refresh: 07.03.2024 11:55:49</p>								

Next

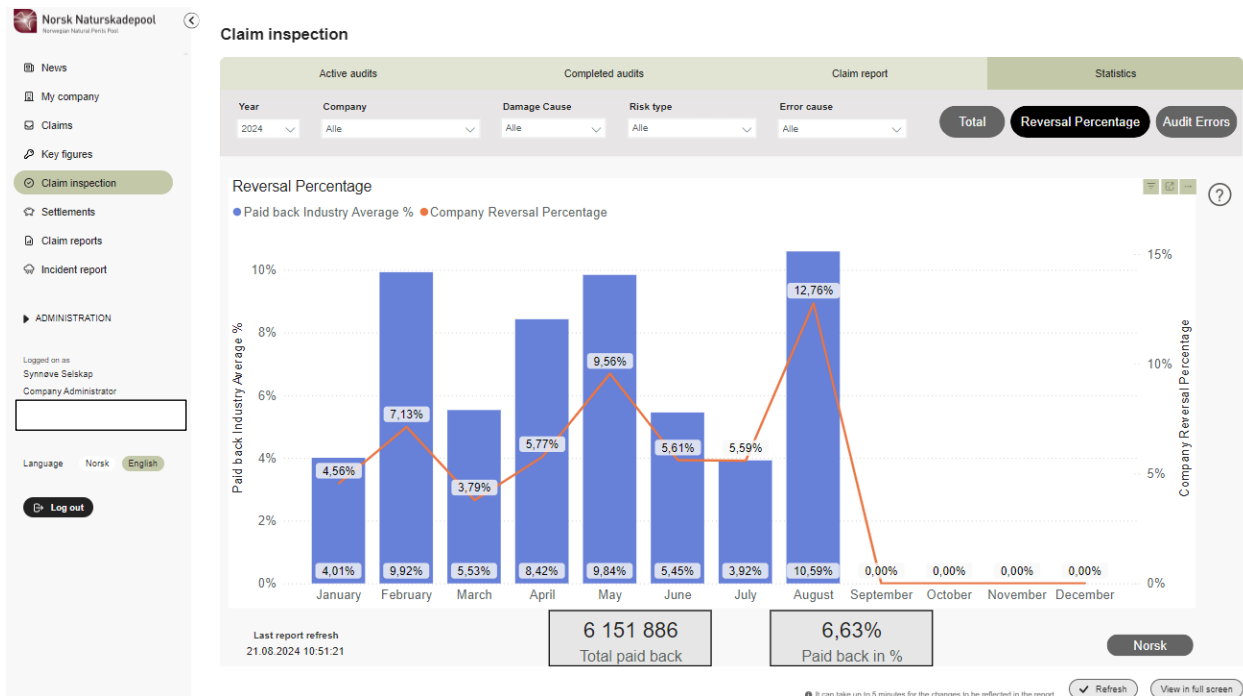
Aktive revisjoner		Ferdige revisjoner		Rapport saker		Statistikk	
Ar	Selskap	Skadeårsak	Risikoart	Totalt utbetalt			
2024	Testelskap	Alle	Alle	1 188	19 292 642	Tilbake	
Over og under 100 000		Detaljer		Aggregert		Feilrapport	
				Sum oppgjort		Grunnlaget	
Skadenummer	Forsikringstaker	Skadedato	Kommentarer	Oppgjort	Revisor	Risikoart	Skadeårsak
313441 JEN	Joakim Johansen	11.01.2019		Ja	Sylvia Steinwagner	Næringslivsforsikring	Storm
421244 MTR	Alexander Sorlie	02.05.2021	Denne er i orden.	Ja	Lise Cathrine Andersen	Kommuneforsikring	Storm
			Tilleggsutbetales: 0 Tilbakeføres: 0				
451145 EM	Seima Skuterud	19.11.2021		Ja	Sylvia Steinwagner	Kommuneforsikring	Storm
45502MRT	Vilde Andresen	19.11.2021		Ja	Sylvia Steinwagner	Hyttefridtsbolig	Storm
466990	Victoria Johnsen	27.02.2022	Denne er i orden.	Ja	Lise Cathrine Andersen	Kommuneforsikring	Storm
			Tilleggsutbetales: 0 Tilbakeføres: 0				
496909 VET	Kristian Jakobsen	16.10.2022	OK	Ja	Daniel Schie	Næringslivsforsikring	Storm
			Tilleggsutbetales: 0 Tilbakeføres: 0				
514110 MTR	Maria Kristoffersen	09.02.2023		Ja	Lise Cathrine Andersen	Næringslivsforsikring	Storm
542917	Kasper Bakke	07.08.2023		Ja	Lise Cathrine Andersen	Villaforsikring	Flom
542932 MTR	Kaja Hagen	05.08.2023		Ja	Lise Cathrine Andersen	Villaforsikring	Flom
543270	Håkon Løken	08.08.2023		Ja	Sylvia Steinwagner	Villaforsikring	Flom
544436 VET	Tova Haugen	09.08.2023		Ja	Sylvia Steinwagner	Villaforsikring	Flom
544465 MTR	Synne Løken	07.08.2023	Denne er ok.	Ja	Karina Smith	Villaforsikring	Flom
			Tilleggsutbetales: 0 Tilbakeføres: 0				
545004 vfr	Maja Skuterud	17.08.2023	OK	Ja	Daniel Schie	Næring - annet	Storm
			Tilleggsutbetales: 0 Tilbakeføres: 0				
<b>Totalt</b>				<b>Ja</b>			

