

Delta Lloyd Life 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
S.02.01.02.01 Balance sheet	Balance sheet	Balance sheet information using Solvency II valuation methodology
S.05.01.01.02 Life	Premiums, claims and expenses by line of business Life and Health SLT	Information on premiums, claims and expenses using the valuation and recognition principles used in DLLife's annual report (BE GAAP)
S.05.02.01.04 Life obligations for home country	Premiums, claims and expenses by line of business Life and Health SLT	Information on premiums, claims and expenses using the valuation and recognition principles used in DLLife's annual report (BE GAAP)
S.05.02.01.06 Life obligations for top 5 countries and home country (by am	Premiums, claims and expenses by line of business Life and Health SLT	Information on premiums, claims and expenses using the valuation and recognition principles used in DLLife's annual report (BE GAAP) For DLLife, this is identical to S05.02.01.04
S.12.01.01.01 Life and Health SLT Technical Provisions	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.
S.22.01.01.01 Impact of long term guarantees and transitional measures	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	Own funds	Information on own funds, including basic own funds , SCR and MCR
S.23.01.01.02 Reconciliation reserve	Reconciliation reserve	
S.25.01.01.01 Solvency Capital Requirement - for undertakings on Standard Formula	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 Solvency Capital Requirement - for undertakings on Standard Formula	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.28.01.01.01 Linear formula component for non-life insurance and reinsurance obligations	Linear formula component for non-life insurance and reinsurance obligations	
S.28.01.01.02 Background information	Background information	
S.28.01.01.03 Linear formula component for life insurance and reinsurance obligations	Linear formula component for life insurance & reinsurance obligations	
S.28.01.01.04 Total capital at risk for all life (re)insurance obligations		
S.28.01.01.05 Overall MCR calculation		

All amounts are recorded in EUR (€).

SE.02.01.16.01

Balance sheet

	Solvency II value
	C0010
Assets	
Goodwill	
Deferred acquisition costs	
Intangible assets	
Deferred tax assets	
Pension benefit surplus	81.991.693,52
Property, plant & equipment held for own use	16.370.421,43
Investments (other than assets held for index-linked and unit-linked contracts)	120.337,27
Property (other than for own use)	7.434.916.426,81
Holdings in related undertakings, including participations	963.805,12
Equities	193.684.545,75
Equities - listed	205.084.277,15
Equities - unlisted	203.503.712,57
Bonds	1.580.564,58
Government Bonds	7.029.346.083,02
Corporate Bonds	4.927.800.731,97
Structured notes	2.101.545.351,05
Collateralised securities	
Collective Investments Undertakings	
Derivatives	5.837.715,77
Deposits other than cash equivalents	
Other investments	
Assets held for index-linked and unit-linked contracts	
Loans and mortgages	1.033.423.356,46
Loans on policies	2.503.877.847,28
Loans and mortgages to individuals	299.851.643,23
Other loans and mortgages	1.982.333.847,46
	221.692.356,59
Reinsurance recoverables from:	14.028.805,19
Non-life and health similar to non-life	
Non-life excluding health	
Health similar to non-life	
Life and health similar to life, excluding health and index-linked and unit-linked	14.028.805,19
Health similar to life	
Life excluding health and index-linked and unit-linked	14.028.805,19
Life index-linked and unit-linked	
Deposits to cedants	961.292,88
Insurance and intermediaries receivables	43.443.872,63
Reinsurance receivables	712.367,52
Receivables (trade, not insurance)	82.474.190,37
Own shares (held directly)	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	
Cash and cash equivalents	
Any other assets, not elsewhere shown	
Total assets	11.543.088.270,78
Liabilities	
Technical provisions – non-life	
Technical provisions – non-life (excluding health)	
Technical provisions calculated as a whole	
Best Estimate	
Risk margin	
Technical provisions - health (similar to non-life)	
Technical provisions calculated as a whole	
Best Estimate	
Risk margin	
Technical provisions - life (excluding index-linked and unit-linked)	9.305.147.219,70
Technical provisions - health (similar to life)	
Technical provisions calculated as a whole	
Best Estimate	
Risk margin	
Technical provisions – life (excluding health and index-linked and unit-linked)	9.305.147.219,70
Technical provisions calculated as a whole	
Best Estimate	9.196.023.017,24
Risk margin	109.124.202,46
Technical provisions – index-linked and unit-linked	947.368.630,69
Technical provisions calculated as a whole	
Best Estimate	936.991.960,97
Risk margin	10.376.669,72
Other technical provisions	
Contingent liabilities	
Provisions other than technical provisions	2.075.697,07
Pension benefit obligations	30.417.648,31
Deposits from reinsurers	12.326.118,50
Deferred tax liabilities	
Derivatives	205.160.097,17
Debts owed to credit institutions	
Debts owed to credit institutions resident domestically	
Debts owed to credit institutions resident in the euro area other than domestic	
Debts owed to credit institutions resident in rest of the world	
Financial liabilities other than debts owed to credit institutions	
Debts owed to non-credit institutions	
Debts owed to non-credit institutions resident domestically	
Debts owed to non-credit institutions resident in the euro area other than domestic	
Debts owed to non-credit institutions resident in rest of the world	
Other financial liabilities (debt securities issued)	
Insurance & intermediaries payables	84.683.610,92
Reinsurance payables	5.688.335,88
Payables (trade, not insurance)	178.715.586,96
Subordinated liabilities	169.533.278,60
Subordinated liabilities not in Basic Own Funds	
Subordinated liabilities in Basic Own Funds	169.533.278,60
Any other liabilities, not elsewhere shown	
Total liabilities	10.941.116.223,80
Excess of assets over liabilities	601.972.046,98

