

**NN Insurance Belgium**

**Appendix to the SFCR**

**Quantitative Reporting Templates that form part of the Solvency and Financial Condition Report 2019**

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.05.01.02.01	Premiums, claims and expenses by line of business	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	Non-Life Life and Health SLT	
S.05.02.01.01	Premiums, claims and expenses - Home country	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	Non-Life Life and Health SLT	
S.05.02.01.03	Premiums, claims and expenses Total TOP5 + Home Country	Information on premiums, claims and expenses using the valuation and recognition principles used in NNIB’s annual report (BE GAAP)
S.05.02.01.06	Non-Life Life and Health SLT	
S12.01.02	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.
S17.01.02	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.19.01.21	Non-Life Insurance claims  (= Personal Accident + Income Protection +	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 28.02.01.01	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 28.02.01.02	Background information	
S 28.02.01.03	Linear formula component for life insurance & reinsurance obligations	
S 28.02.01.04	Total capital at risk for all life insurance obligations	
S 28.02.01.05	Overall MCR calculation	
S.28.02.01.06	Notional non-life and life 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	C0030	EC0001
<b>Assets</b>				
Goodwill	R00119		7.555.034	
Deferred acquisition costs	R00120		0	
Intangible assets	R00130	0	5.912.091	
Deferred tax assets	R00140	0	0	
Pension benefit surplus	R00150	0	0	
Property, plant & equipment held for own use	R00160	11.485.973	5.996.675	
Investments (other than assets held for index-linked and unit-linked)	R00170	10.527.056.792	8.256.723.456	
Property (other than for own holdings in related undertakings, including Equities - listed	R00180	0		
Equities - unlisted	R00190	95.204.967	83.020.326	
Bonds	R01100	74.590.706	47.760.175	
Government Bonds	R01110	74.493.919	47.760.175	
Corporate Bonds	R01120	161.387		
Structured notes	R01130	8.669.972.456	7.744.896.148	
Collateralised securities	R01140	6.981.597.569	5.405.194.665	
Collective Investments	R01150	2.612.066.370	2.276.433.954	
Derivatives	R01160	35.198.190	25.000.000	
Deposits other than cash	R01170	38.290.566	38.267.529	
Other investments	R01180	407.759.630	381.046.807	
Assets held for index-linked and unit-linked contracts	R01190	262.529.033		
Loans and mortgages	R02100	0		
Loans on policies	R02110	2.458.845.314	2.458.845.314	
Loans and mortgages to other loans and mortgages	R02120	4.098.920.715	4.067.345.903	
Reinsurance recoverables from: Non-life and health similar to Non-life excluding health	R02130	453.332.619	434.394.181	
Health similar to non-life	R02140	3.394.492.104	3.413.699.903	
Life and health similar to life, excluding health and index-linked and unit-linked	R02150	251.096.092	219.283.659	
Deposits to cedants	R02160	29.278.928	72.507.446	
Insurance and intermediaries	R02170	228.420		
Reinsurance recoverables	R02180	225.417	225.417	
Renewables (trade, not insurance)	R02190	3.003	3.003	
Own shares (held directly)	R02200	27.828.201	57.042.400	
Amounts due in respect of own fund items or initial fund called up but not cash and cash equivalents	R02210	946.795	1.968.173	
Any other assets, not elsewhere	R02220	26.881.406	55.174.227	
Total assets	R02230	1.222.307	15.236.620	
<b>Liabilities</b>				
Technical provisions - non-life (excluding health)	R03100	15.080.489	9.953.698	
Technical provisions calculated as a whole Best Estimate	R03110	5.018.297	3.555.722	
Technical provisions - health (similar to non-life)	R03120	0		
Technical provisions calculated as a whole Best Estimate	R03130	5.018.296		
Technical provisions - life (excluding index-linked and unit-linked)	R03140	10.062.192	6.397.946	
Technical provisions calculated as a whole Best Estimate	R03150	8.663.520		
Technical provisions - life (excluding index-linked and unit-linked)	R03160	1.388.672		
Technical provisions - health (similar to non-life)	R03170	12.771.988.300	10.771.929.409	
Technical provisions calculated as a whole Best Estimate	R03180	142.572.043	28.059.028	
Technical provisions - life (excluding health and index-linked and unit-linked)	R03190	0		
Technical provisions calculated as a whole Best Estimate	R03200	122.754.135		
Technical provisions - health (similar to non-life)	R03210	19.817.908		
Technical provisions - life (excluding health and index-linked and unit-linked)	R03220	12.629.416.257	10.743.870.381	
Technical provisions calculated as a whole Best Estimate	R03230	0		
Technical provisions - index-linked and unit-linked	R03240	12.444.791.927		
Technical provisions calculated as a whole Best Estimate	R03250	184.624.330		
Technical provisions - non-life (excluding health)	R03260	2.282.529.176	2.474.081.963	
Technical provisions calculated as a whole Best Estimate	R03270	0		
Technical provisions - health (similar to non-life)	R03280	2.267.491.683		
Technical provisions calculated as a whole Best Estimate	R03290	15.037.463		
Other technical provisions	R03300	0	456.170.556	
Contractual liabilities	R03310	0		
Provisions other than technical	R03320	14.348.597	14.348.597	
Pension benefit obligations	R03330	33.622.626	394.482	
Deposits from reinsurers	R03340	50.289.056	50.289.056	
Deferred tax liabilities	R03350	3.516.496		
Derivatives	R03360	246.179.520		
Debits owed to credit institutions	R03370	372.568.542	349.979.246	
Debits owed to credit institutions resident domestically	ER03001	207.734		
Debits owed to credit institutions resident in the euro area other than domestic	ER03002	96.821.713		
Debits owed to credit institutions resident in rest of the world	ER03003	275.929.095		
Financial liabilities other than debts owed to credit institutions	R03110	5.563.675		
Debits owed to non-credit institutions resident	ER03011	5.563.675		
Debits owed to non-credit institutions resident in the euro area other than domestic	ER03012	5.563.675		
Debits owed to non-credit institutions resident in rest of the world	ER03013	0		
Debits owed to non-credit institutions resident in rest of the world	ER03014	0		
Other financial liabilities (debt securities issued)	ER03015	0		
Insurance & intermediaries payables	R03020	163.816.722	67.525.698	
Reinsurance covariables	R03030	12.462.607	12.462.607	
Payables (trade, not insurance)	R03040	133.518.808	133.518.808	
Subordinated liabilities	R03050	170.235.288	155.000.000	
Subordinated liabilities not in Basic Own Funds	R03060	0		
Subordinated liabilities in Basic Own Funds	R03070	170.235.288	155.000.000	
Any other liabilities, not elsewhere	R03080	21.146.204	227.795.066	
Total liabilities	R03090	16.297.194.145	14.723.368.195	
Excess of assets over liabilities	R1000	1.281.985.405	749.510.156	

