

NN Insurance Belgium

Appendix to the SFCR

Quantitative Reporting Templates that form part of the Solvency and Financial Condition Report 2022

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

Reference number	Title	Description
SE.02.01.16	Balance sheet	Balance sheet information using Solvency II valuation methodology
S.05.01.02.01 S.05.01.01.02	Premiums, claims and expenses by line of business Non-Life Life and Health SLT	Information on premiums, claims and expenses using the valuation and recognition principles used in NNIB's annual report (BE GAAP)
S.05.02.01.01 S.05.02.01.04	Premiums, claims and expenses - Home country Non-Life Life and Health SLT	Information on premiums, claims and expenses using the valuation and recognition principles used in NNIB's annual report (BE GAAP)
S.05.02.01.03 S.05.02.01.06	Premiums, claims and expenses Total TOP5 + Home Country Non-Life Life and Health SLT	Information on premiums, claims and expenses using the valuation and recognition principles used in NNIB's annual report (BE GAAP)
S12.01.02	Life and Health SLT Technical Provisions	specifying information on life and health SLT technical provisions by line of business as defined in Annex I to Delegated Regulation (EU) 2015/35.
S17.01.02	Non-Life Technical Provisions (=Personal Accident)	specifying information on non-life technical provisions by lines of business as defined in Annex I to Delegated Regulation (EU) 2015/35.
S.19.01.21	Non-Life Insurance claims (= Personal Accident + Income Protection +	Specifying information on non-life insurance claims in the format of development triangles, for the total of each non-life line of business as defined in Annex I to Delegated Regulation (EU) 2015/35 and additionally by currency.
S.22.01.01	Impact of long term guarantees and transitional measures	Information on the impact of the long term guarantee and transitional measures
S.23.01.01.01	Own funds	Information on own funds, including basic own funds , SCR and MCR
S.23.01.01.02	Reconciliation reserve	
S.25.01.01.01	Basic Solvency Capital Requirement	where the undertaking uses the standard formula for the calculation of the Solvency Capital Requirement, template S.25.01.01 of Annex I, specifying the Solvency Capital Requirement
S.25.01.01.02	Calculation of Solvency Capital Requirement	
S 28.02.01.01	Linear formula component for non-life insurance & reinsurance obligations	where insurance and reinsurance undertakings are engaged in only life or only non-life insurance or reinsurance activity, template S.28.01.01 of Annex I, specifying the Minimum Capital Requirement
S 28.02.01.02	Background information	
S 28.02.01.03	Linear formula component for life insurance & reinsurance obligations	
S 28.02.01.04	Total capital at risk for all life insurance obligations	
S 28.02.01.05	Overall MCR calculation	
S.28.02.01.06	Notional non-life and life MCR calculation	

All amounts are recorded in EUR 1,000.