S.05.02.01.04

Life obligations for home country

	Home country	
	C0220	
Premiums written		
Gross	R1410	728.381.777,17
Reinsurers' share	R1420	13.059.911,95
Net	R1500	715.321.865,22
Premiums earned		
Gross	R1510	728.381.777,17
Reinsurers' share	R1520	13.059.911,95
Net	R1600	715.321.865,22
Claims incurred		
Gross	R1610	631.900.398,82
Reinsurers' share	R1620	4.294.842,30
Net	R1700	627.605.556,52
Changes in other technical provisions		
Gross	R1710	219.277.020,87
Reinsurers' share	R1720	641.501,35
Net	R1800	218.635.519,52
Expenses incurred	R1900	163.011.373,42
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	728.381.777,17
Reinsurers' share	R1420	13.059.911,95
Net	R1500	715.321.865,22
Premiums earned		
Gross	R1510	728.381.777,17
Reinsurers' share	R1520	13.059.911,95
Net	R1600	715.321.865,22
Claims incurred		
Gross	R1610	631.900.398,82
Reinsurers' share	R1620	4.294.842,30
Net	R1700	627.605.556,52
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Net	R1800	218.635.519,52
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Other expenses	R2500	
Total expenses	R2600	163.011.373,42

S.22.01.01.01

Impact of long term guarantees 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	10.252.515.850,39	10.252.515.850,39	0,00	10.252.515.850,39	0,00	10.287.559.860,08	35.044.009,69	10.287.559.860,08	0,00	35.044.009,69
Basic own funds	R0020	763.017.745,66	763.017.745,66	0,00	763.017.745,66	0,00	736.734.738,39	-26.283.007,27	736.734.738,39	0,00	-26.283.007,27
Excess of assets over liabilities	R0030	601.972.046,98	601.972.046,98	0,00	601.972.046,98	0,00	575.689.039,71	-26.283.007,27	575.689.039,71	0,00	-26.283.007,27
Restricted own funds due to ring-fencing and matching portfolio	R0040		0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Eligible own funds to meet Solvency Capital Requirement	R0050	755.046.304,79	755.046.304,79	0,00	755.046.304,79	0,00	720.315.993,72	-34.730.311,07	720.315.993,72	0,00	-34.730.311,07
Tier 1	R0060	592.014.536,29	592.014.536,29	0,00	592.014.536,29	0,00	556.970.526,60	-35.044.009,69	556.970.526,60	0,00	-35.044.009,69
Tier 2	R0070	89.011.515,85	89.011.515,85	0,00	89.011.515,85	0,00	89.011.515,85	0,00	89.011.515,85	0,00	0,00
Tier 3	R0080	74.020.252,65	74.020.252,65	0,00	74.020.252,65	0,00	74.333.951,27	313.698,62	74.333.951,27	0,00	313.698,62
Solvency Capital Requirement	R0090	493.468.350,98	493.468.350,98	0,00	493.468.350,98	0,00	495.559.675,14	2.091.324,16	495.559.675,14	0,00	2.091.324,16
Eligible own funds to meet Minimum Capital Requirement	R0100	636.426.687,88	636.426.687,88	0,00	636.426.687,88	0,00	601.570.897,36	-34.855.790,52	601.570.897,36	0,00	-34.855.790,52
Minimum Capital Requirement	R0110	222.060.757,94	222.060.757,94	0,00	222.060.757,94	0,00	223.001.853,81	941.095,87	223.001.853,81	0,00	941.095,87

