

NN Insurance Belgium

Appendix to the SFCR

Quantitative Reporting Templates that form part of the Solvency and Financial Condition Report 2017

This table gives an overview of the Quantitative Reporting Templates ('QRTs') required to be reported to the local regulator NBB and to be publicly disclosed:

Reference number	Title	Description
SE.02.01.16	Balance sheet	Balance sheet information using Solvency II valuation methodology
S.05.01.01.01	Premiums, claims and expenses by line of business Non-Life	Information on premiums, claims and expenses using the valuation and recognition principles used in NNIB's annual report (BE GAAP)
S.05.01.01.02	Life and Health SLT	
S.05.02.01.01	Premiums, claims and expenses - Home country Non-Life	Information on premiums, claims and expenses using the valuation and recognition principles used in NNIB's annual report (BE GAAP)
S.05.02.01.04	Life and Health SLT	
S.05.02.01.03	Premiums, claims and expenses Total TOP5 + Home Country Non-Life	Information on premiums, claims and expenses using the valuation and recognition principles used in NNIB's annual report (BE GAAP) For NNIB, this is identical to S05.02.01.01
S.05.02.01.06	Life and Health SLT	
S12.01.01	Life and Health SLT Technical Provisions	specifying information on life and health SLT technical provisions by line of business as defined in Annex I to Delegated Regulation (EU) 2015/35.
S17.01.01	Non-Life Technical Provisions (=Personal Accident)	specifying information on non-life technical provisions by lines of business as defined in Annex I to Delegated Regulation (EU) 2015/35.
S.19.01.01	Non-Life Insurance claims (= Personal Accident)	Specifying information on non-life insurance claims in the format of development triangles, for the total of each non-life line of business as defined in Annex I to Delegated Regulation (EU) 2015/35 and additionally by currency.
S.22.01.01	Impact of long term guarantees and transitional measures	Information on the impact of the long term guarantee and transitional measures
S.23.01.01.01	Own funds	Information on own funds, including basic own funds , SCR and MCR
S.23.01.01.02	Reconciliation reserve	
S.25.01.01.01	Basic Solvency Capital Requirement	where the undertaking uses the standard formula for the calculation of the Solvency Capital Requirement, template S.25.01.01 of Annex I, specifying the Solvency Capital Requirement
S.25.01.01.02	Calculation of Solvency Capital Requirement	
S 28.01.01.01	Linear formula component for non-life insurance & reinsurance obligations	where insurance and reinsurance undertakings are engaged in only life or only non-life insurance or reinsurance activity, template S.28.01.01 of Annex I, specifying the Minimum Capital Requirement
S 28.01.01.02	Background information	
S 28.01.01.03	Linear formula component for life insurance & reinsurance obligations	
S 28.01.01.04	Total capital at risk for all life insurance obligations	
S 28.01.01.05	Overall MCR calculation	

All amounts are recorded in EUR 1,000.

