## 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
	Premiums, claims and expenses by line of business	
		Information on premiums, claims and expenses using the valuation and recognition
S.05.01.01.01	Non-Life	principles used in NNIB's annual report (BE GAAP)
S.05.01.01.02	Life and Health SLT	
	Premiums, claims and expenses - Home country	
C 05 02 04 04	No. 115	Information on premiums, claims and expenses using the valuation and recognition
S.05.02.01.01	Non-Life	principles used in NNIB's annual report (BE GAAP)
S.05.02.01.04	Life and Health SLT	Information on premiums, claims and expenses using the valuation and recognition
	Premiums, claims and expenses	principles used in NNIB's annual report (BE GAAP)
	Total TOP5 + Home Country	principles used in NNIB's annual report (BE GAAP)
	Total for 5 Frome country	
S.05.02.01.03	Non-Life	For NNIB, this is identical to S05.02.01.01
S.05.02.01.06	Life and Health SLT	For NNIB, this is identical to S05.02.01.04
		specifying information on life and health SLT technical provisions by line of business as
S12.01.01	Life and Health SLT Technical Provisions	defined in Annex I to Delegated Regulation (EU) 2015/35.
S17.01.01	Non-Life Technical Provisions	specifying information on non-life technical provisions by lines of business as defined
	(=Personal Accident)	in Annex I to Delegated Regulation (EU) 2015/35.
	Non-Life Insurance claims	Specifying information on non-life insurance claims in the format of development
S.19.01.01	Non-Life insurance ciains	triangles, for the total of each non-life line of business as defined in Annex I to
	(= Personal Accident)	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	
		where the undertaking uses the standard formula for the calculation of the Solvency
S.25.01.01.01	Basic Solvency Capital Requirement	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	
C 20 01 01 01	Linear formula component for non-life insurance & reinsurance	where incurance and reincurance undertakings are engaged in only life or only are life.
S 28.01.01.01	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	William Capital Requirement
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 reco	1 1: 510 4 000	

All amounts are recorded in EUR 1,000.

SE.02.01.16.01 Balance sheet				
		Solvency II value	Statutory accounts value	Reclassification
		C0010	C0020	adjustments EC0021
Assets Goodwill	R0010			
Deferred acquisition costs Intangible assets	R0020 R0030		2.855.702,15	
Deferred tax assets	R0040		0,00	
Pension benefit surplus Property, plant & equipment held for own use	R0050 R0060	908.957,00	0,00 908.957,71	
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) Holdings in related undertakings, including participations	R0080 R0090	0,00 0,00	0,00 0,00	
Equities Equities - listed	R0100 R0110	0,00 0,00	0,00	
Equities - unlisted	R0120	0,00	0,00	
Bonds Government Bonds	R0130 R0140	3.690.062.510,00 2.430.082.002,00	3.270.105.601,05 2.106.474.624,12	
Corporate Bonds Structured notes	R0150 R0160	1.024.110.106,00 41.104.735,00	937.759.409,06 31.500.000,00	
Collateralised securities	R0170	194.765.667,00	194.371.567,87	
Collective Investments Undertakings Derivatives	R0180 R0190	273.472.336,00 12.704.189,00	241.111.840,34	
Deposits other than cash equivalents	R0200	0,00	0,00	
Other investments Assets held for index-linked and unit-linked contracts	R0210 R0220	0,00 840.436.850,00	0,00 840.436.851,73	
Loans and mortgages Loans on policies	R0230 R0240	549.181.865,00 54.259.538,00	520.412.713,11 54.402.557,58	
Loans and mortgages to individuals	R0250	408.606.321,00	393.215.912,16	
Other loans and mortgages Reinsurance recoverables from:	R0260 R0270	86.316.006,00 30.745.096,00	72.794.243,37 48.337.895,77	
Non-life and health similar to non-life	R0280	5.694,00	5.693,57	
Non-life excluding health Health similar to non-life	R0290 R0300	0,00 5.694,00	0,00 5.693,57	
Life and health similar to life, excluding health and index-linked and unit-linked Health similar to life	R0310 R0320	35.201.320,00 659.806,00	43.068.926,20 659.806,20	
Life excluding health and index-linked and unit-linked	R0330	34.541.514,00	42.409.120,00	
Life index-linked and unit-linked Deposits to cedants	R0340 R0350	-4.461.918,00 0,00	5.263.276,00 0,00	
Insurance and intermediaries receivables	R0360	6.206.150,00	6.206.149,93	
Reinsurance receivables Receivables (trade, not insurance)	R0370 R0380	29.816,00 6.228.930,00	29.815,36 8.639.403,77	
Own shares (held directly)  Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0390 R0400	0,00 0,00	0,00	
Cash and cash equivalents	R0410	57.913.820,00	57.913.819,97	
Any other assets, not elsewhere shown Total assets	R0420 R0500	4.161.556,00 5.472.052.075,00	68.476.662,28 5.065.435.413,27	
Liabilities	_			
Technical provisions – non-life Technical provisions – non-life (excluding health)	R0510 R0520	10.718.925,00 0,00	6.727.859,00	
Technical provisions calculated as a whole Best Estimate	R0530 R0540			
Risk margin	R0550			
Technical provisions - health (similar to non-life) Technical provisions calculated as a whole	R0560 R0570	10.718.925,00 0,00	6.727.859,00	
Best Estimate Risk margin	R0580 R0590	9.282.614,00		
Technical provisions - life (excluding index-linked and unit-linked)	R0600	1.436.311,00 3.747.573.548,00	3.709.051.621,82	
Technical provisions - health (similar to life) Technical provisions calculated as a whole	R0610 R0620	15.577.985,00 0,00	13.743.788,00	
Best Estimate	R0630	13.490.571,00		
Risk margin Technical provisions – life (excluding health and index-linked and unit-linked)	R0640 R0650	2.087.414,00 3.731.995.563,00	3.695.307.833,82	
Technical provisions calculated as a whole Best Estimate	R0660 R0670	0,00 3.685.113.898,00		
Risk margin	R0680	46.881.665,00		
Technical provisions – index-linked and unit-linked Technical provisions calculated as a whole	R0690 R0700	811.357.667,00 0,00	845.700.127,73	
Best Estimate	R0710	806.126.321,00		
Risk margin Other technical provisions	R0720 _ R0730	5.231.346,00	73.415.119,26	
Contingent liabilities Provisions other than technical provisions	R0740 R0750	0,00 0,00	0,00	
Pension benefit obligations	R0760	9.582.451,00	187.065,37	
Deposits from reinsurers Deferred tax liabilities	R0770 R0780	42.408.971,00 78.698.115,00	42.408.970,58 0,00	
Derivatives Debts owed to credit institutions	R0790 R0800	0,00 995.219,00	0,00 995.219,32	
Debts owed to credit institutions resident domestically	ER0801	995.219,00	333.213,32	
Debts owed to credit institutions resident in the euro area other than domestic Debts owed to credit institutions resident in rest of the world	ER0802 ER0803			
Financial liabilities other than debts owed to credit institutions	R0810			
Debts owed to non-credit institutions  Debts owed to non-credit institutions resident domestically	ER0811 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) Insurance & intermediaries payables	ER0815 R0820	63.858.299,00	9.199.066,25	
Reinsurance payables	R0830	1.005.476,00	1.005.476,00	
Payables (trade, not insurance) Subordinated liabilities	R0840 R0850	11.853.225,00 0,00	12.337.689,15 0,00	
Subordinated liabilities not in Basic Own Funds Subordinated liabilities in Basic Own Funds	R0860 R0870	0,00 0,00	0,00	
Any other liabilities, not elsewhere shown	R0880	5.623.415,00	11.218.404,68	
Total liabilities  Excess of assets over liabilities	R0900 R1000	4.783.675.311,00 688.376.764,00	4.712.246.619,16 353.188.794,11	
			, ,	