**S.05.01.02.01 Non-Life (direct business/accepted proportional reinsurance and accepted non-proportional reinsurance)**

[illegible]

**S.05.02.01.01 Home Country - non-life obligations**

		Home country
		C0080
<b>Premiums written</b>		
Gross - Direct Business	R0110	14.014.165
Gross - Proportional reinsurance accepted	R0120	0
Gross - Non-proportional reinsurance accepted	R0130	0
Reinsurers' share	R0140	86.384
Net	R0200	13.927.781
<b>Premiums earned</b>		
Gross - Direct Business	R0210	14.576.111
Gross - Proportional reinsurance accepted	R0220	0
Gross - Non-proportional reinsurance accepted	R0230	0
Reinsurers' share	R0240	86.384
Net	R0300	14.489.727
<b>Claims incurred</b>		
Gross - Direct Business	R0310	2.750.850
Gross - Proportional reinsurance accepted	R0320	0
Gross - Non-proportional reinsurance accepted	R0330	0
Reinsurers' share	R0340	307
Net	R0400	2.750.544
<b>Changes in other technical provisions</b>		
Gross - Direct Business	R0410	-141.957
Gross - Proportional reinsurance accepted	R0420	0
Gross - Non-proportional reinsurance accepted	R0430	0
Reinsurers' share	R0440	-123
Net	R0500	-141.834
<b>Expenses incurred</b>	R0550	7.727.756
<b>Other expenses</b>	R1200	
<b>Total expenses</b>	R1300	