S.23.01.01.01

Own funds

		Total C0010	Tier 1 - unrestricted 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	263.238.889,82	263.238.889,82			
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	60.801.290,00	60.801.290,00			
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	187.452.593,72	187.452.593,72			
Subordinated liabilities	R0140	169.533.278,60		80.521.762,75	89.011.515,85	
An amount equal to the value of net deferred tax assets	R0160	81.991.693,52				81.991.693,52
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	763.017.745,66	511.492.773,54	80.521.762,75	89.011.515,85	81.991.693,52
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	763.017.745,66	511.492.773,54	80.521.762,75	89.011.515,85	81.991.693,52
Total available own funds to meet the MCR	R0510	681.026.052,14	511.492.773,54	80.521.762,75	89.011.515,85	
Total eligible own funds to meet the SCR	R0540	755.046.304,79	511.492.773,54	80.521.762,75	89.011.515,85	74.020.252,65
Total eligible own funds to meet the MCR	R0550	636.426.687,88	511.492.773,54	80.521.762,75	44.412.151,59	
SCR	R0580	493.468.350,98				
MCR	R0600	222.060.757,94				
Ratio of Eligible own funds to SCR	R0620		1,53			
Ratio of Eligible own funds to MCR	R0640		2,87			

S.25.01.01.01

Article 112	Z0010	No
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Basic Solvency Capital Requirement

		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Market risk	R0010	342.601.145,16	378.753.068,13	
Counterparty default risk	R0020	86.933.813,84	86.933.813,84	
Life underwriting risk	R0030	175.328.823,44	187.343.844,38	
Health underwriting risk	R0040	0,00	0,00	
Non-life underwriting risk	R0050	0,00	0,00	
Diversification	R0060	-148.552.517,44	-156.851.222,18	
Intangible asset risk	R0070	0,00	0,00	
Basic Solvency Capital Requirement	R0100	456.311.265,00	496.179.504,18	

S.25.01.01.02

Article 112	Z0010
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Calculation of Solvency Capital Requirement

		Value
		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Operational risk	R0130	41.984.111,15
Loss-absorbing capacity of technical provisions	R0140	-39.868.239,18
Loss-absorbing capacity of deferred taxes	R0150	-4.827.025,17
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	493.468.350,98
Capital add-on already set	R0210	
Solvency capital requirement	R0220	493.468.350,98
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	No adjustment
Net future discretionary benefits	R0460	156.996.108,91

S.28.01.01.01

Linear formula component for non-life insurance and reinsurance obligations

		MCR components	
		C0010	
MCRNL Result	R0010		0

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	0	0
Income protection insurance and proportional reinsurance	R0030	0	0
Workers' compensation insurance and proportional reinsurance	R0040	0	0
Motor vehicle liability insurance and proportional reinsurance	R0050	0	0
Other motor insurance and proportional reinsurance	R0060	0	0
Marine, aviation and transport insurance and proportional reinsurance	R0070	0	0
Fire and other damage to property insurance and proportional reinsurance	R0080	0	0
General liability insurance and proportional reinsurance	R0090	0	0
Credit and suretyship insurance and proportional reinsurance	R0100	0	0
Legal expenses insurance and proportional reinsurance	R0110	0	0
Assistance and proportional reinsurance	R0120	0	0
Miscellaneous financial loss insurance and proportional reinsurance	R0130	0	0
Non-proportional health reinsurance	R0140	0	0
Non-proportional casualty reinsurance	R0150	0	0
Non-proportional marine, aviation and transport reinsurance	R0160	0	0
Non-proportional property reinsurance	R0170	0	0

S.28.01.01.03

Linear formula component for life insurance and reinsurance obligations

		C0040
MCRL Result	R0200	347.348.833,00

S.28.01.01.05**Overall MCR calculation**

		C0070
Linear MCR	R0300	347.348.833,00
SCR	R0310	493.468.350,98
MCR cap	R0320	222.060.757,94
MCR floor	R0330	123.367.087,75
Combined MCR	R0340	222.060.757,94
Absolute floor of the MCR	R0350	3.700.000,00
Minimum Capital Requirement	R0400	222.060.757,94