## Filtering Details

- Select subcategories for the desired display of details.
- Choose the side button to export or highlight details in the image.

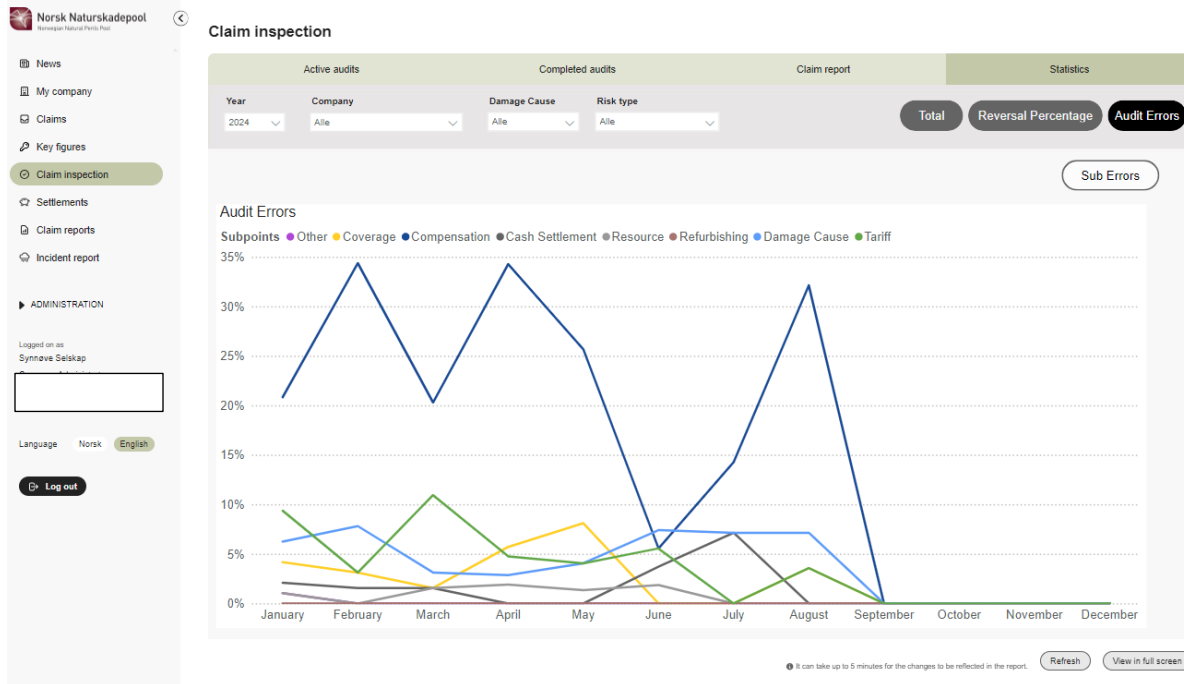
## Statistics

Under "Statistics," we find overall statistics, statistics for the return rate, and error causes.