tuation general / Instant or duration statory accounts / Year to Date																		
					Lin	e of Business for non-life insu	rance and reinsurance oblig	ations (direct business and a	ccepted proportional reinsurance	pe)					Line of Business for: accep	pted non-proportional reinsurance		
	ħ.	ledical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, avistion and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
		C0090	C0020	C0020	C0040		C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
niums written		Δ	n		n						0 0	n		n		n n	n_	
Gross - Direct Business Gross - Proportional reinsurance accepted	R0110	0.00	15.284.245.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00					15.2
Gross - Proportional reinsurance accepted  Cense - Non-proportional reinsurance accepted	R0120																	
Reinsurers' share	R0140	0.00	104.461.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00					_
PORTAGENESI SITARE	R0200	0.00	15.179.784.00				0.00			0.0		0.00						15.
iuma earned	HIMOO _	0.00	12.1/3//04.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00					
Gross - Direct Business	R0210	0.00	15.509,779.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00					15.5
Gross - Proportional reinsurance accepted	R0220	0.00	0.00				0.00			0.0		0.00						
Gross - Proportional reinsurance accepted  Gross - Non-proportional reinsurance accepted	R0230	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00					
Reinsurers' share	R0240	0.00	104.461.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00					
No.	R0300	0.00	15,405,318,00				0.00			0.0		0.00						15.4
ns incurred	Prince L	0.00	12.702.219.99		9.00	0.00	0.00		0.001		V. 0.00	0.00	0.000					
Gross - Direct Business	R0210	0.00	1.349.409.49	109.781.22	0.00	26.01	0.00	63.223.14	159,335,47	0.0	0 611.00	174.82	10.863.86					1.6
Gross - Proportional reinsurance accepted	R0220	0.00	0.00				0.00			0.0		0.00					_	
Gross - Non-proportional reinsurance accepted	R0230	0.00	0.00		9.00	0.00	0.00		0.001		V. 0.00	0.00	0.00					
Reinaurers' share	R0340	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00					
No.	R0400	0.00	1,349,409,49				0.00			0.0		174.82						1.0
ges in other technical provisions	PLUMOU _	0.00	Lieuxinikini	100.101.44	9.00	40.011	0.00		120,222,77		0	117.004	10.002.001					
Gross - Direct Business	R0410	0.00	0.00	428 944 44	-17 516 47	-106.65	0.00	.175.013.88	401 234 41	0.0	0 481512	.46.36	18 536 68					-
Gross - Proportional reinsurance accepted	R0420	0.00	0.00				0.00			0.0		0.00						
Gross - Non- proportional reinsurance accepted	R0430	0.000	90,000		0.00	0.00	0.00				0, 000,	5.85						
Reinsurers' share	R0440	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00					
Not	R0500	0.00	0.00				0.00			0.0		-56.36						-2
penses incurred	R0550	0.00	7.321.920.73	0.00			0.00			0.0		0.00		0.00	0.0	0.00	0.00	7.3
Administrative expenses																		
Gross - Direct Business	R0610	0.00	2,419,910,24	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00					2.4
Gross - Proportional reinsurance accepted	R0620			-														
Gross - Non-proportional reinsurance	R0630																	
Reinsurers' share	R0640	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00					
Nice	R0700	0.00	2,419,910,24				0.00			0.0		0.00						2.4
Investment management expenses		0.00	ACTUBERDAT		9.00		0.00					5.85						
Gross - Direct Business	R0710	0.00	3,998.59	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00					
	B0720	0.00	0.00				0.00			0.0		0.00						
Gross - Non-proportional reinsurance	R0730																	
Reinsurers' share	R0740	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00					
Not	R0000	0.00	3,998.55				0.00			0.0		0.00						
Claims management expenses				-				-										
Gross - Direct Business	R0810	0.00	125.473.51	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00					
Gross - Proportional reinsurance accepted	R0820	0.00	0.00				0.00			0.0		0.00						
Gross - Non-proportional reinsurance	R0830			-				-										
Reinsurers' share	R0840	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00					
Not	R0900	0.00	125.473.51				0.00		0.00	0.0		0.00	0.00					
Acquisition expenses																		
Green - Direct Business	R0910	0.00	3 186 480 06	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00					- 1
Gross - Proportional reinsurance accepted	R0920	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00					
Gross - Non-proportional reinsurance	R0930																	
Reinstrem' share	R0940	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00					
Net	R1000	0.00	3,186,489.96		0.00		0.00	0.00	0.00	0.0		0.00						
Overhead expenses		0.000	2.100.700.00		9.50		55.56					5.35						
Gross - Direct Business	R1010	0.00	1.586.048.47	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0 0.00	0.00	0.00					- 1
	R1020	0.00	1,300,040,47		0.00	0.00	0.00	0.00	0.00	0.0		0.00	0.00					
Gross - Non-proportional reinsurance	R1020	0.000	0.00		9.50		55.56					5.35						
Reinsurers' share	R1040	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00					
No.	R1100	0.00	1,586,048,47	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0 0.00	0.00	0.00					
rest	R1200	0.00	1.200.040.47	, 0.00	0.00	. 0.00	0.00	, 0.00	, 0.00	0.0		0.00	0.00					
xpenses																		