SE.02.01.16.01 Balance sheet

		Solvency II value	Statutory accounts value	Reclassification adjustments
		C0010	C0020	EC0021
Assets				
Goodwill	R0010			
Deferred acquisition costs	R0020			
Intangible assets	R0030		2.855.702,15	
Deferred tax assets	R0040		0,00	
Pension benefit surplus	R0050		0,00	
Property, plant & equipment held for own use	R0060	908.957,00	908.957,71	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	3.976.239.035,00	3.511.217.441,49	
Property (other than for own use)	R0080	0,00	0,00	
Holdings in related undertakings, including participations	R0090	0,00	0,00	
Equities	R0100	0,00	0,00	
Equities - listed	R0110	0,00	0,00	
Equities - unlisted	R0120	0,00	0,00	
Bonds	R0130	3.690.062.510,00	3.270.105.601,05	
Government Bonds	R0140	2.430.082.002,00	2.106.474.624,12	
Corporate Bonds	R0150	1.024.110.106,00	937.759.409,06	
Structured notes	R0160	41.104.735,00	31.500.000,00	
Collateralised securities	R0170	194.765.667,00	194.371.567,87	
Collective Investments Undertakings	R0180	273.472.336,00	241.111.840,34	
Derivatives	R0190	12.704.189,00	0,00	
Deposits other than cash equivalents	R0200	0,00	0,00	
Other investments	R0210	0,00	0,00	
Assets held for index-linked and unit-linked contracts	R0220	840.436.850,00	840.436.851,73	
Loans and mortgages	R0230	549.181.865,00	520.412.713,11	
Loans on policies	R0240	54.259.538,00	54.402.557,58	
Loans and mortgages to individuals	R0250	408.606.321,00	393.215.912,16	
Other loans and mortgages	R0260	86.316.006,00	72.794.243,37	
Reinsurance recoverables from:	R0270	30.745.096,00	48.337.895,77	
Non-life and health similar to non-life	R0280	5.694,00	5.693,57	
Non-life excluding health	R0290	0,00	0,00	
Health similar to non-life	R0300	5.694,00	5.693,57	
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	35.201.320,00	43.068.926,20	
Health similar to life	R0320	659.806,00	659.806,20	
Life excluding health and index-linked and unit-linked	R0330	34.541.514,00	42.409.120,00	
Life index-linked and unit-linked	R0340	-4.461.918,00	5.263.276,00	
Deposits to cedants	R0350	0,00	0,00	
Insurance and intermediaries receivables	R0360	6.206.150,00	6.206.149,93	
Reinsurance receivables	R0370	29.816,00	29.815,36	
Receivables (trade, not insurance)	R0380	6.228.930,00	8.639.403,77	
Own shares (held directly)	R0390	0,00	0,00	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0,00	0,00	
Cash and cash equivalents	R0410	57.913.820,00	57.913.819,97	
Any other assets, not elsewhere shown	R0420	4.161.556,00	68.476.662,28	
Total assets	R0500	5.472.052.075,00	5.065.435.413,27	
Liabilities				
Technical provisions – non-life	R0510	10.718.925,00	6.727.859,00	
Technical provisions – non-life (excluding health)	R0520	0,00		
Technical provisions calculated as a whole	R0530			
Best Estimate	R0540			
Risk margin	R0550			
Technical provisions - health (similar to non-life)	R0560	10.718.925,00	6.727.859,00	
Technical provisions calculated as a whole	R0570	0,00		
Best Estimate	R0580	9.282.614,00		
Risk margin	R0590	1.436.311,00		
Technical provisions - life (excluding index-linked and unit-linked)	R0600	3.747.573.548,00	3.709.051.621,82	
Technical provisions - health (similar to life)	R0610	15.577.985,00	13.743.788,00	
Technical provisions calculated as a whole	R0620	0,00		
Best Estimate	R0630	13.490.571,00		
Risk margin	R0640	2.087.414,00		
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	3.731.995.563,00	3.695.307.833,82	
Technical provisions calculated as a whole	R0660	0,00		
Best Estimate	R0670	3.685.113.898,00		
Risk margin	R0680	46.881.665,00		
Technical provisions – index-linked and unit-linked	R0690	811.357.667,00	845.700.127,73	
Technical provisions calculated as a whole	R0700	0,00		
Best Estimate	R0710	806.126.321,00		
Risk margin	R0720	5.231.346,00		
Other technical provisions	R0730		73.415.119,26	
Contingent liabilities	R0740	0,00	0,00	
Provisions other than technical provisions	R0750	0,00	0,00	
Pension benefit obligations	R0760	9.582.451,00	187.065,37	
Deposits from reinsurers	R0770	42.408.971,00	42.408.970,58	
Deferred tax liabilities	R0780	78.698.115,00	0,00	
Derivatives	R0790	0,00	0,00	
Debts owed to credit institutions	R0800	995.219,00	995.219,32	
Debts owed to credit institutions resident domestically	ER0801	995.219,00		
Debts owed to credit institutions resident in the euro area other than domestic	ER0802			
Debts owed to credit institutions resident in rest of the world	ER0803			
Financial liabilities other than debts owed to credit institutions	R0810			
Debts owed to non-credit institutions	ER0811			
Debts owed to non-credit institutions resident domestically	ER0812			
Debts owed to non-credit institutions resident in the euro area other than domestic	ER0813			
Debts owed to non-credit institutions resident in rest of the world	ER0814			
Other financial liabilities (debt securities issued)	ER0815			
Insurance & intermediaries payables	R0820	63.858.299,00	9.199.066,25	
Reinsurance payables	R0830	1.005.476,00	1.005.476,00	
Payables (trade, not insurance)	R0840	11.853.225,00	12.337.689,15	
Subordinated liabilities	R0850	0,00	0,00	
Subordinated liabilities not in Basic Own Funds	R0860	0,00	0,00	
Subordinated liabilities in Basic Own Funds	R0870	0,00	0,00	
Any other liabilities, not elsewhere shown	R0880	5.623.415,00	11.218.404,68	
Total liabilities	R0900	4.783.675.311,00	4.712.246.619,16	
Excess of assets over liabilities	R1000	688.376.764,00	353.188.794,11	