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

		Total Top 5 and home country
		C0140
<b>Premiums written</b>		
Gross - Direct Business	R0110	14.014.165
Gross - Proportional reinsurance accepted	R0120	0
Gross - Non-proportional reinsurance accepted	R0130	0
Reinsurers' share	R0140	86.384
Net	R0200	13.927.781
<b>Premiums earned</b>		
Gross - Direct Business	R0210	14.576.111
Gross - Proportional reinsurance accepted	R0220	0
Gross - Non-proportional reinsurance accepted	R0230	0
Reinsurers' share	R0240	86.384
Net	R0300	14.489.727
<b>Claims incurred</b>		
Gross - Direct Business	R0310	2.750.850
Gross - Proportional reinsurance accepted	R0320	0
Gross - Non-proportional reinsurance accepted	R0330	0
Reinsurers' share	R0340	307
Net	R0400	2.750.544
<b>Changes in other technical provisions</b>		
Gross - Direct Business	R0410	-141.957
Gross - Proportional reinsurance accepted	R0420	0
Gross - Non-proportional reinsurance accepted	R0430	0
Reinsurers' share	R0440	-123
Net	R0500	-141.834
<b>Expenses incurred</b>	R0550	7.727.756
<b>Other expenses</b>	R1200	115.108
<b>Total expenses</b>	R1300	7.842.864

**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	25.310.673	382.007.091	436.284.616	308.499.518	0	0	12.522.879	1.164.624.777
Reinsurers' share	R1420	489.109	13.716.615	9.858.850	1.426.625	0	0	0	25.491.200
Net	R1500	24.821.564	368.290.476	426.425.766	307.072.893	0	0	12.522.879	1.139.133.577
Premiums earned									
Gross	R1510	25.352.079	382.007.091	436.284.616	308.499.518	0	0	12.522.879	1.164.666.183
Reinsurers' share	R1520	501.673	13.716.615	9.858.850	1.426.625	0	0	0	25.503.764
Net	R1600	24.850.406	368.290.476	426.425.766	307.072.893	0	0	12.522.879	1.139.162.420
Claims incurred									
Gross	R1610	18.593.335	994.248.339	208.471.834	214.970.884	0	0	12.014.625	1.448.299.017
Reinsurers' share	R1620	441.883	8.622.545	0	29.432	0	0	0	9.093.860
Net	R1700	18.151.452	985.625.794	208.471.834	214.941.452	0	0	12.014.625	1.439.205.158
Changes in other technical provisions									
Gross	R1710	-198.863	-430.560.517	467.245.762	410.802	0	0	-4.299.891	32.597.292
Reinsurers' share	R1720	0	-1.433.484	-16.138	-6.276	0	0	0	-1.455.898
Net	R1800	-198.863	-429.127.033	467.261.900	417.078	0	0	-4.299.891	34.053.190
Expenses incurred									
Administrative expenses	R1900	6.731.282	91.037.549	33.512.881	87.465.813	0	0	4.371.268	223.118.793
Gross	R1910	2.085.895	9.886.711	7.984.261	48.887.799	0	0	3.244.187	72.088.852
Reinsurers' share	R1920	0	0	0	0	0	0	0	0
Net	R2000	2.085.895	9.886.711	7.984.261	48.887.799	0	0	3.244.187	72.088.852
Investment management expenses									
Gross	R2010	8.492	14.177.764	0	114.441	0	0	0	14.300.697
Reinsurers' share	R2020	0	0	0	0	0	0	0	0
Net	R2100	8.492	14.177.764	0	114.441	0	0	0	14.300.697
Claims management expenses									
Gross	R2110	2.789.699	5.148.026	401.162	610.748	0	0	1.095.383	10.045.018
Reinsurers' share	R2120	0	0	0	0	0	0	0	0
Net	R2200	2.789.699	5.148.026	401.162	610.748	0	0	1.095.383	10.045.018
Acquisition expenses									
Gross	R2210	1.748.730	46.486.354	20.930.898	35.138.680	0	0	31.698	104.336.360
Reinsurers' share	R2220	109.263	1.759.649	0	19.290	0	0	0	1.888.202
Net	R2300	1.639.467	44.726.705	20.930.898	35.119.390	0	0	31.698	102.448.158
Overhead expenses									
Gross	R2310	207.729	17.098.343	4.196.560	2.733.436	0	0	0	24.236.067
Reinsurers' share	R2320	0	0	0	0	0	0	0	0
Net	R2400	207.729	17.098.343	4.196.560	2.733.436	0	0	0	24.236.067
Other expenses									
	R2500								17.229.868
Total expenses									
	R2600								240.348.661
Total amount of surrenders									
	R2700		187.874.626	70.887.919	2.298.185				261.060.730