S.05.01.01.02 Life										
			Li	ne of Business for: life	insurance obligations			Life reinsurance	e obligations	
		Health insurance	Insurance with profit participation	Index-linked and unit- linked insurance	Other life insurance	Annuities stemming from non-life incommonate contexts 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	Total
		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			0,00	0,00	0,00	0,00	10.605.541,00
Net	R1600	4.821.763,00	164.043.013,67			0,00	,	0,00	0,00	336.748.335,00
Claims incurred					,	.,	7	-7,1	-,,,	
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	0,00	0,00	0,00	4.615.938,35
Net	R1700	2.097.753,39	834.487.989,94	,	,	0,00	,	0,00	0.00	924.546.618,59
Changes in other technical provisions	111100	2.007.700,007	004.407.000,04	10.002.241,10	17.000.020,07	0,00	0,00	0,001	0,00	024.040.010,00
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		-4.179,88	0,00	-,,	0,00	0,00	-11.556.076,42
Net	R1800	-295.763,00	-584.313.857,21	51.907.425,92	,	0,00	0,00	0,00	0,00	-531.576.236,41
Expenses incurred	R1900	1.645.481,85	38.556.611,04			0.00	0,00	0,00	0,00	94.534.961,04
Administrative expenses	111300	1.043.401,03	30.330.011,04	10.337.707,40	43.733.100,00	0,00	0,00	0,00	0,00	34.334.301,04
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	9.072.912,09			0,00	0,00	0,00	0,00	0,00
Net	R2000	495.759,27	9.672.912,09	-11-1		0,00		0,00	0,00	17.460.316,51
	R2000	495.759,27	9.672.912,09	1.513.417,50	5.778.227,59	0,00	0,00	0,00	0,00	17.460.316,51
Investment management expenses	D0040	0.007.00	5 000 000 07	0.00	00.000.00	0.00	0.00	0.00	0.00	E 440 E70 00
Gross	R2010	6.687,63	5.023.662,37			-,	-,	0,00	0,00	5.110.579,28
Reinsurers' share	R2020	0,00 6.687.63	0,00		0,00 80,229,28	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	D0440	400,000,05	4 007 740 00	440.044.47	444.050.00	0.00	0.00	0.00	0.00	0.744.000.70
Gross	R2110	180.989,05	1.997.713,88		,	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
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	D0045	000.045.51	110015	7.005.555.55	00.454.051.51		1	1		55 747 000 55
Gross	R2210	668.649,61	14.931.926,33			0,00		0,00	0,00	55.717.908,63
Reinsurers' share	R2220	133.979,00	56.424,81	0,00		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	Doc								1	40.745.555
Gross	R2310	427.375,30	6.986.821,18			0,00		0,00	0,00	13.718.926,34
Reinsurers' share	R2320	0,00	0,00	-7	- /	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

		Home country
	_	C0080
Premiums written		
Gross - Direct Business	R0110	15.284.245,0
Gross - Proportional reinsurance accepted	R0120	0,0
Gross - Non-proportional reinsurance accepted	R0130	0,0
Reinsurers' share	R0140	104.461,0
Net	R0200	15.179.784,0
Premiums earned		
Gross - Direct Business	R0210	15.509.779,0
Gross - Proportional reinsurance accepted	R0220	0,0
Gross - Non-proportional reinsurance accepted	R0230	0,0
Reinsurers' share	R0240	104.461,0
Net	R0300	15.405.318,0
Claims incurred		
Gross - Direct Business	R0310	1.693.425,0
Gross - Proportional reinsurance accepted	R0320	0,0
Gross - Non-proportional reinsurance accepted	R0330	0,0
Reinsurers' share	R0340	0,0
Net	R0400	1.693.425,0
Changes in other technical provisions		
Gross - Direct Business	R0410	-998.420,4
Gross - Proportional reinsurance accepted	R0420	0,0
Gross - Non-proportional reinsurance accepted	R0430	0,0
Reinsurers' share	R0440	0,0
Net	R0500	-998.420,4
Expenses incurred	R0550	7.321.920,7
Other expenses	R1200	
Total expenses	R1300	

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

S.05.02.01.04 Home Country - life obligation	ns	
	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
Oth are some and a	Dosoo	
Other expenses	R2500	
Total expenses	R2600	

S.05.02.01.06 Total Top 5 and home countr	y - life o	bligations
		Total Top 3 and nome
		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