S.05.01.01.02 Life		Line of Business for: life insurance obligations					Life reinsurance obligations			Total
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written										
Gross	R1410	5.242.483,00	164.950.304,00	90.368.833,00	86.785.062,00	0,00	0,00	0,00	0,00	347.346.682,00
Reinsurers' share	R1420	422.585,00	907.290,33	8.312.556,38	957.780,29	0,00	0,00	0,00	0,00	10.600.212,00
Net	R1500	4.819.898,00	164.043.013,67	82.056.276,62	85.827.281,71	0,00	0,00	0,00	0,00	336.746.470,00
Premiums earned										
Gross	R1510	5.249.677,00	164.950.304,00	90.368.833,00	86.785.062,00	0,00	0,00	0,00	0,00	347.353.876,00
Reinsurers' share	R1520	427.914,00	907.290,33	8.312.556,38	957.780,29	0,00	0,00	0,00	0,00	10.605.541,00
Net	R1600	4.821.763,00	164.043.013,67	82.056.276,62	85.827.281,71	0,00	0,00	0,00	0,00	336.748.335,00
Claims incurred										
Gross	R1610	2.266.794,32	838.893.561,15	70.052.247,19	17.949.954,28	0,00	0,00	0,00	0,00	929.162.556,94
Reinsurers' share	R1620	169.040,93	4.405.571,21	0,00	41.326,21	0,00	0,00	0,00	0,00	4.615.938,35
Net	R1700	2.097.753,39	834.487.989,94	70.052.247,19	17.908.628,07	0,00	0,00	0,00	0,00	924.546.618,59
Changes in other technical provisions										
Gross	R1710	-295.763,00	-586.232.469,64	42.274.141,81	1.121.778,00	0,00	0,00	0,00	0,00	-543.132.312,83
Reinsurers' share	R1720	0,00	-1.918.612,43	-9.633.284,11	-4.179,88	0,00	0,00	0,00	0,00	-11.556.076,42
Net	R1800	-295.763,00	-584.313.857,21	51.907.425,92	1.125.957,88	0,00	0,00	0,00	0,00	-531.576.236,41
Expenses incurred	R1900	1.645.481,85	38.556.611,04	10.537.767,48	43.795.100,66	0,00	0,00	0,00	0,00	94.534.961,04
Administrative expenses										
Gross	R1910	495.759,27	9.672.912,09	1.513.417,56	5.778.227,59	0,00	0,00	0,00	0,00	17.460.316,51
Reinsurers' share	R1920	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Net	R2000	495.759,27	9.672.912,09	1.513.417,56	5.778.227,59	0,00	0,00	0,00	0,00	17.460.316,51
Investment management expenses										
Gross	R2010	6.687,63	5.023.662,37	0,00	80.229,28	0,00	0,00	0,00	0,00	5.110.579,28
Reinsurers' share	R2020	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Net	R2100	6.687,63	5.023.662,37	0,00	80.229,28	0,00	0,00	0,00	0,00	5.110.579,28
Claims management expenses										
Gross	R2110	180.989,05	1.997.713,88	118.314,17	444.952,63	0,00	0,00	0,00	0,00	2.741.969,73
Reinsurers' share	R2120	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Net	R2200	180.989,05	1.997.713,88	118.314,17	444.952,63	0,00	0,00	0,00	0,00	2.741.969,73
Acquisition expenses										
Gross	R2210	668.649,61	14.931.926,33	7.665.530,85	32.451.801,84	0,00	0,00	0,00	0,00	55.717.908,63
Reinsurers' share	R2220	133.979,00	56.424,81	0,00	24.335,64	0,00	0,00	0,00	0,00	214.739,45
Net	R2300	534.670,61	14.875.501,52	7.665.530,85	32.427.466,20	0,00	0,00	0,00	0,00	55.503.169,18
Overhead expenses										
Gross	R2310	427.375,30	6.986.821,18	1.240.504,90	5.064.224,96	0,00	0,00	0,00	0,00	13.718.926,34
Reinsurers' share	R2320	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Net	R2400	427.375,30	6.986.821,18	1.240.504,90	5.064.224,96	0,00	0,00	0,00	0,00	13.718.926,34
Other expenses	R2500									10.943.423,03
Total expenses	R2600									105.478.384,07
Total amount of surrenders	R2700	8.178,36	50.090.185,29	19.741.356,80	1.739.918,60	0,00	0,00	0,00	0,00	71.579.639,05

S.05.02.01.01 Home Country - non-life obligations

		Home country
		C0080
Premiums written		
Gross - Direct Business	R0110	15.284.245,00
Gross - Proportional reinsurance accepted	R0120	0,00
Gross - Non-proportional reinsurance accepted	R0130	0,00
Reinsurers' share	R0140	104.461,00
Net	R0200	15.179.784,00
Premiums earned		
Gross - Direct Business	R0210	15.509.779,00
Gross - Proportional reinsurance accepted	R0220	0,00
Gross - Non-proportional reinsurance accepted	R0230	0,00
Reinsurers' share	R0240	104.461,00
Net	R0300	15.405.318,00
Claims incurred		
Gross - Direct Business	R0310	1.693.425,00
Gross - Proportional reinsurance accepted	R0320	0,00
Gross - Non-proportional reinsurance accepted	R0330	0,00
Reinsurers' share	R0340	0,00
Net	R0400	1.693.425,00
Changes in other technical provisions		
Gross - Direct Business	R0410	-998.420,40
Gross - Proportional reinsurance accepted	R0420	0,00
Gross - Non-proportional reinsurance accepted	R0430	0,00
Reinsurers' share	R0440	0,00
Net	R0500	-998.420,40
Expenses incurred	R0550	7.321.920,73
Other expenses	R1200	
Total expenses	R1300	

S.05.02.01.03 Total Top 5 and home country - non-life obligations

		Total Top 5 and home country	
		C0140	
Premiums written			
Gross - Direct Business	R0110	15.284.245,00	
Gross - Proportional reinsurance accepted	R0120	0,00	
Gross - Non-proportional reinsurance accepted	R0130	0,00	
Reinsurers' share	R0140	104.461,00	
Net	R0200	15.179.784,00	
Premiums earned			
Gross - Direct Business	R0210	15.509.779,00	
Gross - Proportional reinsurance accepted	R0220	0,00	
Gross - Non-proportional reinsurance accepted	R0230	0,00	
Reinsurers' share	R0240	104.461,00	
Net	R0300	15.405.318,00	
Claims incurred			
Gross - Direct Business	R0310	1.693.425,00	
Gross - Proportional reinsurance accepted	R0320	0,00	
Gross - Non-proportional reinsurance accepted	R0330	0,00	
Reinsurers' share	R0340	0,00	
Net	R0400	1.693.425,00	
Changes in other technical provisions			
Gross - Direct Business	R0410	-998.420,40	
Gross - Proportional reinsurance accepted	R0420	0,00	
Gross - Non-proportional reinsurance accepted	R0430	0,00	
Reinsurers' share	R0440	0,00	
Net	R0500	-998.420,40	
Expenses incurred	R0550	7.321.920,73	
Other expenses	R1200	1.182.246,18	
Total expenses	R1300	8.504.166,90	