**S.05.02.01.04 Home Country - life obligations**

		Home country
		C0220
<b>Premiums written</b>		
Gross	R1410	1.164.624.777
Reinsurers' share	R1420	25.491.200
Net	R1500	1.139.133.577
<b>Premiums earned</b>		
Gross	R1510	1.164.666.183
Reinsurers' share	R1520	25.503.764
Net	R1600	1.139.162.420
<b>Claims incurred</b>		
Gross	R1610	1.448.299.017
Reinsurers' share	R1620	9.093.860
Net	R1700	1.439.205.158
<b>Changes in other technical provisions</b>		
Gross	R1710	32.597.292
Reinsurers' share	R1720	-1.455.898
Net	R1800	34.053.190
<b>Expenses incurred</b>	R1900	223.118.793
<b>Other expenses</b>	R2500	
<b>Total expenses</b>	R2600	

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

		Total Top 5 and home country
		C0280
<b>Premiums written</b>		
Gross	R1410	1.164.624.777
Reinsurers' share	R1420	25.491.200
Net	R1500	1.139.133.577
<b>Premiums earned</b>		
Gross	R1510	1.164.666.183
Reinsurers' share	R1520	25.503.764
Net	R1600	1.139.162.420
<b>Claims incurred</b>		
Gross	R1610	1.448.299.017
Reinsurers' share	R1620	9.093.860
Net	R1700	1.439.205.158
<b>Changes in other technical provisions</b>		
Gross	R1710	32.597.292
Reinsurers' share	R1720	-1.455.898
Net	R1800	34.053.190
<b>Expenses incurred</b>	R1900	223.118.793
<b>Other expenses</b>	R2500	17.229.868
<b>Total expenses</b>	R2600	240.348.661



S.12.01.02.01 Life and Health SLT Technical Provisions

	Insurance with profit participation		Index-linked and unit-linked insurance		Contracts with options or guarantees		Other life insurance		Annuities stemming from non-life insurance contracts and relating to	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)	Health insurance (direct business)		Annuities stemming from non-life insurance contracts and relating to health	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
			Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees								
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole	R0010	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
Technical provisions calculated as a sum of BE and RM																
Best Estimate																
Gross Best Estimate	R0030	13.140.804.340		1.400.090.284	867.401.399	-307.734.851	0	0	105.478.351	15.206.039.523		0	122.754.135	0	0	122.754.135
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	47.826.659		0	1.222.307	-20.935.626	0	0	-9.627	28.103.713		0	946.795	0	0	946.795
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	13.092.977.681		1.400.090.284	866.179.092	-286.799.225	0	0	105.487.978	15.177.935.810		0	121.807.340	0	0	121.807.340
Risk Margin	R0100	120.852.030	15.037.493			44.519.539		0	19.252.761	199.661.823	19.817.908			0	0	19.817.908
Amount of the transitional on Technical Provisions																
Technical Provisions calculated as a whole	R0110	0	0		0			0	0	0	0			0	0	0
Best estimate	R0120	-493.755.913		0	0	0	0	0	0	-493.755.913		0	0	0	0	0
Risk margin	R0130	0	0		0			0	0	0		0	0	0	0	0
Technical provisions - total	R0200	12.767.900.457	2.282.529.176			-263.215.312		0	124.731.112	14.911.945.433	142.572.043			0	0	142.572.043