S.12.01.01.01 Life and Health SLT Technical Provisions																					
			Index-	linked and unit-linked ins	rance		Other life insurance				Accep	ted reinsurance				Hea	alth insurance (direct bu	siness)			
		Insurance with profit participation		Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees	Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations			Index-linked and unit- linked insurance	Other life insurance	Annuities 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	Annuities stemming from non-life insurance nortracts and relating to health insurance obligations		Total (Health similar to life insurance)
Technical provisions calculated as a whole	R0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210
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
Technical provisions calculated as a sum of BE and RM										<u> </u>											
Best Estimate Gross Best Estimate	R0030	4.156.246.750		0	806.126.321		-121.523.866			0 0			n ı		4.840.849.204			0 13.490.57	1 0		13.490.571
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for	Ronan	40.097.990		0	-4.461.918		-5.556.476			0					30.079.596			0 659.80			659,806
expected losses due to counterparty default Recoverables from reinsurance (except SPV and Finite Re) before adjustment	Rooso	40.097.990		0	-4.461.918		-5.556.476		1	0 0					30.079.596			0 659.80			659.806
for expected losses Recoverables from SPV before adjustment for expected losses	Rooso			-											-		_	0		-	
Recoverables from Finite Re before adjustment for expected losses	R0070	0		0	ő		0		5	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	R0080	40.097.990			-4.461.918		-5.556.476			0			0		30.079.596			659.80	6 0		659.806
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090	4.116.148.759		0	810.588.239		-115.967.390			0 0					4.810.769.608			0 12.830.76	4 0	0	12.830.764
Risk Margin	R0100	29.342.639	5.231.346			17.539.026				0 0			0	0	52.113.011	2.087.41	4			0	2.087.414
Amount of the transitional on Technical Provisions Technical Provisions calculated as a whole	R0110	0	0			0				0 6							0				
Best estimate	R0120	-349.608.985		0	0	Č	0	-		0 0					-349.608.985			0 0	0 0	0	ő
Risk margin	R0130 R0200	0	0			0				0 0					0		0		0	0	0
Technical provisions - total		3.835.980.404	811.357.666			-103.984.840				0 0		T		1	4.543.353.230	15.577.98			- 0	0	15,577,985
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0210	3.795.882.413	815.819.584			-98.428.364				0	0		0	0	4.513.273.634	14.918.17	9		0	0	14.918.179
Best Estimate of products with a surrender option Gross BE for Cash flow Cash out-flows	R0220	0	0			0				0					0		0		0		0
Future guaranteed and discretionary benefits Future guaranteed benefits	R0230 R0240	3.880.659.889	730.898.917			165.953.276				0						8.459.95	2			0	
Future discretionary benefits Future expenses and other cash out-flows	R0250 R0260	12.736.811 315.500.782	75.227.404			347.298.421				0 0					738.026.607	5.030.61	8			0	5.030.618
Cash in-flows Future premiums	R0270	52.650.732	0			634,775,563				0 0					687.426.295		0				0
Other cash in-flows	R0280	0	0			0				0 0					0		0		0	0	ő
Percentage of gross Best Estimate calculated using approximations Surrender value	R0290 R0300	0	0			0				0 0							0		0	0	
Best estimate subject to transitional of the interest rate	R0310	0	0			0				0 0							0			0	
Technical provisions without transitional on interest rate	R0320	0	0			0				0 0					0		0		0	0	0
Best estimate subject to volatility adjustment Technical provisions without volatility adjustment and without others transitional	R0330	4.156.246.750	0			-121.523.866			-	0 0					4.034.722.883		0		- 0	0	0
Technical provisions without volatility adjustment and without others transitional measures  Best estimate subject to matching adjustment	R0340 R0350	4.195.560.553	0			-104.282.442				0 0					4.071.930.986		0		- 0	0	0
Dear estimate subject to materimo addustriem		- 0							-	v .					- 0		-				- 0

						Direct	business and accept		urance						accepted non-propo			
		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	marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-l obligation
chnical provisions calculated as a whole	R0010	03020	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	00100
Direct business	R0020		0,00															
Accepted proportional reinsurance business Accepted non-proportional reinsurance	R0030 R0040		0.00															
Recoverables from reinsurance/SPV and Finite Re the adjustment for expected losses due to terparty default associated to TP calculated as a whole	R0050		0,00															
chnical provisions calculated as a sum of BE and RM																		
Best estimate Premium provisions																		
Gross - Total Gross - direct business	R0060		3.976.204,23															3.976.2 3.976.2
Gross - accepted proportional reinsurance	R0070 R0080		3.976.204,23															3.976.2
business Gross - accepted non-proportional	R0090		0,00															
Total recoverable from reinsurance/SPV and	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	
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	
	R0110		0,00															
and Finite Reinsurance) before adjustment for expected losses																		
Recoverables from SPV before adjustment for expected losses	R0120		0,00															
Recoverables from Finite Reinsurance before adjustment for expected losses	R0130		0,00															
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses	R0140																	
due to counterparty default			0,00															
Net Best Estimate of Premium Provisions Claims provisions	R0150		3.976.204,23															3.976
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
Gross - direct business Gross - accepted proportional remourance	R0170 R0180		3.573.736,05 0.00	750.169,13	39.556,92			8.368,56	874.232,70		15.845,82	667,98	43.832,49					5.306
Gross - accepted non-proportional	R0190		0.00															
reinsurance business Total recoverable from reinsurance/SPV and	Г																	
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	5.
Recoverables from reinsurance (except SPV	R0210																	
and Finite Reinsurance) before adjustment for expected losses	R0210		0,00															
Recoverables from SPV before adjustment for expected losses	R0220		0,00															
Recoverables from Finite Reinsurance	R0230		0.00	5,591,27							102.29							5.
before adjustment for expected losses 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.
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	5.300
Total Best estimate - gross Total Best estimate - net	R0260 R0270		7.549.940,28 7.549.940,28	750.169,13 744.577,85	39.556,92 39.556,92	0,00 0,00	0,00	8.368,56 8.368,56	874.232,70 874.232,70	0,00	15.845,82 15.743,52	667,98 667,98	43.832,49 43.832,49	0,00	0,00	0,00	0,00	9.282
Pick marnin	R0280		1.436.311.37				-100			.,		,		-100		7,00		1.436
P as a whole	R0290		0,00															
lest estimate Risk margin	R0300 R0310		0.00															
ical provisions - total																		
echnical provisions - total ecoverable from reinsurance contract/SPV and Finite Re	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	
ter the adjustment for expected losses due to counterparty	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	5
chnical provisions minus recoverables from	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	10.713
insurance/SPV and Finite Re- total f Business: further segmentation (Homogeneous Risk					23.000,32	5,00	5,00	0.000,00	J. 4.202,10	0,00	.0.140,02	00,,00	70.002,40	5,00	5,00	5,50	5,00	10.710
s)																		
emium provisions - Total number of homogeneous risk oups	R0350		1															
laims provisions - Total number of homogeneous risk	R0360		1															
lows of the Best estimate of Premium Provisions																		
ash out-flows																		
Future benefits and claims Future expenses and other cash-out flows	R0370		1.521.161,19															1.52 5.30
ruture expenses and other cash-out flows	R0380		5.307.961,77															5.307
F e p																		
o rt e																		
d i																		
C 4																		
ash in-flows \$																		
2																		
0																		
. 0																		
. 0																		
Future premiums	R0390		9.070.752.54															9.07
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400		0,00															
			.,,,,,															
flows of the Best estimate of Claims Provisions																		
flows of the Best estimate of Claims Provisions s)																		
flows of the Best estimate of Claims Provisions s) asah out-flows Future benefits and claims Future expenses and other cash-out flows	R0410 R0420		5.306.409,64 0,00															5.306