S.05.02.01.04 Home Country - life obligations

		Home country	
		C0220	
Premiums written			
Gross	R1410		347.346.682,00
Reinsurers' share	R1420		10.600.212,00
Net	R1500		336.746.470,00
Premiums earned			
Gross	R1510		347.353.876,00
Reinsurers' share	R1520		10.605.541,00
Net	R1600		336.748.335,00
Claims incurred			
Gross	R1610		929.162.556,94
Reinsurers' share	R1620		4.615.938,35
Net	R1700		924.546.618,59
Changes in other technical provisions			
Gross	R1710		-543.132.312,83
Reinsurers' share	R1720		-11.556.076,42
Net	R1800		-531.576.236,41
Expenses incurred	R1900		94.534.961,04
Other expenses	R2500		
Total expenses	R2600		

S.05.02.01.06 Total Top 5 and home country - life obligations

		Total Top 5 and home country C0280
Premiums written		
Gross	R1410	347.346.682,00
Reinsurers' share	R1420	10.600.212,00
Net	R1500	336.746.470,00
Premiums earned		
Gross	R1510	347.353.876,00
Reinsurers' share	R1520	10.605.541,00
Net	R1600	336.748.335,00
Claims incurred		
Gross	R1610	929.162.556,94
Reinsurers' share	R1620	4.615.938,35
Net	R1700	924.546.618,59
Changes in other technical provisions		
Gross	R1710	-543.132.312,83
Reinsurers' share	R1720	-11.556.076,42
Net	R1800	-531.576.236,41
Expenses incurred	R1900	94.534.961,04
Other expenses	R2500	10.943.423,03
Total expenses	R2600	105.478.384,07

5.12.01.01.01 Life and Health SLT Technical Provisions

	Index-linked and unit-linked insurance				Other life insurance			Accepted reinsurance					Health insurance (direct business)				Total (Health similar to life insurance)			
	Insurance with profit participation	Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees	Annulments stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Line of business (general, Life and annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations)	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annulments stemming from non-life accepted insurance contracts and relating to insurance obligation other than health insurance obligations	Total (Life other than Health Insurance, Incl. Unit-Linked)	Contracts without options and guarantees	Contracts with options or guarantees	Annulments stemming from non-life insurance contracts and relating to health insurance obligations		Health insurance (reinsurance accepted)		
	C0030	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole	R0010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0020	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM																				
Best Estimate	R0030	4,156,246,750	0	806,126,321		-121,523,896	0	0	0	0	0	0	4,840,849,204	0	0	13,490,571	0	0	0	13,490,571
Gross Best Estimate	R0040	40,097,990	0	4,461,918		-5,556,476	0	0	0	0	0	0	30,079,596	0	0	659,806	0	0	0	659,806
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0050	40,097,990	0	4,461,918		-5,556,476	0	0	0	0	0	0	30,079,596	0	0	659,806	0	0	0	659,806
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	R0060	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Recoverables from SPV before adjustment for expected losses	R0070	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Recoverables from Finite Re before adjustment for expected losses	R0080	40,097,990	0	4,461,918		-5,556,476	0	0	0	0	0	0	30,079,596	0	0	659,806	0	0	0	659,806
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0090	4,116,148,759	0	810,588,239		-115,967,390	0	0	0	0	0	0	4,810,769,608	0	0	12,830,764	0	0	0	12,830,764
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0100	29,342,639	6,231,346		17,539,026								62,113,011	2,087,414						2,087,414
Risk Margin																				
Amount of the transitional on Technical Provisions	R0110	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Technical Provisions calculated as a whole	R0120	-349,608,985	0	0	0	0	0	0	0	0	0	0	-349,608,985	0	0	0	0	0	0	0
Best estimate	R0130	3,835,980,404	811,367,666			-103,884,840	0	0	0	0	0	0	4,543,363,230	15,577,965						15,577,965
Risk margin	R0200	3,795,882,413	815,819,584			-98,428,364	0	0	0	0	0	0	4,513,273,634	14,918,179						14,918,179
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0210	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Best Estimate of products with a surrender option	R0220	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Gross BE for Cash flow																				
Cash out-flows	R0230	3,880,809,889	730,898,917		165,953,276								8,459,952							
Future guaranteed and discretionary benefits	R0240	12,736,811																		
Future guaranteed benefits	R0250	315,500,782	75,227,404		347,298,421								738,026,607	6,030,618						6,030,618
Future discretionary benefits	R0260	0	0		0								0	0						0
Cash in-flows	R0270	52,650,792	0		634,775,563								687,426,296	0						0
Future premiums	R0280	0	0		0								0	0						0
Other cash in-flows	R0290	0	0		0								0	0						0
Percentage of gross Best Estimate calculated using approximations	R0300	0	0		0								0	0						0
Surrender value	R0310	0	0		0								0	0						0
Best estimate subject to transitional of the interest rate	R0320	0	0		0								0	0						0
Technical provisions without transitional on interest rate	R0330	4,156,246,750	0		-121,523,896								4,034,722,854	0						0
Best estimate subject to volatility adjustment	R0340	4,195,560,553	0		-104,282,442								4,071,930,966	0						0
Technical provisions without volatility adjustment and without others transitional measures	R0350	0	0		0								0	0						0
Best estimate subject to matchino adjustment	R0360	0	0		0								0	0						0
Technical provisions without matchino adjustment and without all the others	R0370	0	0		0								0	0						0