S.17.01.02.01 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		R0010	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		R0050	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																			
Premium provisions																			
Gross		R0060	576.355	3.466.908	0	0	0	0	0	2.357.573	0	0	0	0	0	0	0	6.400.836	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		R0140	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Net Best Estimate of Premium Provisions		R0150	576.355	3.466.908	0	0	0	0	0	2.357.573	0	0	0	0	0	0	0	6.400.836	
Claims provisions																			
Gross		R0160	107.060	3.487.720	1.025.477	80.069	137	0	1.042	1.351.772	972.730	249.785	5.188	0	0	0	0	7.280.980	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		R0240	0	0	3.003	0	0	0	0	0	0	225.417	0	0	0	0	0	228.420	
Net Best Estimate of Claims Provisions		R0250	107.060	3.487.720	1.022.474	80.069	137	0	1.042	1.351.772	972.730	24.368	5.188	0	0	0	0	7.052.560	
Total Best estimate - gross		R0260	683.415	6.954.628	1.025.477	80.069	137	0	1.042	1.351.772	3.330.303	249.785	5.188	0	0	0	0	13.681.816	
Total Best estimate - net		R0270	683.415	6.954.628	1.022.474	80.069	137	0	1.042	1.351.772	3.330.303	24.368	5.188	0	0	0	0	13.453.396	
Risk margin		R0280	0	1.398.672	0	0	0	0	0	1	0	0	0	0	0	0	0	1.398.673	
Amount of the transitional on Technical Provisions																			
Technical Provisions calculated as a whole		R0290	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Best estimate		R0300	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Risk margin		R0310	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Technical provisions - total																			
Technical provisions - total		R0320	683.415	8.353.300	1.025.477	80.069	137	0	1.042	1.351.773	3.330.303	249.785	5.188	0	0	0	0	15.080.489	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total		R0330	0	0	3.003	0	0	0	0	0	0	225.417	0	0	0	0	0	228.420	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total		R0340	683.415	8.353.300	1.022.474	80.069	137	0	1.042	1.351.773	3.330.303	24.368	5.188	0	0	0	0	14.852.069	

S.22.01.01.01 Impact of long term guarantees measures and transitionals

		Impact of the LTG measures and transitionals (Step-by-step approach)									
		Amount with Long Term Guarantee 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	Impact of all LTG measures and transitionals
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
Technical provisions	R0010	15.069.597.965	15.563.353.878	493.755.913	15.563.353.878	0	15.642.492.636	79.138.758	15.642.492.636	0	572.894.671
Basic own funds	R0020	1.443.733.114	1.073.416.179	-370.316.935	1.073.416.179	0	1.014.062.111	-59.354.069	1.014.062.111	0	-429.671.003
Excess of assets over liabilities	R0030	1.281.985.405	911.668.470	-370.316.935	911.668.470	0	852.314.402	-59.354.069	852.314.402	0	-429.671.003
Restricted own funds due to ring-fencing and matching portfolio	R0040	0	0	0	0	0	0	0	0	0	0
Eligible own funds to meet Solvency Capital Requirement	R0050	1.443.733.114	1.050.772.218	-392.960.896	1.050.772.218	0	991.441.344	-59.330.874	991.441.344	0	-452.291.770
Tier 1	R0060	1.355.209.160	864.969.744	-490.239.417	864.969.744	0	805.615.675	-59.354.069	805.615.675	0	-549.593.485
Tier 2	R0070	88.523.954	88.523.954	0	88.523.954	0	88.523.954	0	88.523.954	0	0
Tier 3	R0080	0	97.278.520	97.278.520	97.278.520	0	97.301.715	23.195	97.301.715	0	97.301.715
Solvency Capital Requirement	R0090	629.403.071	648.523.468	19.120.397	648.523.468	0	648.678.098	154.631	648.678.098	0	19.275.028
Eligible own funds to meet Minimum Capital Requirement	R0100	1.411.855.437	923.336.856	-488.518.581	923.336.856	0	863.996.704	-59.340.152	863.996.704	0	-547.858.733
Minimum Capital Requirement	R0110	283.231.382	291.835.560	8.604.179	291.835.560	0	291.905.144	69.584	291.905.144	0	8.673.763