## Reversal Percentage:

- Displays the return rate for individual months.
- Option to highlight specific months to refine the information.
- You can hover over individual months and right-click to access more information.
- Three additional features in the top right corner of the graph: export options and display settings.



## Error Causes:

- Displays the number of error annotations per month for your company.
- Hover over a specific month for detailed information (shown in the image).
- Select subcategories for a more detailed view of the error causes.

## 09. Claim Reports

- Overview of reported damages
- Overview of reported payments
- Claim statistics
- Incident report

When you click on "Overview of reported damages," the monthly report will appear. Here, you can filter by year, month, and company. To view the quarterly report, click on "Quarter" in the report.

**Norsk Naturskadepool**  
Norwegian Natural Perils Pool

**Claim Reports**

Reported claims overview | Reported payment overview | Claim statistics | Incident statistics

Year: 2024 | Month: Alle | Company Code: Alle | Company Name: Alle | Month | Quarter

Year and Claim Number	Code	Company Name	Claim Date	Policy Holder	Municipality	Original Reserve	Total Reserve	Estimated Settlement Allowance	Reserve and Settlement Allowance	Claim Cause	Risk Type	Created by	Number of Claims
2024													
1234324.2	111	Forsikring Norge	07.08.2024	hei	Aurland	200 000	150 000	4 500	154 500	Storm	Hjemforsik...	Daniel Schie	
444444	111	Forsikring Norge	05.03.2024	heihei	Hemsedal	300 000	20 000	2 000	22 000	Skred	Vilaforsking	Daniel Schie	
555555.2	111	Forsikring Norge	07.05.2024	ho ho	Bardu	50 000	50 000	2 000	52 000	Stormflo	Landbruk	Daniel Schie	
666666	111	Forsikring Norge	03.09.2024	forvaling	Kongsberg	400 000	20 000	2 000	22 000	Flom	Beig	Daniel Schie	
8800000	111	Forsikring Norge	12.02.2024	fsdafsdafdsda	Rænes	1 000 000	90 000	2 700	92 700	Jordskjev	Hjemforsik...	Daniel Schie	
999999	111	Forsikring Norge	07.02.2024	tomtomtom	Meløy	350 000	10 000	2 000	12 000	Storm	Næringsliv...	Daniel Schie	
Sum	111					2 300 000	340 000	15 200	355 200				6
Sum	111					2 300 000	340 000	15 200	355 200				6

Logged on as: Taet rear | Last report refresh: 07.09.2024 11:22:00 | Norsk | (Tom) Distributed IBNR | (Tom) IBNR

## Overview of reported payments

Under "Overview of Reported Payments," you will find monthly and quarterly reports.

**Norsk Naturskadepool**  
Norwegian Natural Perils Pool

**Claim Reports**

Reported claims overview | Reported payment overview | Claim statistics | Incident statistics

Year: 2024 | Month Name: Alle | Company Code: Alle | Company Name: Alle | Month | Quarter

Year	Code	Company Name	Claim Number	Policy Holder	Changed reserve	Paid	Settlement Allowance	Settlement Allowance and Paid	Remaining Settlement Allowance	Total Settlement Allowance	Resolved	Updated at
2024												
	000	Empty Company	123456	Anonym	150 000	20 000	2 000	22 000	2 500	4 500	Nei	20.08.2024 14:55:18
	000	Empty Company	123456	Anonym	150 000	50 000	100	50 100	2 400	4 500	Nei	20.08.2024 14:55:29
	000	Empty Company	987654	Ano	1 500 000	0	0	1 510 000	0	10 000	Ja	20.08.2024 14:57:32
	000	Empty Company	987654	Ano	1 500 000	1 500 000	10 000	0	0	10 000	Nei	20.08.2024 14:57:24
	000	Empty Company			3 300 000	1 570 000	21 100	1 591 100	4 900	47 000		
Sum	000	Empty Company			3 300 000	1 570 000	21 100	1 591 100	4 900	47 000		

Logged on as: Synneve Seliskap, Company Administrator | Language: Norsk, English | Log out

## Claim statistics

Under "Claim statistics," you will find overall damage statistics, causes of damage, counties, and municipalities. All can be filtered by company and dates.