S.17.01.01.01 Non-Life Technical Provisions

	Direct business and accepted proportional reinsurance																	accepted non-proportional reinsurance				Total Non-Life obligation
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance						
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180					
Technical provisions calculated as a whole																						
Direct business	R0010	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00				
Accepted proportional reinsurance business	R0020	0,00																0,00				
Accepted non-proportional reinsurance	R0040	0,00																0,00				
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0050	0,00																0,00				
Technical provisions calculated as a sum of BE and RM																						
Best estimate																						
Premium provisions																						
Gross - Total	R0060	3.976.204,23																3.976.204,23				
Gross - direct business	R0070	3.976.204,23																3.976.204,23				
Gross - accepted proportional reinsurance business	R0080	0,00																0,00				
Gross - accepted non-proportional reinsurance business	R0090	0,00																0,00				
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0100	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00				
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0110	0,00																0,00				
Recoverables from SPV before adjustment for expected losses	R0120	0,00																0,00				
Recoverables from Finite Reinsurance before adjustment for expected losses	R0130	0,00																0,00				
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	0,00																0,00				
Net Best Estimate of Premium Provisions	R0150	3.976.204,23																3.976.204,23				
Claims provisions																						
Gross - Total	R0160	3.573.736,05	750.169,13	39.556,92			8.368,56	874.232,70		15.845,82	667,98	43.832,49						5.306.409,65				
Gross - direct business	R0170	3.573.736,05	750.169,13	39.556,92			8.368,56	874.232,70		15.845,82	667,98	43.832,49						5.306.409,65				
Gross - accepted non-proportional reinsurance business	R0180	0,00																0,00				
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0200	0,00	5.591,27	0,00	0,00	0,00	0,00	0,00	0,00	102,29	0,00	0,00	0,00	0,00	0,00	0,00	0,00	5.693,57				
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0210	0,00																0,00				
Recoverables from SPV before adjustment for expected losses	R0220	0,00																0,00				
Recoverables from Finite Reinsurance before adjustment for expected losses	R0230	0,00	5.591,27							102,29								5.693,57				
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	0,00	5.591,27							102,29								5.693,57				
Net Best Estimate of Claims Provisions	R0250	3.573.736,05	744.577,85	39.556,92	0,00	0,00	8.368,56	874.232,70	0,00	15.743,52	667,98	43.832,49	0,00	0,00	0,00	0,00	0,00	5.300.716,08				
Total Best estimate - gross	R0260	7.549.940,28	750.169,13	39.556,92	0,00	0,00	8.368,56	874.232,70	0,00	15.845,82	667,98	43.832,49	0,00	0,00	0,00	0,00	0,00	9.232.513,85				
Total Best estimate - net	R0270	7.549.940,28	744.577,85	39.556,92	0,00	0,00	8.368,56	874.232,70	0,00	15.743,52	667,98	43.832,49	0,00	0,00	0,00	0,00	0,00	9.276.920,31				
Risk margin	R0280	1.436.311,37																1.436.311,37				
Amount of the transitional on Technical Provisions																						
TP as a whole	R0290	0,00																0,00				
Best estimate	R0300	0,00																0,00				
Risk margin	R0310	0,00																0,00				
Technical provisions - total																						
Technical provisions - total	R0320	8.986.251,65	750.169,13	39.556,92	0,00	0,00	8.368,56	874.232,70	0,00	15.845,82	667,98	43.832,49	0,00	0,00	0,00	0,00	0,00	10.718.925,00				
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	0,00	5.591,27	0,00	0,00	0,00	0,00	0,00	0,00	102,29	0,00	0,00	0,00	0,00	0,00	0,00	0,00	5.694,00				
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	8.986.251,65	744.577,85	39.556,92	0,00	0,00	8.368,56	874.232,70	0,00	15.743,52	667,98	43.832,49	0,00	0,00	0,00	0,00	0,00	10.713.231,68				
Line of Business: further segmentation (Homogeneous Risk Groups)																						
Premium provisions - Total number of homogeneous risk groups	R0350	1																				
Claims provisions - Total number of homogeneous risk groups	R0360	1																				
Cash-flows of the Best estimate of Premium Provisions (Gross)																						
Cash out-flows																						
Future benefits and claims	R0370	1.521.161,19																1.521.161,19				
Future expenses and other cash-out flows	R0380	5.307.961,77																5.307.961,77				
Cash in-flows																						
Future premiums	R0390	9.070.752,54																9.070.752,54				
Other cash-in flows (incl. Recoverable from salvages and subroations)	R0400	0,00																0,00				
Cash-flows of the Best estimate of Claims Provisions (Gross)																						
Cash out-flows																						
Future benefits and claims	R0410	5.306.409,64																5.306.409,64				
Future expenses and other cash-out flows	R0420	0,00																0,00				
Cash in-flows																						