SE.02.01.16.01 Balance sheet			
	Solvency II value	Statutory accounts value	Reclassification adjustments
	C0010	C0020	EC0021
Assets			
Goodwill	R0010	1,987,882.00	
Deferred acquisition costs	R0020	0.00	
Intangible assets	R0030	0.00	7,326,213.00
Deferred tax assets	R0040	0.00	0.00
Pension benefit surplus	R0050	0.00	0.00
Property, plant & equipment held for own use	R0060	5,486,821.00	4,185,462.00
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	4,660,267,473.38	4,625,934,917.00
Property (other than for own use)	R0080	0.00	
Holdings in related undertakings, including participations	R0090	147,179,550.03	142,724,749.00
Equities	R0100	58,792,210.68	49,215,344.00
Equities - listed	R0110	58,632,482.00	49,215,344.00
Equities - unlisted	R0120	159,728.68	
Bonds	R0130	3,584,675,060.00	3,761,770,484.00
Government Bonds	R0140	2,943,987,840.00	0.00
Corporate Bonds	R0150	640,987,220.00	3,761,770,484.00
Structured notes	R0160	0.00	0.00
Collateralised securities	R0170	0.00	0.00
Collective Investments Undertakings	R0180	741,209,069.66	672,224,340.00
Derivatives	R0190	65,956,098.00	0.00
Deposits other than cash equivalents	R0200	62,455,485.00	
Other investments	R0210	0.00	
Assets held for index-linked and unit-linked contracts	R0220	2,529,091,978.00	2,529,091,978.00
Loans and mortgages	R0230	3,392,464,213.00	3,962,318,437.00
Loans on policies	R0240	416,204,858.00	522,776,798.00
Loans and mortgages to individuals	R0250	2,892,013,269.00	3,355,136,559.00
Other loans and mortgages	R0260	84,246,088.00	84,405,080.00
Reinsurance recoverables from:	R0270	-963,345.00	62,899,443.00
Non-life and health similar to non-life	R0280	304,760.00	304,760.00
Non-life excluding health	R0290	298,793.00	298,793.00
Health similar to non-life	R0300	5,967.00	5,967.00
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	10,508,012.00	54,202,378.00
Health similar to life	R0320	-290,770.00	2,908,724.00
Life excluding health and index-linked and unit-linked	R0330	10,798,782.00	51,293,654.00
Life index-linked and unit-linked	R0340	-11,776,117.00	8,392,305.00
Deposits to cedants	R0350	1,030,153.00	1,030,153.00
Insurance and intermediaries receivables	R0360	34,010,596.59	35,293,383.00
Reinsurance receivables	R0370	27,815,386.41	9,130,883.00
Receivables (trade, not insurance)	R0380	51,033,794.00	122,203,864.00
Own shares (held directly)	R0390	0.00	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0.00	
Cash and cash equivalents	R0410	404,850,785.00	404,850,785.00
Any other assets, not elsewhere shown	R0420	18,270,430.00	92,586,494.00
Total assets	R0500	11,123,358,285.00	11,858,839,894.00
Liabilities			
Technical provisions – non-life	R0510	11,901,769.00	8,418,675.00
Technical provisions – non-life (excluding health)	R0520	3,296,249.00	2,296,897.00
Technical provisions calculated as a whole	R0530	0.00	
Best Estimate	R0540	3,296,249.00	
Risk margin	R0550	1.00	
Technical provisions - health (similar to non-life)	R0560	8,605,520.00	6,121,778.00
Technical provisions calculated as a whole	R0570	0.00	
Best Estimate	R0580	8,332,847.00	
Risk margin	R0590	272,673.00	
Technical provisions - life (excluding index-linked and unit-linked)	R0600	6,439,915,739.00	7,578,309,257.00
Technical provisions - health (similar to life)	R0610	101,398,511.00	28,302,426.00
Technical provisions calculated as a whole	R0620	0.00	
Best Estimate	R0630	83,111,516.00	
Risk margin	R0640	18,286,995.00	
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	6,338,517,228.00	7,550,006,831.00
Technical provisions calculated as a whole	R0660	0.00	
Best Estimate	R0670	6,150,555,179.00	
Risk margin	R0680	187,962,049.00	
Technical provisions – index-linked and unit-linked	R0690	2,463,924,657.00	2,537,484,284.00
Technical provisions calculated as a whole	R0700	0.00	
Best Estimate	R0710	2,435,109,696.00	
Risk margin	R0720	28,814,961.00	
Other technical provisions	R0730	0.00	448,040,840.00
Contingent liabilities	R0740	0.00	
Provisions other than technical provisions	R0750	36,575,972.00	36,575,973.00
Pension benefit obligations	R0760	18,000,085.00	0.00
Deposits from reinsurers	R0770	35,920,354.00	35,920,354.00
Deferred tax liabilities	R0780	50,954,890.00	
Derivatives	R0790	68,862,665.00	
Debts owed to credit institutions resident domestically	R0800	71,239,554.00	71,439,424.00
Debts owed to credit institutions resident in the euro area other than domestic	ER0802	0.00	
Debts owed to credit institutions resident in rest of the world	ER0803	0.00	
Financial liabilities other than debts owed to credit institutions	R0810	1,301,347.00	
Debts owed to non-credit institutions	ER0811	1,301,347.00	
Debts owed to non-credit institutions resident domestically	ER0812	1,301,347.00	
Debts owed to non-credit institutions resident in the euro area other than domestic	ER0813	0.00	
Debts owed to non-credit institutions resident in rest of the world	ER0814	0.00	
Other financial liabilities (debt securities issued)	ER0815	0.00	
Insurance & intermediaries payables	R0820	199,262,662.29	106,117,189.00
Reinsurance payables	R0830	18,918,544.71	18,918,545.00
Payables (trade, not insurance)	R0840	240,750,260.00	240,750,260.00
Subordinated liabilities	R0850	160,890,418.00	155,000,000.00
Subordinated liabilities not in Basic Own Funds	R0860	0.00	
Subordinated liabilities in Basic Own Funds	R0870	160,890,418.00	155,000,000.00
Any other liabilities, not elsewhere shown	R0880	40,697,053.00	186,156,755.00
Total liabilities	R0900	9,859,115,970.00	11,423,131,556.00
Excess of assets over liabilities	R1000	1,264,242,315.00	435,708,338.00