tive) - Development year (absolute amount)																				
L	Line of business	Accident year / Underwriting year 20020	Currency 20000	Currency conversion	0	1 00000	2	3 C0040	4 C0050	5 C0060	6	7	8 C0090	9	10	11 C0120	12 C0130	13 C0140	14 C0150	
R0100																				
mount (direct b	ed proportional	coident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00	0,00	0,00	0,0	0,0	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0	.00
moon (direct b		ccident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00	0,00	0,00	0,0	0,0	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00		
R0130 Income (direct to accepte reinsura	protection insurance business and ad proportional ance)	coldent year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00	0,00	0,00	0,0	0,0	0,00	0,00	0,00	0,00	0,00	0,00	0,00			
[direct b		coldent year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00	0,00	0,00	0,0	0,0	0,00	0,00	0,00	0,00	0,00	0,00				
Idirect b		coldent year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00	0,00	0,00	0,0	0,0	0,00	0,00	0,00	20.416,93	6.254,72					
Idirect b		ccident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00	0,00	0,00	0,0	0,0	0,00	0,00	5.000,00	0,00						
Idirect b	ed proportional	ocident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00	0,00	0,00	0,0	0,0	0,00	0,00	3.500,00							
posso (direct b		coldent year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00	0,00	0,00	0,0	0,0	0,00	0,00								
mount (direct b		coldent year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00	0,00	0,00	0,0	25.000,0	0,00									
[direct b		ccident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00	0,00	0,00	115.555,9-	25.000,0										
(direct b		ocident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0.00	0,00	0,00	23.423,87	3.500,00											
[direct b		ocident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0.00	0,00	158.290,08	42.117,52												
Rozzo Income (direct to accepte reinsura	protection insurance business and ad proportional ance)	ocident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0.00	1.116.533,05	108.471,92													
[direct b		coident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	849.615,79	863.078,37														
money (direct b		ccident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	493.584,21															

S.19.01.01.02 Gross CI	aims Paid (	non-cumulative) - Current	year, sum of years (cumul	ative)			
		Line of business	Accident year / Underwriting year Z0020	Currency Z0030	Currency conversion	In Current year	Sum of years (cumulative)
Prior	R0100	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	20030 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

3.19.01.01.03 Gros	s undiscounted Best Estimate Claims Providence	ions - Development year	(absolute amo	unt)																
	Line of business	Accident year / Underwriting year 20020	Currency	Currency conversion	0	1 00210	2	3	4	5	6	7	8	9	10	11	12	13	14 C0340	15 & + C0350
ior	R0100																			
14	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	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	
13	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	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	00,0	0,00		
12	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	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	1.987,50	1.987,50			
1	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	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	6.183,33	6.183,33				
10	Rosso [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	14.019,50	7.389,49					
9	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	0,00	0,00	0,00	0,00	0,00	0,00	9.274,95	9.274,99						
8	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	0,00	0,00	0,00	0,00	0,00	22.524,80	22.524,80							
,	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	0,00	0,00	0,00	0,00	166.141,81	166.141,81								
	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	0,00	0,00	0,00	135.883,86	135.883,86									
5	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	0,00	0,00	116.705,88	116.705,88										
	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	0,00	276.645,71	273.296,84											
3	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	354.823,63	303.682,11												
ı	Income protection insurance (direct business and accepted proportional reinsurance)	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00	602.400,85	423.951,41													
ı	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	2.029.271,78	395.283,10														
	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															

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

	Line of bu	siness	Accident year / Underwriting year	Currency	Currency conversion	Year end (discounted data)
	Z001	0	Z0020	Z0030	Z0040	C0360
	Income protecti	on			Not applicable / Expressed	
Prior	insurance [direct and accepted p reinsurance]		Accident year [AY]	EUR	in (converted to) reporting currency	0,00
	Income protecti	on			Not applicable / Expressed	
N-14	insurance [direct and accepted p reinsurance]		Accident year [AY]	EUR	in (converted to) reporting currency	0,00
	Income protecti	on			Not applicable / Expressed	
N-13	insurance [direct and accepted p reinsurance]		Accident year [AY]	EUR	in (converted to) reporting currency	0,00
	Income protecti	on			Not applicable / Everenced	
N-12	insurance [direct and accepted p reinsurance]		Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	1.987,50
	Income protecti	on			Not an alternative / Francisco d	
N-11	insurance [direct and accepted p reinsurance]		Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	6.183,33
	Income protecti	on			Not applicable / Expressed	
N-10	insurance [direct and accepted p reinsurance]		Accident year [AY]	EUR	in (converted to) reporting currency	7.389,49
	Income protecti				Not applicable / Expressed	
N-9	insurance [direct and accepted p reinsurance]		Accident year [AY]	EUR	in (converted to) reporting currency	9.274,99
	Income protecti				Not applicable / Expressed	
N-8	insurance [direct and accepted p reinsurance]		Accident year [AY]	EUR	in (converted to) reporting currency	22.524,80
	Income protecti	on			Not appliable / Everaged	
N-7	insurance [direct and accepted p reinsurance]		Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	166.141,81
	Income protecti	on			Not applicable / Eugeneed	
N-6	insurance [direct and accepted p reinsurance]		Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	135.883,86
	Income protecti	on				
N-5	R0200 insurance [direction and accepted preinsurance]	t business	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	116.705,88
	Income protecti	on			Not applicable / Everenced	
N-4	insurance [direct and accepted p reinsurance]		Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	273.296,84
	Income protecti	on			Not appliable / Everaged	
N-3	insurance [direct and accepted p reinsurance]		Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	303.682,11
	Income protecti	on			Not an altack to / Famous and	
N-2	insurance [direct and accepted p reinsurance]	t business	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	423.951,41
	Income protecti	on			Not an altack to / Famous and	
N-1	insurance [direct and accepted p reinsurance]	t business	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	395.283,10
	Income protecti	on			Net englished /=	
N	insurance [direc	t business	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting	1.711.429,47
N	and accepted p reinsurance] Income protecti	•	According year [A1]	LOIX	currency	1.711.423,47
Total	R0260 insurance [direct and accepted p reinsurance]	t business	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	3.573.734,59