**S.23.01.01.01 Own funds**
**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)  
Share premium account related to ordinary share capital  
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings  
Subordinated mutual member accounts  
Surplus funds  
Preference shares  
Share premium account related to preference shares  
Reconciliation reserve  
Subordinated liabilities  
An amount equal to the value of net deferred tax assets  
Other own fund items approved by the supervisory authority as basic own funds not specified above

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
R0010	396.640.009	396.640.009		0	
R0030	0	0		0	
R0040	0	0		0	
R0050	0	0	0	0	0
R0070	65.775.402	65.775.402			
R0090	0	0	0	0	0
R0110	0	0	0	0	0
R0130	811.082.415	811.082.415			
R0140	170.235.288	0	81.711.334	88.523.954	0
R0160	0	0			
R0180	0	0	0	0	0

**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	0
-------	---

**Deductions**

Deductions for participations in financial and credit institutions

R0230	0	0	0	0	0
R0290	1.443.733.114	1.273.497.826	81.711.334	88.523.954	0

**Total basic own funds after deductions**
**Ancillary own funds**

Unpaid and uncalled ordinary share capital callable on demand  
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand  
Unpaid and uncalled preference shares callable on demand  
A legally binding commitment to subscribe and pay for subordinated liabilities on demand  
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC  
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC  
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC  
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC  
Other ancillary own funds

R0300	0			0	
R0310	0			0	
R0320	0			0	
R0330	0			0	
R0340	0			0	
R0350	0			0	
R0360	0			0	
R0370	0			0	
R0390	0			0	
R0400	0			0	

**Total ancillary own funds**
**Available and eligible own funds**

Total available own funds to meet the SCR  
Total available own funds to meet the MCR  
Total eligible own funds to meet the SCR  
Total eligible own funds to meet the MCR

R0500	1.443.733.114	1.273.497.826	81.711.334	88.523.954	0
R0510	1.443.733.114	1.273.497.826	81.711.334	88.523.954	
R0540	1.443.733.114	1.273.497.826	81.711.334	88.523.954	0
R0550	1.411.855.436	1.273.497.826	81.711.334	56.646.276	
R0580	629.403.071				
R0600	283.231.382				
R0620	229%				
R0640	498%				

**SCR**
**MCR**
**Ratio of Eligible own funds to SCR**
**Ratio of Eligible own funds to MCR**

### S.23.01.01.02 Reconciliation reserve

C0060

#### Reconciliation reserve

Excess of assets over liabilities	R0700	1.281.985.405
Own shares (held directly and indirectly)	R0710	0
Foreseeable dividends, distributions and charges	R0720	8.487.580
Other basic own fund items	R0730	462.415.411
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0

#### Reconciliation reserve

R0760 811.082.415

#### Expected profits

Expected profits included in future premiums (EPIFP) - Life business	R0770	135.083.101
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	0

#### Total Expected profits included in future premiums (EPIFP)

R0790 135.083.101

# 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	351.958.635	382.088.223	
Counterparty default risk	R0020	No	148.241.080	148.241.080	
Life underwriting risk	R0030	No	279.238.415	283.704.771	
Health underwriting risk	R0040	No	52.062.741	52.062.741	
Non-life underwriting risk	R0050	No	1.453.861	1.453.861	
Diversification	R0060	No	-247.102.276	-254.035.700	
Intangible asset risk	R0070				
Basic Solvency Capital Requirement	R0100	No	585.852.455	613.514.977	