S.05.02.01.01 Home Country - non-life obligations

		Home country C0080
Premiums written		
Gross - Direct Business	R0110	11,561,994
Gross - Proportional reinsurance accepted	R0120	0
Gross - Non-proportional reinsurance accepted	R0130	0
Reinsurers' share	R0140	66,621
Net	R0200	11,495,373
Premiums earned		
Gross - Direct Business	R0210	12,016,314
Gross - Proportional reinsurance accepted	R0220	0
Gross - Non-proportional reinsurance accepted	R0230	0
Reinsurers' share	R0240	66,621
Net	R0300	11,949,693
Claims incurred		
Gross - Direct Business	R0310	1,986,674
Gross - Proportional reinsurance accepted	R0320	0
Gross - Non-proportional reinsurance accepted	R0330	0
Reinsurers' share	R0340	-10,672
Net	R0400	1,997,346
Changes in other technical provisions		
Gross - Direct Business	R0410	-71,253
Gross - Proportional reinsurance accepted	R0420	0
Gross - Non-proportional reinsurance accepted	R0430	0
Reinsurers' share	R0440	0
Net	R0500	-71,253
Expenses incurred	R0550	8,547,626
Other expenses	R1200	
Total expenses	R1300	

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

		Total Top 5 and home country C0140
Premiums written		
Gross - Direct Business	R0110	11,561,994.04
Gross - Proportional reinsurance accepted	R0120	0.00
Gross - Non-proportional reinsurance accepted	R0130	0.00
Reinsurers' share	R0140	66,621.22
Net	R0200	11,495,372.82
Premiums earned		
Gross - Direct Business	R0210	12,016,314.35
Gross - Proportional reinsurance accepted	R0220	0.00
Gross - Non-proportional reinsurance accepted	R0230	0.00
Reinsurers' share	R0240	66,621.22
Net	R0300	11,949,693.13
Claims incurred		
Gross - Direct Business	R0310	1,986,673.50
Gross - Proportional reinsurance accepted	R0320	0.00
Gross - Non-proportional reinsurance accepted	R0330	0.00
Reinsurers' share	R0340	-10,672.14
Net	R0400	1,997,345.64
Changes in other technical provisions		
Gross - Direct Business	R0410	-71,252.52
Gross - Proportional reinsurance accepted	R0420	0.00
Gross - Non-proportional reinsurance accepted	R0430	0.00
Reinsurers' share	R0440	0.00
Net	R0500	-71,252.52
Expenses incurred	R0550	8,547,625.99
Other expenses	R1200	76,724.27
Total expenses	R1300	8,624,350.26