- News
- My company
- Claims
- Key figures
- Claim inspection
- Settlements
- Claim reports**
- Incident report
- ADMINISTRATION
- Users and roles
- E-mail lists
- Municipalities and counties

Logged on as  
Test user

## Claim Reports

Reported claims overview
Reported payment overview
Claim statistics
Incident statistics

Year: Alle Company Code: Alle Company Name: Alle Resolved: Alle

Claim Statistics Total
Claim Cause
County
Municipality

Claim Number	Claim Date	Policy Holder	Total Reserve	Total Paid	Remaining Reserve	Municipality	Claim Cause	Risk type	Resolved
1234324.2	07.08.2024	hei	150 000	150 000	0	Aurland	Storm	Contents insurance	Ja
444444	05.03.2024	heihei	20 000	20 000	0	Hemsedal	Avalanche/Landslide	Residential/priv...	Ja
555555.2	07.05.2024	ho ho	50 000	50 000	0	Bandu	Storm surge	Agriculture	Ja
888888	03.09.2024	forsikring	20 000	20 000	0	Kongsberg	Flood	House	Ja
9800000	12.02.2024	statistikk	90 000	90 000	0	Rana	Earthquake	Contents insurance	Ja
99999	07.02.2024	kommentar	10 000	10 000	0	Meløy	Storm	Commercial	Ja
<b>Sum</b>			<b>340 000</b>	<b>340 000</b>	<b>0</b>				

Last report refresh  
07.09.2024 11:22:00

Norwegian

- News
- My company
- Claims
- Key figures
- Claim inspection
- Settlements
- Claim reports**
- Incident report
- ADMINISTRATION
- Users and roles
- E-mail lists
- Municipalities and counties

Logged on as  
Test user

## Claim Reports

Reported claims overview
Reported payment overview
Claim statistics
Incident statistics

Claim Statistics Total
Claim Cause
County
Municipality

From - To: 01.01.2024 - 31.12.2024 Company Code: Alle Company Name: Alle Claim Cause: Alle

Select Columns
Remove Columns

Claim Cause	Total Reserve	Total Paid	Remaining Reserve	Settlement Allowance	Settlement Allowance and Reserve	Number of Claims
Avalanche/Landslide	20 000	20 000	0	2 000	22 000	1
Earthquake	90 000	90 000	0	2 700	92 700	1
Flood	20 000	20 000	0	2 000	22 000	1
Storm	160 000	160 000	0	6 500	166 500	2
Storm surge	50 000	50 000	0	2 000	52 000	1
<b>Totalt</b>	<b>340 000</b>	<b>340 000</b>	<b>0</b>	<b>15 200</b>	<b>355 200</b>	<b>6</b>

Last report refresh  
07.09.2024 11:22:00

Norwegian

**Norsk Naturskadepool**  
Norwegian Natural Perils Pool

- News
- My company
- Claims
- Key figures
- Claim inspection
- Settlements
- Claim reports**
- Incident report

ADMINISTRATION

- Users and roles
- E-mail lists
- Municipalities and counties

Logged on as  
Taet user

## Claim Reports

Reported claims overview | Reported payment overview | **Claim statistics** | Incident statistics

From - To: 01.01.2024 - 31.12.2024  
Company Code - Name: Alle

Claim Statistics Total | Claim Cause | County | Municipality

Claim Cause  
Risk Type

### Claim Cause County

County	Sum	Number of	% of County	% of Total
Westland	150 000	1	100%	44.12 %
Storm	150 000	1	100%	93.75 %
Trendelag	90 000	1	100%	26.47 %
Earthquake	90 000	1	100%	100.00 %
Troms	50 000	1	100%	14.71 %
Storm surge	50 000	1	100%	100.00 %
Buskierud	40 000	2	100%	11.38 %
Avalanche/Landslide	20 000	1	100%	100.00 %
Flood	20 000	1	100%	100.00 %
Nordland	10 000	1	100%	2.94 %
Storm	10 000	1	100%	6.25 %
Sum	340 000	6	100%	100.00 %