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S.19.01.01.02 Gross Claims Paid (non-cumulative) - Current year, sum of years (cumulative)

	Line of business	Accident year / Underwriting year	Currency	Currency conversion	In Current year	Sum of years (cumulative)	
	Z0010	Z0020	Z0030	Z0040	C0170	C0180	
Prior	R0100	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00
N-14	R0110	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00
N-13	R0120	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00
N-12	R0130	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00
N-11	R0140	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00
N-10	R0150	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	6.254,72	26.671,65
N-9	R0160	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00	5.000,00
N-8	R0170	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	3.500,00	3.500,00
N-7	R0180	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00
N-6	R0190	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00	25.000,00
N-5	R0200	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	25.000,00	140.555,94
N-4	R0210	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	3.500,00	26.923,87
N-3	R0220	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	42.117,52	200.407,60
N-2	R0230	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	108.471,92	1.225.004,97
N-1	R0240	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	863.078,37	1.712.694,16
N	R0250	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	493.564,21	493.564,21
Total	R0260	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	1.545.486,74	3.859.322,40

S.19.01.01.04 Gross discounted Best Estimate Claims Provisions - Current year, sum of years (cumulative)

		Line of business	Accident year / Underwriting year	Currency	Currency conversion	Year end (discounted data)
		Z0010	Z0020	Z0030	Z0040	C0360
Prior	R0100	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00
N-14	R0110	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00
N-13	R0120	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00
N-12	R0130	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	1.987,50
N-11	R0140	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	6.183,33
N-10	R0150	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	7.389,49
N-9	R0160	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	9.274,99
N-8	R0170	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	22.524,80
N-7	R0180	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	166.141,81
N-6	R0190	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	135.883,86
N-5	R0200	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	116.705,88
N-4	R0210	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	273.296,84
N-3	R0220	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	303.682,11
N-2	R0230	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	423.951,41
N-1	R0240	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	395.283,10
N	R0250	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	1.711.429,47
Total	R0260	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	3.573.734,59



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S.19.01.01.06 Gross Reported but not Settled Claims (RBNS) - Current year, sum of years (cumulative)

	Line of business	Accident year /	Currency	Currency conversion	Year end
		Underwriting year			
		Z0010			
Prior	R0100	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00
N-14	R0110	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00
N-13	R0120	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00
N-12	R0130	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	1.875,00
N-11	R0140	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	5.833,33
N-10	R0150	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	6.971,22
N-9	R0160	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	8.749,99
N-8	R0170	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	21.249,81
N-7	R0180	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	156.737,55
N-6	R0190	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	128.192,32
N-5	R0200	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	110.099,89
N-4	R0210	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	257.827,21
N-3	R0220	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	286.492,56
N-2	R0230	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	399.954,16
N-1	R0240	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	373.636,47
N	R0250	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	762.383,26
Total	R0260	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	2.520.002,77



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S.19.01.01.08 Reinsurance Recoveries received (non-cumulative) - Current year, sum of years (cumulative)

	Line of business	Accident year / Underwriting year	Currency	Currency conversion	In Current year	Sum of years (cumulative)	
	Z0010	Z0020	Z0030	Z0040	C0760	C0770	
Prior	R0300	Fire and other damage to property insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Expressed in currency of denomination (not converted to reporting currency)	0	0
N-14	R0310	Fire and other damage to property insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Expressed in currency of denomination (not converted to reporting currency)	0	0
N-13	R0320	Fire and other damage to property insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Expressed in currency of denomination (not converted to reporting currency)	0	0
N-12	R0330	Fire and other damage to property insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Expressed in currency of denomination (not converted to reporting currency)	0	0
N-11	R0340	Fire and other damage to property insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Expressed in currency of denomination (not converted to reporting currency)	0	0
N-10	R0350	Fire and other damage to property insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Expressed in currency of denomination (not converted to reporting currency)	0	0
N-9	R0360	Fire and other damage to property insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Expressed in currency of denomination (not converted to reporting currency)	0	0
N-8	R0370	Fire and other damage to property insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Expressed in currency of denomination (not converted to reporting currency)	0	0
N-7	R0380	Fire and other damage to property insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Expressed in currency of denomination (not converted to reporting currency)	0	0
N-6	R0390	Fire and other damage to property insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Expressed in currency of denomination (not converted to reporting currency)	0	0
N-5	R0400	Fire and other damage to property insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Expressed in currency of denomination (not converted to reporting currency)	0	0
N-4	R0410	Fire and other damage to property insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Expressed in currency of denomination (not converted to reporting currency)	0	0
N-3	R0420	Fire and other damage to property insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Expressed in currency of denomination (not converted to reporting currency)	0	0
N-2	R0430	Fire and other damage to property insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Expressed in currency of denomination (not converted to reporting currency)	0	0
N-1	R0440	Fire and other damage to property insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Expressed in currency of denomination (not converted to reporting currency)	0	0
N	R0450	Fire and other damage to property insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Expressed in currency of denomination (not converted to reporting currency)	143,2126638	143,2126638
Total	R0460	Fire and other damage to property insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Expressed in currency of denomination (not converted to reporting currency)	143,2126638	143,2126638