1.05 Gross	Reported but not Settled C	aims (RBNS) - Development	year (absolute	amount)																	
	Line of		o vear	Currency	Currency conversion	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	
	Zc	310 Z0021		Z0030	20040	C0400	C0410	C0420	C0430	C0440	C0450	C0460	C0470	C0480	C0490	C0500	C0510	C0520	C0530	C0540	
	R0100																				
	Income prote insurance (di	ect business	Y] EUI	R	Not applicable / Expressed in (converted to) reporting	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	0,00
	and accepted reinsurance)				currency																
	Ro120 Income prote insurance (di and accepted reinsurance)	ect business proportional Accident year (A	Y] EU	R	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	00,0	0,00	0,00	0,00	0,00	0,00		
	Income prote	tion			Not applicable / Expressed																
	R0130 insurance (di and accepted reinsurance)	proportional	Y] EU	R	in (converted to) reporting currency	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	1.875,00	1.875,00			
	R0140 Income prote insurance (di and accepted reinsurance)	ect business proportional Accident year (A	Y] EU	R	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	5.833,33	5.833,33				
	R0150 Income prote insurance (di and accepted reinsurance).	ect business proportional Accident year (A	Y] EU	R	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	13.225,94	6.971,22					
	Income prote	ect business proportional Accident year [A	Y] EU	R	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	8.749,99	8.749,99						
	Income prote	ect business proportional Accident year [A	Y] EU	R	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00	0,00	0,00	0,00	0,00	0,00	21.249,81	21.249,81							
	Income prote	ect business proportional Accident year [A	Y] EU	R	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00	0,00	0,00	0,00	0,00	156.737,55	156.737,55								
	Income prote insurance (di	ect business proportional Accident year [A	Y] EU	R	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00	0,00	0,00	0,00	128.192,32	128.192,32									
	Income prote	ect business proportional Accident year [A	Y] EU	R	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00	0,00	0,00	110.099,89	110.099,89										
	R0210 Income prote insurance [di and accepted reinsurance]	ect business proportional Accident year (A	Y] EU	R	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00	0,00	260.986,52	257.827,21											
	R0220 Income prote insurance (di and accepted reinsurance).	ect business proportional Accident year (A	Y] EU	R	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00	334.739,27	286.492,56												
	Income prote	ect business proportional Accident year [A	Y] EU	R	Not applicable / Expressed in (converted to) reporting currency	0,00	568.302,69	399.954,16													
	Income prote	ect business proportional Accident year [A	Y] EU	R	Not applicable / Expressed in (converted to) reporting currency	1.049.042,21	373.636,47														
	Income prote	ect business proportional Accident year [A	Y] EU	R	Not applicable / Expressed in (converted to) reporting currency	762.383,26															



		Line of business	Accident year /	Currency	Currency conversion	Year end
		Z0010	Underwriting year Z0020	Z0030	Z0040	C0560
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



Sin S	SAP Disclosure Management S	DLVENCY II Excel Preview																			
S.19.01.01.07 Reins	Line of business   Accident year   Currency   Currenc																				
						0			3						9	10	11		13	14	15 & +
B-1	R0300	Z0010	Z0020	Z0030	Z0040	C0600	C0610	C0620	C0630	C0640	C0650	C0660	C0670	C0680	C0690	C0700	C0710	C0720	C0730	C0740	C0750
Prior		Fire and other damage to			Expressed in currency of		T T														
N-14	R0310	property insurance [direct business and accepted	Accident year [AY]	EUR	denomination (not converted to reporting	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	
		proportional reinsurance] Fire and other damage to			currency) Expressed in currency of																
N-13	R0320	property insurance [direct	Accident year [AY]	EUR	denomination (not	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		
14-13		business and accepted proportional reinsurance]	Accident year [A1]	LOK	converted to reporting currency)	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		
		Fire and other damage to property insurance [direct			Expressed in currency of denomination (not																
N-12	R0330	business and accepted	Accident year [AY]	EUR	converted to reporting	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			
		proportional reinsurance] Fire and other damage to			currency) Expressed in currency of																
N-11	R0340	property insurance [direct	Accident year [AY]	EUR	denomination (not	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00				
		business and accepted proportional reinsurance]			converted to reporting currency)																
		Fire and other damage to			Expressed in currency of																
N-10	R0350	property insurance [direct business and accepted	Accident year [AY]	EUR	denomination (not converted to reporting	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00					
		proportional reinsurance]			currency)																
		Fire and other damage to			Expressed in currency of																
N-9	R0360	property insurance [direct business and accepted	Accident year [AY]	EUR	denomination (not converted to reporting	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00						
		proportional reinsurance]			currency)																
		Fire and other damage to			Expressed in currency of																
N-8	R0370	property insurance [direct business and accepted	Accident year [AY]	EUR	denomination (not converted to reporting	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00							
		proportional reinsurance]			currency)																
		Fire and other damage to			Expressed in currency of																
N-7	R0380	property incurance [direct	Accident year [AY]	EUR	denomination (not converted to reporting	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00								
		proportional reinsurance]			currency)																
		Fire and other damage to			Expressed in currency of																
N-6	R0390	property insurance [direct business and accepted	Accident year [AY]	EUR	denomination (not converted to reporting	0,00	0,00	0,00	0,00	0,00	0,00	0,00									
		proportional reinsurance]			currency)																
		Fire and other damage to			Expressed in currency of																
N-5	R0400	property insurance [direct	Accident year [AY]	EUR	denomination (not	0,00	0,00	0,00	0,00	0,00	0,00										
		business and accepted proportional reinsurance]	,		converted to reporting currency)		.,	.,													
		Fire and other damage to			Expressed in currency of																
N-4	R0410	property insurance [direct	Accident year [AY]	EUR	denomination (not	0,00	0,00	0,00	0,00	0,00											
		business and accepted proportional reinsurance]	, , ,		converted to reporting currency)																
		Fire and other damage to			Expressed in currency of																
N-3	R0420	property insurance [direct	Accident year [AY]	EUR	denomination (not	0,00	0,00	0,00	0,00												
		business and accepted proportional reinsurance]	, , , , ,		converted to reporting currency)	.,	.,	.,	.,												
		Fire and other damage to			Expressed in currency of																
N-2	R0430	property insurance [direct	Accident year [AY]	EUR	denomination (not	0,00	0,00	0,00													
		business and accepted proportional reinsurance]	/todon you proj	Lon	converted to reporting currency)	0,00	0,00	0,00													
		· · · · · · ·			Expressed in currency of																
N-1	P0440	Fire and other damage to property insurance [direct	Accident year [AY]	EUR	denomination (not	0,00	0,00														
14-1	R0440	business and accepted proportional reinsurance]	, todolit you [A1]	2011	converted to reporting currency)	0,00	0,00														
		· · · · · · ·			**																
N	R0450	Fire and other damage to property insurance [direct	Accident year [AY]	EUR	Expressed in currency of denomination (not	143,21															
N	R0450	business and accepted proportional reinsurance]	Accident year [AY]	EUR	converted to reporting currency)	143,21															
		proportional relisuidICeJ			ouriency)																