S.05.01.01.02 Life

	Line of Business for: life insurance obligations						Life reinsurance obligations		Total	
	Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance		
	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280		C0300
Premiums written										
Gross	R1410	72,773,327.00	158,829,057.29	393,673,453.38	339,274,696.42	0.00	0.00	0.00	7,221,691.61	971,772,225.70
Reinsurers' share	R1420	361,496.43	14,418,102.11	9,425,638.38	2,752,348.28	0.00	0.00	0.00	0.00	26,957,585.20
Net	R1500	72,411,830.57	144,410,955.18	384,247,815.00	336,522,348.14	0.00	0.00	0.00	7,221,691.61	944,814,640.50
Premiums earned										
Gross	R1510	72,781,414.04	158,829,057.29	393,673,453.38	339,274,696.42	0.00	0.00	0.00	7,221,691.61	971,780,312.74
Reinsurers' share	R1520	368,822.35	14,418,102.11	9,425,638.38	2,752,348.28	0.00	0.00	0.00	0.00	26,964,911.12
Net	R1600	72,412,591.69	144,410,955.18	384,247,815.00	336,522,348.14	0.00	0.00	0.00	7,221,691.61	944,815,401.62
Claims incurred										
Gross	R1610	54,021,413.72	741,525,505.59	246,996,067.99	66,003,491.37	0.00	0.00	0.00	6,608,443.43	1,115,154,922.10
Reinsurers' share	R1620	76,133.70	12,198,246.74	0.00	174,298.73	0.00	0.00	0.00	0.00	12,448,679.17
Net	R1700	53,945,280.02	729,327,258.85	246,996,067.99	65,829,192.64	0.00	0.00	0.00	6,608,443.43	1,102,706,242.93
Changes in other technical provisions										
Gross	R1710	12,639,943.83	-961,308,264.73	-302,179,775.66	786,358,424.73	0.00	0.00	0.00	-97,235,037.80	-561,724,709.63
Reinsurers' share	R1720	0.00	-8,228,384.91	-18,034,153.01	0.00	0.00	0.00	0.00	0.00	-26,262,537.92
Net	R1800	12,639,943.83	-953,079,879.82	-284,145,622.65	786,358,424.73	0.00	0.00	0.00	-97,235,037.80	-535,462,171.71
Expenses incurred	R1900	4,983,092.46	114,697,506.86	55,725,212.93	88,690,198.24	0.00	0.00	0.00	3,302,643.70	267,398,654.19
Administrative expenses										
Gross	R1910	944,565.55	35,321,962.67	10,304,273.53	16,407,811.45	0.00	0.00	0.00	2,783,377.09	65,761,990.29
Reinsurers' share	R1920	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	R2000	944,565.55	35,321,962.67	10,304,273.53	16,407,811.45	0.00	0.00	0.00	2,783,377.09	65,761,990.29
Investment management expenses										
Gross	R2010	14,764.49	11,430,983.79	0.00	149,896.33	0.00	0.00	0.00	0.00	11,595,644.61
Reinsurers' share	R2020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	R2100	14,764.49	11,430,983.79	0.00	149,896.33	0.00	0.00	0.00	0.00	11,595,644.61
Claims management expenses										
Gross	R2110	1,094,022.29	4,202,501.91	725,046.38	1,740,597.95	0.00	0.00	0.00	442,607.80	8,204,776.33
Reinsurers' share	R2120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	R2200	1,094,022.29	4,202,501.91	725,046.38	1,740,597.95	0.00	0.00	0.00	442,607.80	8,204,776.33
Acquisition expenses										
Gross	R2210	2,640,250.44	24,619,983.68	41,552,689.62	66,395,255.08	0.00	0.00	0.00	76,658.81	135,284,837.63
Reinsurers' share	R2220	90,502.92	998,965.72	0.00	0.00	0.00	0.00	0.00	0.00	1,089,468.64
Net	R2300	2,549,747.52	23,621,017.96	41,552,689.62	66,395,255.08	0.00	0.00	0.00	76,658.81	134,195,368.99
Overhead expenses										
Gross	R2310	379,992.61	40,121,040.53	3,143,203.40	3,996,637.43	0.00	0.00	0.00	0.00	47,640,873.97
Reinsurers' share	R2320	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	R2400	379,992.61	40,121,040.53	3,143,203.40	3,996,637.43	0.00	0.00	0.00	0.00	47,640,873.97
Other expenses	R2500									19,681,946.74
Total expenses	R2600									287,080,600.93
Total amount of surrenders	R2700	2,283,651.82	197,977,946.86	83,965,468.12	2,504,421.58	0.00	0.00	0.00	0.00	286,731,488.38