Norwegian

**Norsk Naturskadepool**  
Norwegian Natural Perils Pool

- News
- My company
- Claims
- Key figures
- Claim inspection
- Settlements
- Claim reports**
- Incident report

ADMINISTRATION

- Users and roles
- E-mail lists
- Municipalities and counties

Logged on as  
Taet user

## Claim Reports

Reported claims overview | Reported payment overview | Claim statistics | **Incident statistics**

From - To: 01.01.2024 - 31.12.2024  
Company Code - Name: Alle

Claim Statistics Total | Claim Cause | County | Municipality

Claim Cause  
Risk Type

### Claim Cause Municipality

Municipality	Sum	Number of	% of Municipality	% of Total
Aurland	150 000	1	100%	44.12 %
Storm	150 000	1	100%	93.75 %
Ræres	90 000	1	100%	26.47 %
Earthquake	90 000	1	100%	100.00 %
Bardu	50 000	1	100%	14.71 %
Storm surge	50 000	1	100%	100.00 %
Hemsedal	20 000	1	100%	5.88 %
Avalanche/Landslide	20 000	1	100%	100.00 %
Kongsberg	20 000	1	100%	5.88 %
Flood	20 000	1	100%	100.00 %
Meløy	10 000	1	100%	2.94 %
Storm	10 000	1	100%	6.25 %
Sum	340 000	6	100%	100.00 %

Norwegian

## Incident statistics

Under "Incident Statistics," you will find both an overall overview and a breakdown by municipality.

## Claim Reports

- News
- My company
- Claims
- Key figures
- Claim inspection
- Settlements
- Claim reports**
- Incident report
- ADMINISTRATION
- Users and roles
- E-mail lists
- Municipalities and counties

Logged on as  
Taet 11:28

Reported claims overview
Reported payment overview
Claim statistics
Incident statistics

Year:  County:  Municipality:  Damage Cause:

**Overview** Overview Municipality

**Overview**

Date	Number of Claims	Total Reserve	Total Paid	Remaining Reserve
07.02.2024	1	10 000		10 000
12.02.2024	1	90 000		90 000
05.03.2024	1	20 000		20 000
07.05.2024	1	50 000		50 000
07.08.2024	1	150 000		150 000
03.09.2024	1	20 000		20 000
<b>Sum</b>	<b>6</b>	<b>340 000</b>		<b>340 000</b>

Norsk

## Claim Reports

- News
- My company
- Claims
- Key figures
- Claim inspection
- Settlements
- Claim reports**
- Incident report
- ADMINISTRATION
- Users and roles
- E-mail lists
- Municipalities and counties

Logged on as  
Taet 11:28

Reported claims overview
Reported payment overview
Claim statistics
Incident statistics

Company Code and name:  Claim Cause:  Risk type:  Resolved:

**Overview** Overview Municipality

Date:  -

From/To Total Paid:  -  From/To Remaining Reserve:  -

County - Municipality:  Municipality number:

Policy Holder	Total Paid	Remaining Reserve	Total Paid + Remaining Reserve	Settlement Compensation	Revised	Claim Date	Claim Number	Damage Cause	Risk Type	Antall skader
Aurland	150 000	0	150 000	4 500	Ja	07.08.2024	1234324.2	Storm	Contents insurance	1
Barbu	50 000	0	50 000	2 000	Ja	07.05.2024	555555.2	Storm surge	Agriculture	1
Hemsedal	20 000	0	20 000	2 000	Ja	05.03.2024	444444	Avananche/Landslide	Residential/private property	1
Kongsberg	20 000	0	20 000	2 000	Ja	03.09.2024	888888	Flood	House	1
Meley	10 000	0	10 000	2 000	Ja	07.02.2024	99999	Storm	Commercial	1
Reros	90 000	0	90 000	2 700	Ja	12.02.2024	9800000	Earthquake	Contents insurance	1
<b>Sum</b>	<b>340 000</b>	<b>0</b>	<b>340 000</b>	<b>15 200</b>	<b>Ja</b>					<b>6</b>

# 10. Finance and Accounting

- Monthly Reporting
- Quarterly Settlement
- Yearly Settlement
- Invoice Basis
- Key Figures
- Natural Disaster Accounting

## Monthly settlements

Under **Monthly Reporting**, you will find the reports after monthly reporting has been registered. There are two reports: one that shows each company and one that provides a summary. In the image below, you can see the report for the company.