S.19.01.01.08 Reinsurance Recov	sclosure Management SOLVE eries received (non-cumula		of years (cumulative)			
	Line of business	Accident year / Underwriting year	Currency	Currency conversion	In Current year	Sum of years (cumulative)
Prior R030	Z0010 Fire and other damage to property insurance [direct	Z0020 Accident year [AY]	Z0030 EUR	Expressed in currency of denomination (not	C0760	C0770
N-14 R031	business and accepted proportional reinsurancel Fire and other damage to property insurance [direct	Accident year [AY]	EUR	converted to reporting currency) Expressed in currency of denomination (not	0	0
N-13 R032	business and accepted proportional reinsurancel Fire and other damage to property insurance [direct	Accident year [AY]	EUR	converted to reporting currency) Expressed in currency of denomination (not	0	
	business and accepted proportional reinsurance Fire and other damage to			converted to reporting currency) Expressed in currency of denomination (not		
N-12 R033	business and accepted proportional reinsurance  Fire and other damage to	Accident year [AY]	EUR	converted to reporting currency)  Expressed in currency of	0	0
N-11 R034	proporty incurance [direct	Accident year [AY]	EUR	denomination (not converted to reporting currency)	0	0
N-10 R035	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 R036	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 R037	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 R038	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 R039	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 R040	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 R041	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
<b>N-3</b> R042	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 R043	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
<b>N-1</b> R044	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
<b>N</b> R045	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 R046	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

Income protection insurance (direct business and accepted proportional reinsurance)

Accident year [AY]

Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY]

Roseo [direct business and accepted proportional reinsurance]

Accident year [AY]

Accident year [AY]

EUR

EUR

Not applicable / Expressed in (converted to) reporting currency

Not applicable / Expressed in (converted to) reporting currency

Not applicable / Expressed in (converted to) reporting currency

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8.19.01.01.13 Net Claims Paid (non-cumulative) - Development year (absolute amount) Rosso [direct business and accepted proportional reinsurance] Not applicable / Expressed in (converted to) reporting currency Rosso [direct business and accepted proportional reinsurance] Not applicable / Expressed in (converted to) reporting currency Accident year [AY] 0,00 Not applicable / Expressed in (converted to) reporting currency Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY] 0,00 0,00 0,00 0,00 0,00 0,00 Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY] Not applicable / Expressed in (converted to) reporting currency Income protection insurance
[direct business and accepted proportional reinsurance]

Accident year [AY] Not applicable / Expressed in (converted to) reporting currency Income protection insurance [direct business and accepted proportional reinsurance] Not applicable / Expressed in (converted to) reporting currency Accident year [AY] EUR 0,00 0,00 0,00 20.416,93 6.254,72 Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY] Not applicable / Expressed in (converted to) reporting currency 5.000,00 Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY] Not applicable / Expressed in (converted to) reporting currency 3.500,00 Not applicable / Expressed in (converted to) reporting currency Income protection insurance
[direct business and accepted proportional reinsurance]

Accident year [AY] Income protection insurance [direct business and accepted proportional reinsurance] ccident year [AY] 25.000,00 Income protection insurance [direct business and accepted proportional reinsurance]

Accident year [AY] Not applicable / Expressed in (converted to) reporting currency 0,00 115.555,94 25.000,00 0,00 0,00 0,00 Income protection insurance [direct business and accepted proportional reinsurance] Accident year [AY] Not applicable / Expressed in (converted to) reporting currency 0,00 0,00 23.423,87 3.500,00

158.290,08

108.471,92

1.116.533,05

863.078,37

849.615,79

493.421,00

42.117,52



S.19.01.01.14 Net Claims	Paid (non-cumulati	ve) - Current year, sum of y	years (cumulative)				
		Line of business	Accident year / Underwriting year	Currency	Currency conversion	In Current year	Sum of years (cumulative)
		Z0010	Z0020	Z0030	Z0040	C1360	C1370
Prior	POE00	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 SQLVENCY II Excel Proview

\$.19.01.01.15 Net Undiscounted Best Estimate Claims Provisions - Development year (absolute amount) | Line of basiness | Accident years | Currency convention | Currency | Currency convention | Currency | Currency convention | Currency | Curren mission and accepted propositional Accident year [AY]
mission formation (International International Not applicable / Expressed in (converted to) reporting currency EUR 0,00 0,00 0,00 0,00 0,00 0,00 0,00 0,00 14.019,50 7.389,49 0,00 Not applicable / Expressed in (converted to) reporting currency EUR 9.274.99 9.274,99 EUR 0,00 0,00 0,00 0,00 0,00 0.00 0,00 22.524.80 22.524.80 Not applicable / Expressed in (converted to) reporting currency EUR 0,00 166.141,81 166.141,81 Not applicable / Expressed in (converted to) reporting currency EUR 0,00 0.00 0.00 135.883.86 135.883.86 0.00 0.00 Not applicable / Expressed in (converted to) reporting currency EUR 116.705,88 116.705,88 and accepted proportional Anachant year (A1) and accepted proportional statement of the proporti EUR 0,00 0,00 0,00 276.645,71 273.296,84 Not applicable / Expressed in (converted to) reporting currency EUR 354.823,63 303.682,11 Not applicable / Expressed in (converted to) reporting currency EUR 0,00 602.400,85 423.951,41 Not applicable / Expressed in (converted to) reporting currency EUR 2.029.271.78 395.283,10

Not applicable / Expressed in (converted to) reporting currency

1.711.429,47



		Line of business	Accident year /	Currency	Currency conversion	Year end (discounted data)
		Z0010	Underwriting year Z0020	Z0030	Z0040	C1560
		Income protection	20020	25000		01300
Prior	R0500	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	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting	0,00
N-14	10010	and accepted proportional reinsurance]	Accident year [A1]	LON	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	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting	1.987,50
		reinsurance] Income protection			currency  Not applicable / Expressed	
N-11	R0540	insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	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	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	135.883,86
N-5	R0600	reinsurance] Income protection insurance [direct business and accepted proportional	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	116.705,88
N-4	R0610	reinsurance] Income protection insurance [direct business and accepted proportional	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	273.296,84
N-3	R0620	reinsurance] Income protection insurance [direct business and accepted proportional	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	303.682,11
N-2	R0630	reinsurance] Income protection insurance [direct business and accepted proportional	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	423.951,41
<b>l-</b> 1	R0640	reinsurance] Income protection insurance [direct business and accepted proportional	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	395.283,10
1	R0650	reinsurance] Income protection insurance [direct business and accepted proportional	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	1.711.429,47
Fotal	R0660	reinsurance] Income protection insurance [direct business and accepted proportional	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	3.573.734,59