S.05.02.01.04 Home Country - life obligations

		Home country C0220
Premiums written		
Gross	R1410	971,772,225.70
Reinsurers' share	R1420	26,957,585.20
Net	R1500	944,814,640.50
Premiums earned		
Gross	R1510	971,780,312.74
Reinsurers' share	R1520	26,964,911.12
Net	R1600	944,815,401.62
Claims incurred		
Gross	R1610	1,115,154,922.10
Reinsurers' share	R1620	12,448,679.17
Net	R1700	1,102,706,242.93
Changes in other technical provisions		
Gross	R1710	-561,724,709.63
Reinsurers' share	R1720	-26,262,537.92
Net	R1800	-535,462,171.71
Expenses incurred	R1900	267,398,654.19
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	971,772,225.70
Reinsurers' share	R1420	26,957,585.20
Net	R1500	944,814,640.50

Premiums earned

Gross	R1510	971,780,312.74
Reinsurers' share	R1520	26,964,911.12
Net	R1600	944,815,401.62

Claims incurred

Gross	R1610	1,115,154,922.10
Reinsurers' share	R1620	12,448,679.17
Net	R1700	1,102,706,242.93

Changes in other technical provisions

Gross	R1710	-561,724,709.63
Reinsurers' share	R1720	-26,262,537.92
Net	R1800	-535,462,171.71

Expenses incurred

R1900 267,398,654.19

Other expenses

R2500 19,681,946.74

Total expenses

R2600 287,080,600.93

S.12.01.02.01 Life and Health SLT Technical Provisions

	Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance		Annuities stemming from non-life insurance contracts and relating to	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)	Health insurance (direct business)		Annuities stemming from non-life insurance contracts and relating to health	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)			
		Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees				Contracts without options and guarantees	Contracts with options or guarantees						
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole																
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	R0010	0.00	0.00		0.00			0.00	0.00	0.00	0.00			0.00	0.00	0.00
Technical provisions calculated as a sum of BE and RM	R0020	0.00	0.00		0.00			0.00	0.00	0.00	0.00			0.00	0.00	0.00
Best Estimate																
Gross Best Estimate	R0030	6,822,593,365.00		1,792,318,461.00	642,791,235.00	-170,731,421.00	0.00	0.00	0.00	9,086,971,640.00		0.00	83,111,516.00	0.00	0.00	83,111,516.00
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	32,261,046.00		0.00	-11,776,117.00	-21,462,264.00	0.00	0.00	0.00	-977,335.00		0.00	-290,770.00	0.00	0.00	-290,770.00
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	6,790,332,319.00		1,792,318,461.00	654,567,352.00	-149,269,157.00	0.00	0.00	0.00	9,087,948,975.00		0.00	83,402,286.00	0.00	0.00	83,402,286.00
Risk Margin	R0100	150,221,654.00	28,814,961.00			37,740,395.00		0.00	0.00	216,777,010.00	18,286,995.00			0.00	0.00	18,286,995.00
Amount of the transitional on Technical Provisions																
Technical Provisions calculated as a whole	R0110	0.00	0.00		0.00			0.00	0.00	0.00	0.00			0.00	0.00	0.00
Best estimate	R0120	-501,306,765.00		0.00	0.00	0.00	0.00	0.00	0.00	-501,306,765.00		0.00	0.00	0.00	0.00	0.00
Risk margin	R0130	0.00	0.00		0.00			0.00	0.00	0.00	0.00			0.00	0.00	0.00
Technical provisions - total	R0200	6,471,508,254.00	2,463,924,657.00			-132,991,026.00		0.00	0.00	8,802,441,885.00	101,398,511.00			0.00	0.00	101,398,511.00