## Quarterly settlements

Under **Quarterly Settlement**, you will find the reports after the quarterly settlement has been registered. There are two reports: one that shows each company and one that provides a summary. In the image below, you can see the summary report.



**Norsk Naturskadepool**  
Norwegian Natural Perils Pool

- News
- My company
- Claims
- Key figures
- Claim inspection
- Settlements**
- Claim reports
- Incident report

ADMINISTRATION

- Users and roles
- E-mail lists
- Municipalities and counties

Logged on as  
Test user

## Settlements

Monthly settlements			Quarterly settlements		Yearly settlements	
Ar	Kvartal	Selskapskode	Selskapsnavn			
Alle	Alle	Alle	Alle			
<b>Totalt</b>						
Selskap	Fordelingsnøkkel	Totalt utbetalt	Gjenstående avsetning	Andel av gjenstående avsetning (kr)	Andel av IBNR-res	
002						
Enter Forsikring		967 116 132	52 378 086	105 540 653	6 142 530	
2001		3 423 024	0	17 148		
2002		5 006 528	0	68 853		
2003		6 974 016	0	92 465		
2004		7 095 248	0	380 748		
2005		13 478 620	0	1 056 368		
2006		38 090 592	0	949 193		
2007		33 320 448	0	701 170		
2008		44 612 120	0	1 083 034		
2009		6 230 849	1 187 900	2 347 242		
2010		13 018 328	2 318 086	2 884 892		
<b>Totalt</b>		<b>332 459 119 286</b>	<b>49 292 229 001</b>	<b>40 395 405 677</b>	<b>2 769 772 954</b>	
<b>Summer for kvartalet</b>						
Selskap	Utbetalt i kvartalet	Oppgjørsgjortgjørelse (Kr)	Selskapets andel	Tilgode/skyldig		
002						
Enter Forsikring	20 599 855	825 095	27 922 479	-4 497 520		
2001	0	0	0	0		
2002	0	0	-8 039	8 039		
2003	0	0	1 202	-1 202		
2004	0	0	398	-398		
2005	0	0	-915	915		
2006	0	0	3 507	-3 507		
2007	0	0	-5 222	5 222		
2008	25 295	321	85 889	-60 273		
2009	-2 597 409	-17 464	-119 753	-2 495 120		
2010	-26 844	-135	444 654	-471 633		
<b>Totalt</b>	<b>10 835 599 169</b>	<b>349 839 098</b>	<b>11 185 430 711</b>	<b>7 556</b>		

## Yearly settlements

Under Yearly settlement, you will find the reports after the annual settlement has been registered. To find the annual settlement for each company, click on "Yearly Settlement".

**Norsk Naturskadepool**  
Norwegian Natural Perils Pool

- News
- My company
- Claims
- Key figures
- Claim inspection
- Settlements**
- Claim reports
- Incident report

ADMINISTRATION

- Users and roles
- E-mail lists
- Municipalities and counties

Logged on as  
Synnøve Salskap  
Company Administrator

Language: Norsk English

Log out

## Settlements

Monthly settlements			Quarterly settlements		Yearly settlements			
Year	Company Code	Company Name						
Alle	Alle	Alle						
<b>Yearly Settlement</b>								
Percentage Share	Total Paid	Remaining Reserve	Share of Remaining Reserve	Total paid and Settlement Allowance	Company's Share	Amount Due	Acc. Sum Previous Periods	Difference
	520 328 039	449 162 171	505 497 779	546 071 904	508 777 528	37 294 378		47 288 839
<b>Total Yearly Settlement</b>								
Admin Fee				..				
Company's Share				..				
Advanced Paid for				..				
<b>Total Settlement for</b>								
Net Result Admin Fee				..				
Net Result Yearly Settlement				..				
Amount Due				..				
<b>Net Result for</b>								
Amount Due				..				

Last report refresh  
21.08.2024 13.06.29

Refresh View in full screen

It can take up to 5 minutes for the changes to be reflected in the report.

## Naturskaderegnskap

Under naturskaderegnskap, finner du detaljert naturskaderegnskap.