### S.25.01.01.02 Calculation of Solvency Capital Requirement

#### Adjustment due to RFF/MAP nSCR aggregation

##### Operational risk

##### Loss-absorbing capacity of technical provisions

##### Loss-absorbing capacity of deferred taxes

##### Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC

#### Solvency Capital Requirement excluding capital add-on

#### Capital add-on already set

#### Solvency capital requirement

#### Other information on SCR

Capital requirement for duration-based equity risk sub-module

Total amount of Notional Solvency Capital Requirements for remaining part

Total amount of Notional Solvency Capital Requirements for ring fenced funds

Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios

Diversification effects due to RFF nSCR aggregation for article 304

Method used to calculate the adjustment due to RFF/MAP nSCR aggregation

Net future discretionary benefits

	Article 112	Value
	Z0010	C0100
R0120		
R0130	No	61.369.101
R0140	No	-27.662.521
R0150	No	-17.818.486
R0160		
R0200	No	629.403.071
R0210		
R0220	No	629.403.071
R0400		
R0410		
R0420		
R0430		
R0440		
R0450	No	No adjustment
R0460	No	171.168.110

S.28.02.01.01 MCR components

Linear formula component for non-life insurance and reinsurance obligations

R0010

MCR components	
Non-life activities	Life activities
MCR(NL, NL) Result	MCR(NL, L)Result
C0010	C0020
739.329	2.222.657



**S.28.02.01.02 Background information**

Background information				
Non-life activities		Life activities		
Net (of reinsurance/ SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	
C0030	C0040	C0050	C0060	
Medical expense insurance and proportional reinsurance	R0020	0	0	683.415
Income protection insurance and proportional reinsurance	R0030	0	0	13.553.752
Workers' compensation insurance and proportional reinsurance	R0040	0	0	0
Motor vehicle liability insurance and proportional reinsurance	R0050	80.069	0	0
Other motor insurance and proportional reinsurance	R0060	137	0	0
Marine, aviation and transport insurance and proportional reinsurance	R0070	0	0	0
Fire and other damage to property insurance and proportional reinsurance	R0080	1.042	0	0
General liability insurance and proportional reinsurance	R0090	1.351.772	0	0
Credit and suretyship insurance and proportional reinsurance	R0100	3.330.303	0	0
Legal expenses insurance and proportional reinsurance	R0110	24.368	0	0
Assistance and proportional reinsurance	R0120	5.188	0	0
Miscellaneous financial loss insurance and proportional reinsurance	R0130	0	0	0
Non-proportional health reinsurance	R0140	0	0	0
Non-proportional casualty reinsurance	R0150	0	0	0
Non-proportional marine, aviation and transport reinsurance	R0160	0	0	0
Non-proportional property reinsurance	R0170	0	0	0

S.28.02.01.03 Linear formula component for life insurance and reinsurance obligations

Linear formula component for life insurance and reinsurance obligations

Non-life activities	Life activities
MCR(L, NL) Result	MCR(L, L) Result
C0070	C0080
R02000	504.512.226

**S.28.02.01.04 Total capital at risk for all life (re)insurance obligations**

		Non-life activities		Life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0090	C0100	C0110	C0120
Obligations with profit participation - guaranteed benefits	R0210	0		12.409.122.471	
Obligations with profit participation - future discretionary benefits	R0220	0		190.099.297	
Index-linked and unit-linked insurance obligations	R0230	0		2.266.269.376	
Other life (re)insurance and health (re)insurance obligations	R0240	0		-59.503.907	
Total capital at risk for all life (re)insurance obligations	R0250		0		56.279.960.224

S.28.02.01.05 Overall MCR calculation

		C0130
Linear MCR	R0300	507.474.211
SCR	R0310	629.403.071
MCR cap	R0320	283.231.382
MCR floor	R0330	157.350.768
Combined MCR	R0340	283.231.382
Absolute floor of the MCR	R0350	7.400.000
Minimum Capital Requirement	R0400	283.231.382

**S.28.02.01.06 Notional non-life and life MCR calculation****Notional linear MCR****Notional SCR excluding add-on (annual or latest calculation)****Notional MCR cap****Notional MCR floor****Notional Combined MCR****Absolute floor of the notional MCR****Notional MCR**