S.22.01.01.01 Impact of long term guarantees measures and transitionals

		Impact of the LTG measures and transitionals (Step-by-step approach)									
		Amount with Long Term Guarantee measures and transitionals	Without transitional on technical provisions	Impact of transitional on technical provisions	Without transitional on interest rate	Impact of transitional on interest rate	Without volatility adjustment and without other transitional measures	Impact of volatility adjustment set to zero	Without matching adjustment and without all the others	Impact of matching adjustment set to zero	Impact of all LTG measures and transitionals
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
Technical provisions	R0010	8,915,742,165	9,417,048,930	501,306,765	9,417,048,930	0	9,526,713,527	109,664,597	9,526,713,527	0	610,971,362
Basic own funds	R0020	1,416,645,153	1,040,665,079	-375,980,074	1,040,665,079	0	958,416,632	-82,248,448	958,416,632	0	-458,228,522
Excess of assets over liabilities	R0030	1,264,242,315	888,262,241	-375,980,074	888,262,241	0	806,013,794	-82,248,447	806,013,794	0	-458,228,521
Restricted own funds due to ring-fencing and matching portfolio	R0040	0	0	0	0	0	0	0	0	0	0
Eligible own funds to meet Solvency Capital Requirement	R0050	1,416,645,153	1,040,665,080	-375,980,073	1,040,665,080	0	955,159,926	-85,505,154	955,159,926	0	-461,485,227
Tier 1	R0060	1,333,615,531	883,263,657	-450,351,874	883,263,657	0	773,599,061	-109,664,596	773,599,061	0	-560,016,470
Tier 2	R0070	83,029,622	83,029,622	0	83,029,622	0	83,029,622	0	83,029,622	0	0
Tier 3	R0080	0	74,371,801	74,371,801	74,371,801	0	98,531,243	24,159,442	98,531,243	0	98,531,243
Solvency Capital Requirement	R0090	663,134,853	664,462,612	1,327,759	664,462,612	0	656,874,952	-7,587,660	656,874,952	0	-6,259,901
Eligible own funds to meet Minimum Capital Requirement	R0100	1,391,392,383	943,065,292	-448,327,091	943,065,292	0	832,717,806	-110,347,485	832,717,806	0	-558,674,577
Minimum Capital Requirement	R0110	288,884,261	299,008,176	10,123,915	299,008,176	0	295,593,728	-3,414,447	295,593,728	0	6,709,467

S.23.01.01.01 Own funds

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	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	206,640,009.00	206,640,009.00	0.00	0.00
Share premium account related to ordinary share capital	R0030	0.00	0.00	0.00	0.00
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0.00	0.00	0.00	0.00
Subordinated mutual member accounts	R0050	0.00	0.00	0.00	0.00
Surplus funds	R0070	65,775,402.00	65,775,402.00	0.00	0.00
Preference shares	R0090	0.00	0.00	0.00	0.00
Share premium account related to preference shares	R0110	0.00	0.00	0.00	0.00
Reconciliation reserve	R0130	983,339,324.00	983,339,324.00	0.00	0.00
Subordinated liabilities	R0140	160,890,418.00	0.00	77,860,796.00	83,029,622.00
An amount equal to the value of net deferred tax assets	R0160	0.00	0.00	0.00	0.00
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0.00	0.00	0.00	0.00
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		0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220	0.00	0.00	0.00	0.00
Deductions		0	0	0	0
Deductions for participations in financial and credit institutions	R0230	0.00	0.00	0.00	0.00
Total basic own funds after deductions	R0290	1,416,645,153.00	1,255,754,735.00	77,860,796.00	83,029,622.00
Ancillary own funds		0	0	0	0
Unpaid and uncalled ordinary share capital callable on demand	R0300	0.00	0.00	0.00	0.00
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310	0.00	0.00	0.00	0.00
Unpaid and uncalled preference shares callable on demand	R0320	0.00	0.00	0.00	0.00
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0.00	0.00	0.00	0.00
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0.00	0.00	0.00	0.00
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0.00	0.00	0.00	0.00
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0.00	0.00	0.00	0.00
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0.00	0.00	0.00	0.00
Other ancillary own funds	R0390	0.00	0.00	0.00	0.00
Total ancillary own funds	R0400	0.00	0.00	0.00	0.00
Available and eligible own funds		0	0	0	0
Total available own funds to meet the SCR	R0500	1,416,645,153.00	1,255,754,735.00	77,860,796.00	83,029,622.00
Total available own funds to meet the MCR	R0510	1,416,645,153.00	1,255,754,735.00	77,860,796.00	83,029,622.00
Total eligible own funds to meet the SCR	R0540	1,416,645,153.00	1,255,754,735.00	77,860,796.00	83,029,622.00
Total eligible own funds to meet the MCR	R0550	1,391,392,383.00	1,255,754,735.00	77,860,796.00	57,776,852.00
SCR	R0580	663,134,853.00			
MCR	R0600	288,884,261.00			
Ratio of Eligible own funds to SCR	R0620	214%			
Ratio of Eligible own funds to MCR	R0640	482%			