**Norsk Naturskadepool**  
Norwegian Natural Perils Pool

- News
- Key figures
- Finance**
- Incident report

Logged on as  
Test user  
Company Finance Manager  
Forsikring Norge

Language: Norsk **English**

**Log out**

**Finance**

Monthly settlements    Quarterly settlements    Yearly settlements    Pool's capital

Ar: Alle    Selskapskode: Alle    Selskapsnavn: Alle    **Selskap**    **Sum årsregnskap**

Regnskapsår	Naturskadekapital	Opptjent naturskadepremie	Totalt utbetalt	Utbetalt tidligere årganger	Total avsetning	Avviklingsgevinst/ tap	Oppgjørgodtgjørelse	Oppgjørgodtgjørelse fra tidligere årganger	Medlemmets admin-utgifter	Admin. Utgifter	Sum årsregnskap
Totalt											

Sist oppdatert 07.09.2024 00:00:03

<https://test.naturskadepool.no/accounting/natural-disaster-accounting-report>

**Refresh**    **View in full screen**

**Norsk Naturskadepool**  
Norwegian Natural Perils Pool

- Nyheter
- Liste takstmenn
- Forsikringselskap
- Skaderegister
- Skaderevisjon
- Skaderapporter
- Økonomi og regnskap**
- Fond

ADMINISTRASJON

- Administrasjonskostnader
- Handelse og IBNR
- Avregninger
- Premierale

**Økonomi og regnskap**

Månedrapportering    Kvartalsavregning    Årsavregning    Fakturagrunnlag    Nøkkeltall    **Naturskade-regnskap**

Ar: Alle    Selskapskode: Alle    Selskapsnavn: Alle    **Selskap**    **Sum årsregnskap**

**Sum årsregnskap**

Regnskapsår	Sum på Regnskap
2014	1850000
2015	1900000
2016	1950000
2017	1980000
2018	2000000
2019	2050000
2020	2080000
2021	2100000
2022	2120000
2023	2150000
2024	2180000
Totalt	21000000

**Sum årsregnskap - utvikling over tid**

# 11. Incident report

- Incident report

Once an incident is registered, you can generate a report of the incidents. If IBNR is registered, it will be included in the report. To access the "Total Incident Report," click on "Go to Incident Report."

**Incident report**

Year: Alle | Month: Alle | Damage Cause: Alle | County - Municipality: Alle

Year	Claim Date	Damage Cause	County	Municipality	From	To	Total Paid	Remaining Reserve	Total Paid + Remaining Reserve	Settlement Allowance	IBNR	Num claim
2014							400 322 065	219 781	400 542 728	7 753 028		
2015							128 575 737	400 000	128 982 343	2 980 769		
2016		Fiom			04.08.2016	08.08.2016	26 788 457	4 883 800	30 972 057	858 548		
2017					23.07.2017	25.07.2017	76 774 911	3 385 199	83 170 110	1 281 416		
2018							39 878 829	3 722 296	43 601 125	2 824 131		
2019					14.02.2019	18.02.2019	124 130 028	2 330 112	126 460 738	3 470 524		
2020							717 788 129	98 875 901	816 664 030	8 890 570		
2022							66 314 243	5 062 039	71 376 282	978 035		
2023							1 033 399 547	783 061 573	1 707 061 120	26 933 287		
2024							6 750 799	7 007 105	13 757 901	546 004		
<b>Totalt</b>							<b>2 612 802 340</b>	<b>889 394 762</b>	<b>3 502 197 102</b>	<b>59 297 910</b>		