	Non-life activities	Life activities
	C0140	C0150
R0500	739.329	506.734.882
R0510	916.964	628.486.106
R0520	412.634	282.818.748
R0530	229.241	157.121.527
R0540	412.634	282.818.748
R0550	3.700.000	3.700.000
R0560	3.700.000	282.818.748

**S.19.01.21 Gross Claims Paid (non-cumulative) - Development year (absolute amount)**

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
Prior	R0100																8.070
N-14	R0110	0	0	0	0	0	0	0	0	0	0	0	0	0	5.050	783	
N-13	R0120	0	0	0	0	0	0	0	0	0	0	0	0	37.686	5.805		
N-12	R0130	0	0	0	0	0	0	0	0	0	20.417	6.255	8.388	1.470			
N-11	R0140	0	0	0	0	0	0	0	0	5.000	0	7.852	74.119				
N-10	R0150	0	0	0	0	0	0	0	0	3.500	38.390	11.556					
N-9	R0160	0	0	0	0	0	0	0	0	55.326	24.417						
N-8	R0170	0	0	0	0	0	25.000	0	103.724	44.256							
N-7	R0180	0	0	0	0	115.556	25.000	0	0								
N-6	R0190	0	0	0	23.424	3.500	0	14.341									
N-5	R0200	0	0	158.290	42.118	108.569	15.737										
N-4	R0210	0	1.139.110	108.472	32.785	5.454											
N-3	R0220	998.879	1.207.095	420.293	254.044												
N-2	R0230	493.564	849.716	155.978													
N-1	R0240	1.588.276	939.850														
N	R0250	1.211.683															

	In Current year	Sum of years (cumulative)
	C0170	C0180
R0100	8.070	8.070
R0110	783	5.833
R0120	5.805	43.491
R0130	1.470	36.530
R0140	74.119	86.971
R0150	11.556	53.446
R0160	24.417	79.743
R0170	44.256	172.979
R0180	0	140.556
R0190	14.341	41.265
R0200	15.737	324.713
R0210	5.454	1.285.821
R0220	254.044	2.880.311
R0230	155.978	1.499.259
R0240	939.850	2.528.127
R0250	1.211.683	1.211.683
Total	R0260	2.767.564
		10.398.798

**Gross undiscounted Best Estimate Claims Provisions - Development year (absolute amount)**

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350
Prior	R0100																18.374
N-14	R0110	0	0	0	0	0	0	0	0	0	0	0	1.988	1.988	21.082	18.665	
N-13	R0120	0	0	0	0	0	0	0	0	0	0	6.183	6.183	30.308	27.795		
N-12	R0130	0	0	0	0	0	0	0	0	0	14.020	7.389	37.686	34.402			
N-11	R0140	0	0	0	0	0	0	0	0	9.275	9.275	33.869	30.282				
N-10	R0150	0	0	0	0	0	0	0	22.525	22.525	59.432	49.309					
N-9	R0160	0	0	0	0	0	0	166.142	166.142	226.819	203.765						
N-8	R0170	0	0	0	0	0	135.884	135.884	223.860	187.572							
N-7	R0180	0	0	0	0	116.706	116.706	116.706	113.489								
N-6	R0190	0	0	0	276.646	273.297	273.297	341.830									
N-5	R0200	0	0	354.824	303.682	343.699	294.961										
N-4	R0210	0	602.401	423.951	597.028	463.753											
N-3	R0220	2.029.272	2.126.626	3.196.152	2.971.744												
N-2	R0230	1.712.760	574.391	443.261													
N-1	R0240	1.681.786	353.677														
N	R0250	1.728.100															

	Year end (discounted data)
	C0360
R0100	18.374
R0110	18.665
R0120	27.795
R0130	34.402
R0140	30.282
R0150	49.309
R0160	203.765
R0170	187.572
R0180	113.489
R0190	341.830
R0200	294.961
R0210	463.753
R0220	2.971.744
R0230	443.261
R0240	353.677
R0250	1.728.100
Total	R0260
	7.280.979