SAP

	SAP Disclosure Manag	pement SOLVENCY II Excel	l Preview																	
S.19.01.01.17 Net RBNS Claims - Do	evelopment year (absolute amount	)																		
	Line of business	Accident year /	Currency	Currency conversion	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
	20010	Underwriting year 20020	Z0030	20040	C1600	C1610	C1620	C1630	C1640	C1650	C1680	C1670	C1680	C1690	C1700	C1710	C1720	C1730	C1740	C1750
Prior	Income protection insurance [direct business and accepted proportional reinsurance]		EUR	Not applicable / Expressed in (converted to) reporting currency																0,00
N-14	Income protection insurance [direct business and accepted proportional reinsurance]		EUR	Not applicable / Expressed in (converted to) reporting currency	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
N-13	Roszo 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	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00		
N-12	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	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	1.875,00	1.875,00			
N-11	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	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	5.833,33	5.833,33				
N-10	Rosso 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	0,00	0,00	0,00	0,00	0,00	0,00	0,00	13.225,94	6.971,22					
N-9	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	0,00	0,00	0,00	0,00	0,00	0,00	8.749,99	8.749,99						
N-8	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	0,00	0,00	0,00	0,00	0,00	21.249,81	21.249,81							
N-7	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	0,00	0,00	0,00	0,00	156.737,55	156.737,55								
N-6	Income protection insurance [direct business and accepted proportional reinsurance]		EUR	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00	0,00	0,00	0,00	128.192,32	128.192,32									
N-5	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	0,00	0,00	110.099,89	110.099,85										
N-4	Income protection insurance [direct business and accepted proportional reinsurance]		EUR	Not applicable / Expressed in (converted to) reporting currency	0,00	0,00	0,00	260.986,52	257.827,21											
N-3	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	334.739,27	286.492,56												
N-2	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	0,00	0 568.302,69	399.954,16													
N-1	Ros40 Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	1.049.042,21	1 373.636,47														
N	Income protection insurance [direct business and accepted proportional	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	762.383,26	6														



0.40.04.04.40.N.4.DDNO	01-1	
S.19.01.01.18 Net RBNS	Claims - Current year, sum of	vears (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

						Impact of the LTG i	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
echnical 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	-	359.282.54
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	-	-269.461.91
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	-	-269.461.91
Restricted own funds due to ring-fencing and matching portfolio	R0040	0	0	0	-	-	0	-	-	-	-
Eligible own funds to meet Solvency Capital	R0050										
Requirement	K0050	688.376.764	426.170.025	-262.206.739	426.170.025	-	418.914.853	-7.255.172	418.914.853	-	-269.461.91
Tier 1	R0060	688.376.764	417.465.895	-270.910.869	417.465.895	-	407.792.332	-9.673.563	407.792.332	-	-280.584.43
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	-	11.122.52
Solvency Capital Requirement	R0090	196.913.897	228.468.509	31.554.612	228.468.509		228.648.083	179.574	228.648.083	-	31.734.18
ligible own funds to meet Minimum Capital	R0100	000 070 704	447 405 005	070.040.000	447.405.005		407 700 000	0.070.500	407 700 000		000 504 40
Requirement		688.376.764	417.465.895	-270.910.869	417.465.895	-	407.792.332	-9.673.563	407.792.332	•	-280.584.43

S.23.01.01.01 Own funds						
		Total	Tier 1 -	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector						
s 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	R0040					
mutual and mutual-type undertakings						
Subordinated mutual member accounts	R0050	7.574.440.00	7.574.440.00			
Surplus funds	R0070	7.574.112,00	7.574.112,00		I	
Preference shares	R0090					
Share premium account related to preference shares	R0110	400 404 500 64	400 404 522 64			
Reconciliation reserve Subordinated liabilities	R0130 R0140	480.401.532,64	480.401.532,64			l
An amount equal to the value of net deferred tax assets	R0140 R0160					
Other own fund items approved by the supervisory authority as basic own funds	KU100					
not specified above	R0180					
wn funds from the financial statements that should not be represented by the						
econciliation reserve and do not meet the criteria to be classified as Solvency						
conclination reserve and do not meet the criteria to be classified as solvency 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	R0220					
own funds	110220					
eductions						
Deductions for participations in financial and credit institutions	R0230		1			
otal basic own funds after deductions	R0290	688.376.764,00	688.376.764,00			
ncillary own funds	K0290	000.370.704,00	000.370.704,00			
Unpaid and uncalled ordinary share capital callable on demand	R0300					1
	110300					
Unpaid and uncalled initial funds, members' contributions or the equivalent basic	R0310					
own fund item for mutual and mutual - type undertakings, callable on demand	110010					
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	Dooro					
2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the	R0360					
Directive 2009/138/EC	KU360					
Supplementary members calls - other than under first subparagraph of Article	R0370					
96(3) of the Directive 2009/138/EC	K0370					
Other ancillary own funds	R0390					
otal ancillary own funds	R0400					
vailable 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			
CR	R0580	196.913.896,57				
ICR	R0600	88.611.253,46				
Ratio of Eligible own funds to SCR Ratio of Eligible own funds to MCR	R0620	3,4958 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
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

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** No 17.958.086,44 R0130 Loss-absorbing capacity of technical provisions R0140 Loss-absorbing capacity of deferred taxes No -46.613.957,00 R0150 Capital requirement for business operated in accordance with Art. 4 of R0160 Directive 2003/41/EC Solvency Capital Requirement excluding capital add-on 196.913.896,57 No R0200 Capital add-on already set R0210 Solvency capital requirement No 196.913.896,57 R0220 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 R0430 portfolios 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	I information
		Net (of reinsurance/SPV)	Net (of reinsurance) written
		best estimate and TP	premiums in the last 12
		calculated as a whole	months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020		
Income protection insurance and proportional reinsurance	R0030	7.549.940,28	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 Li	S.28.01.01.03 Linear formula component for life					
		C0040				
MCRL Result	R0200	164.939.650,28				

S.28.01.01.04 Total capital at risk for all life (re)insurance obligations	<b>S</b>		
		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