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S.19.01.01.14 Net Claims Paid (non-cumulative) - Current year, sum of years (cumulative)

	Line of business	Accident year / Underwriting year	Currency	Currency conversion	In Current year	Sum of years (cumulative)
					Z0040	C1370
	Z0010	Z0020	Z0030	Z0040	C1360	C1370
Prior	R0500	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00
N-14	R0510	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00
N-13	R0520	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00
N-12	R0530	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00
N-11	R0540	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00
N-10	R0550	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	6.254,72	26.671,65
N-9	R0560	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00	5.000,00
N-8	R0570	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	3.500,00	3.500,00
N-7	R0580	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00
N-6	R0590	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00	25.000,00
N-5	R0600	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	25.000,00	140.555,94
N-4	R0610	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	3.500,00	26.923,87
N-3	R0620	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	42.117,52	200.407,60
N-2	R0630	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	108.471,92	1.225.004,97
N-1	R0640	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	863.078,37	1.712.694,16
N	R0650	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	493.421,00	493.421,00
Total	R0660	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	1.545.343,53	3.859.179,19



SAP Disclosure Management SOLVENCY II Excel Preview

S.19.01.01.16 Net discounted Best Estimate Claims Provisions - Current year, sum of years (cumulative)

	Line of business	Accident year / Underwriting year	Currency	Currency conversion	Year end (discounted data)
					C1560
	Z0010	Z0020	Z0030	Z0040	C1560
Prior	R0500	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00
N-14	R0510	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00
N-13	R0520	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00
N-12	R0530	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	1.987,50
N-11	R0540	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	6.183,33
N-10	R0550	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	7.389,49
N-9	R0560	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	9.274,99
N-8	R0570	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	22.524,80
N-7	R0580	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	166.141,81
N-6	R0590	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	135.883,86
N-5	R0600	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	116.705,88
N-4	R0610	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	273.296,84
N-3	R0620	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	303.682,11
N-2	R0630	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	423.951,41
N-1	R0640	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	395.283,10
N	R0650	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	1.711.429,47
Total	R0660	Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	3.573.734,59



S.19.01.01.18 Net RBNS Claims - Current year, sum of years (cumulative)

		Line of business	Accident year / Underwriting year	Currency	Currency conversion	Year end
		Z0010	Z0020	Z0030	Z0040	C1760
Prior	R0500	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00
N-14	R0510	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00
N-13	R0520	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00
N-12	R0530	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	1.875,00
N-11	R0540	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	5.833,33
N-10	R0550	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	6.971,22
N-9	R0560	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	8.749,99
N-8	R0570	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	21.249,81
N-7	R0580	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	156.737,55
N-6	R0590	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	128.192,32
N-5	R0600	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	110.099,89
N-4	R0610	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	257.827,21
N-3	R0620	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	286.492,56
N-2	R0630	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	399.954,16
N-1	R0640	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	373.636,47
N	R0650	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	762.383,26
Total	R0660	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	2.520.002,77

S.22.01.01.01 Impact of long term guarantees measures and transitionals

		Amount with Long Term Guarantee measures and transitionals	Impact of the LTG measures and transitionals (Step-by-step approach)								Impact of all LTG measures and transitionals
			Without transitional on technical provisions	Impact of transitional on technical provisions	Without transitional on interest rate	Impact of transitional on interest rate	Without volatility adjustment and without other transitional measures	Impact of volatility adjustment set to zero	Without matching adjustment and without all the others	Impact of matching adjustment set to zero	
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
Technical provisions	R0010	4.569.650.140	4.919.259.125	349.608.985	4.919.259.125	-	4.928.932.688	9.673.563	4.928.932.688	-	359.282.548
Basic own funds	R0020	688.376.764	426.170.025	-262.206.739	426.170.025	-	418.914.853	-7.255.172	418.914.853	-	-269.461.911
Excess of assets over liabilities	R0030	688.376.764	426.170.025	-262.206.739	426.170.025	-	418.914.853	-7.255.172	418.914.853	-	-269.461.911
Restricted own funds due to ring-fencing and matching portfolio	R0040	0	0	0	-	-	0	-	-	-	-
Eligible own funds to meet Solvency Capital Requirement	R0050	688.376.764	426.170.025	-262.206.739	426.170.025	-	418.914.853	-7.255.172	418.914.853	-	-269.461.911
Tier 1	R0060	688.376.764	417.465.895	-270.910.869	417.465.895	-	407.792.332	-9.673.563	407.792.332	-	-280.584.432
Tier 2	R0070	0	0	-	-	-	0	-	-	-	-
Tier 3	R0080	0	8.704.131	8.704.131	8.704.131	-	11.122.521	2.418.391	11.122.521	-	11.122.521
Solvency Capital Requirement	R0090	196.913.897	228.468.509	31.554.612	228.468.509	-	228.648.083	179.574	228.648.083	-	31.734.186
Eligible own funds to meet Minimum Capital Requirement	R0100	688.376.764	417.465.895	-270.910.869	417.465.895	-	407.792.332	-9.673.563	407.792.332	-	-280.584.432
Minimum Capital Requirement	R0110	88.611.253	102.810.829	14.199.576	102.810.829	-	102.891.637	80.808	102.891.637	-	14.280.384