Last report refresh: 21.08.2024 13:43:03

Language: Norsk **English**

Log out

Refresh View in full screen

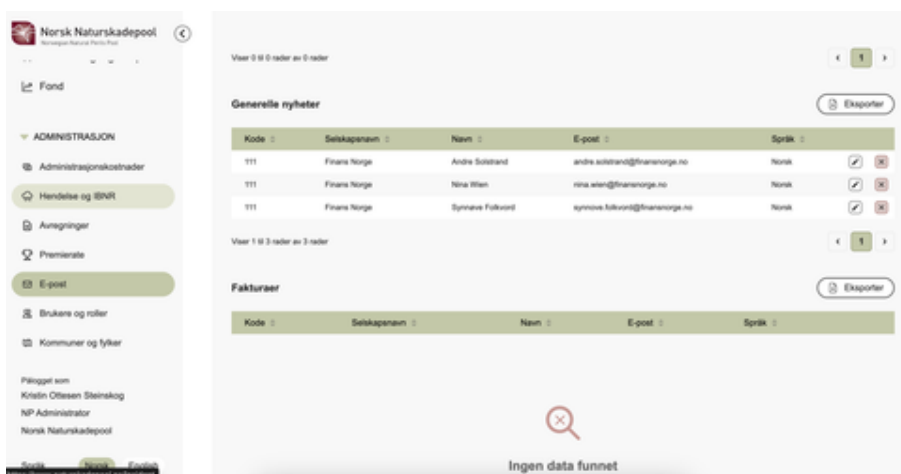
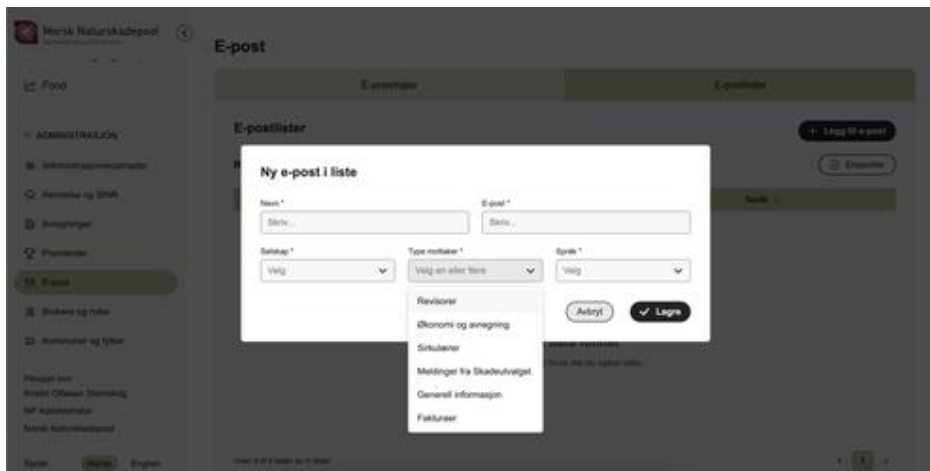
It can take up to 5 minutes for the changes to be reflected in the report.

# 12. Email list

- [Email lists](#)

## Email Lists

Under **Email Lists**, you will find lists for auditors, finance and settlement, circulars, messages from the claims committee, general news, and invoices. To add new emails to the lists, click on “+ Add email.” Enter the name, email address, and company, and select which lists the email should be added to.



# 13. Users and Roles

In the **Users and Roles** section, you will find a list of all users in the system. If you need to search for an inactive user, click on “View inactive users” first.

To register a new user, click on “+ New user.” Fill in the correct information, select the role for the user, and specify the company the user belongs to. Make sure to check the “active” box before clicking “Save.” To edit a user, click on the user, and you can update all information except the email address.

### New user

Full name \*

E-mail \*

Role \* Active

Company \*

# 14. Municipalities and Counties

Under **Municipalities and Counties**, you will find a list of all municipalities and counties in Norway.

Norsk Naturskadepool  
Norwegian Natural Perils Pool

News  
My company  
Claims  
Key figures  
Claim inspection  
Settlements  
Claim reports  
Incident report  
ADMINISTRATION  
Users and roles  
E-mail lists  
Municipalities and counties

Municipalities and counties

Search

Show 20 rows per page

County number	County	Municipality number	Municipality
42	Agder	4203	Arendal
42	Agder	4216	Birkenes
42	Agder	4220	Bygland
42	Agder	4222	Bykle
42	Agder	4219	Evje Og Hornnes
42	Agder	4206	Farsund
42	Agder	4207	Flekkefjord
42	Agder	4214	Froland
42	Agder	4211	Gjerstad
42	Agder	4202	Grimstad
42	Agder	4226	Hægebostad
42	Agder	4218	Iveland
42	Agder	4204	Kristiansand
42	Agder	4227	Kvinesdal
42	Agder	4215	Lillesand

Logged on as  
Test user