S.23.01.01.01 Own funds

	Total C0010	Tier 1 - C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35					
Ordinary share capital (gross of own shares)	R0010 200.401.119,36	200.401.119,36			
Share premium account related to ordinary share capital	R0030				
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040				
Subordinated mutual member accounts	R0050				
Surplus funds	R0070 7.574.112,00	7.574.112,00			
Preference shares	R0090				
Share premium account related to preference shares	R0110				
Reconciliation reserve	R0130 480.401.532,64	480.401.532,64			
Subordinated liabilities	R0140				
An amount equal to the value of net deferred tax assets	R0160				
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180				
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220				
Deductions					
Deductions for participations in financial and credit institutions	R0230				
Total basic own funds after deductions	R0290 688.376.764,00	688.376.764,00			
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	R0300				
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310				
Unpaid and uncalled preference shares callable on demand	R0320				
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330				
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340				
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350				
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360				
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370				
Other ancillary own funds	R0390				
Total ancillary own funds	R0400				
Available and eligible own funds					
Total available own funds to meet the SCR	R0500 688.376.764,00	688.376.764,00			
Total available own funds to meet the MCR	R0510 688.376.764,00	688.376.764,00			
Total eligible own funds to meet the SCR	R0540 688.376.764,00	688.376.764,00			
Total eligible own funds to meet the MCR	R0550 688.376.764,00	688.376.764,00			
SCR	R0580 196.913.896,57				
MCR	R0600 88.611.253,46				
Ratio of Eligible own funds to SCR	R0620 3,4958				
Ratio of Eligible own funds to MCR	R0640 7,7685				

S.23.01.01.02 Reconciliation reserve

C0060

Reconciliation reserve

Excess of assets over liabilities	R0700	688.376.764,00
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	
Other basic own fund items	R0730	207.975.231,36
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	

Reconciliation reserve

	R0760	480.401.532,64
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Expected profits

Expected profits included in future premiums (EPIFP) - Life business	R0770	107.500.423,00
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	

Total Expected profits included in future premiums (EPIFP)

	R0790	107.500.423,00
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S.25.01.01.01 Basic Solvency Capital Requirement

		Article 112	Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		Z0010	C0030	C0040	C0050
Market risk	R0010	No	174.493.534,19	174.493.534,19	
Counterparty default risk	R0020	No	24.065.577,17	24.065.577,17	
Life underwriting risk	R0030	No	84.769.908,35	84.769.908,35	
Health underwriting risk	R0040	No	13.845.266,85	13.845.266,85	
Non-life underwriting risk	R0050				
Diversification	R0060	No	-71.604.519,43	-71.604.519,43	
Intangible asset risk	R0070				
Basic Solvency Capital Requirement	R0100	No	225.569.767,13	225.569.767,11	

S.25.01.01.02 Calculation of Solvency Capital Requirement

	Article 112	Value
	Z0010	C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Operational risk	R0130	No 17.958.086,44
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	No -46.613.957,00
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	No 196.913.896,57
Capital add-on already set	R0210	
Solvency capital requirement	R0220	No 196.913.896,57
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	
Net future discretionary benefits	R0460	

S.28.01.01.01 Linear formula component for non-life insurance and reinsurance obligations

MCR components

C0010

MCRNL Result

R0010

2.505.558,20

S.28.01.01.02 Background information

	Background information	
	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
	C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	
Income protection insurance and proportional reinsurance	R0030	15.179.784,00
Workers' compensation insurance and proportional reinsurance	R0040	744.577,85
Motor vehicle liability insurance and proportional reinsurance	R0050	39.556,92
Other motor insurance and proportional reinsurance	R0060	
Marine, aviation and transport insurance and proportional reinsurance	R0070	
Fire and other damage to property insurance and proportional reinsurance	R0080	8.368,56
General liability insurance and proportional reinsurance	R0090	874.232,70
Credit and suretyship insurance and proportional reinsurance	R0100	
Legal expenses insurance and proportional reinsurance	R0110	15.743,52
Assistance and proportional reinsurance	R0120	667,98
Miscellaneous financial loss insurance and proportional reinsurance	R0130	43.832,49
Non-proportional health reinsurance	R0140	
Non-proportional casualty reinsurance	R0150	
Non-proportional marine, aviation and transport reinsurance	R0160	
Non-proportional property reinsurance	R0170	

S.28.01.01.03 Linear formula component for life

**MCRL
Result**

R0200

C0040

164.939.650,28

S.28.01.01.04 Total capital at risk for all life (re)insurance obligations

		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210	3.753.802.963,25	
Obligations with profit participation - future discretionary benefits	R0220	12.736.811,07	
Index-linked and unit-linked insurance obligations	R0230	810.588.238,66	
Other life (re)insurance and health (re)insurance obligations	R0240	-103.136.625,77	
Total capital at risk for all life (re)insurance obligations	R0250		30.053.053.067,45

S.28.01.01.05 Overall MCR calculation

		C0070
Linear MCR	R0300	167.445.208,48
SCR	R0310	196.913.896,57
MCR cap	R0320	88.611.253,46
MCR floor	R0330	49.228.474,14
Combined MCR	R0340	88.611.253,46
Absolute floor of the MCR	R0350	3.700.000,00
Minimum Capital Requirement	R0400	88.611.253,46