S.23.01.01.02 Reconciliation reserve**Reconciliation reserve**

Excess of assets over liabilities

Own shares (held directly and indirectly)

Foreseeable dividends, distributions and charges

Other basic own fund items

Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds

Reconciliation reserve**Expected profits**

Expected profits included in future premiums (EPIFP) - Life business

Expected profits included in future premiums (EPIFP) - Non-life business

Total Expected profits included in future premiums (EPIFP)

C0060

R0700	1,264,242,315
R0710	0
R0720	8,487,580
R0730	272,415,411
R0740	0
R0760	983,339,324
	0
R0770	603,489,842
R0780	0
R0790	603,489,842

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	374,475,610.66	381,550,308.47	
Counterparty default risk	R0020	No	37,675,953.42	37,675,953.42	
Life underwriting risk	R0030	No	380,508,741.82	393,643,330.47	
Health underwriting risk	R0040	No	55,581,081.77	55,581,081.77	
Non-life underwriting risk	R0050	No	1,304,880.85	1,304,880.85	
Diversification	R0060	No	- 219,213,605.49	- 223,508,868.13	
Intangible asset risk	R0070	No			
Basic Solvency Capital Requirement	R0100	No	630,332,663.03	646,246,686.85	

S.25.01.01.02 Calculation of Solvency Capital Requirement

	Article 112		Value
	Z0010		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	No	
Operational risk	R0130	No	32,802,189.70
Loss-absorbing capacity of technical provisions	R0140	No	- 15,914,023.82
Loss-absorbing capacity of deferred taxes	R0150	No	-
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	No	
Solvency Capital Requirement excluding capital add-on	R0200	No	663,134,852.74
Capital add-on already set	R0210	No	
Solvency capital requirement	R0220	No	663,134,852.74
Other information on SCR			
Capital requirement for duration-based equity risk sub-module	R0400	No	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	No	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	No	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	No	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	No	
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	No	No adjustment
Net future discretionary benefits	R0460	No	56,513,448.61

S.28.02.01.01 MCR components**Linear formula component for non-life insurance and reinsurance obligations**

R0010

MCR components	
Non-life activities	Life activities
MCR(NL, NL) Result	MCR(NL, L)Result
C0010	C0020
456,080	1,971,738

S.28.02.01.02 Background information

		Background information			
		Non-life activities		Life activities	
		Net (of reinsurance/ SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0030	C0040	C0050	C0060
Medical expense insurance and proportional reinsurance	R0020	0	0	661,050	374,781
Income protection insurance and proportional reinsurance	R0030	0	0	6,565,000	11,120,592
Workers' compensation insurance and proportional reinsurance	R0040	0	0	1,100,830	0
Motor vehicle liability insurance and proportional reinsurance	R0050	39,237	0	0	0
Other motor insurance and proportional reinsurance	R0060	0	0	0	0
Marine, aviation and transport insurance and proportional reinsurance	R0070	0	0	0	0
Fire and other damage to property insurance and proportional reinsurance	R0080	558	0	0	0
General liability insurance and proportional reinsurance	R0090	940,177	0	0	0
Credit and suretyship insurance and proportional reinsurance	R0100	1,998,103	0	0	0
Legal expenses insurance and proportional reinsurance	R0110	19,380	0	0	0
Assistance and proportional reinsurance	R0120	0	0	0	0
Miscellaneous financial loss insurance and proportional reinsurance	R0130	0	0	0	0
Non-proportional health reinsurance	R0140	0	0	0	0
Non-proportional casualty reinsurance	R0150	0	0	0	0
Non-proportional marine, aviation and transport reinsurance	R0160	0	0	0	0
Non-proportional property reinsurance	R0170	0	0	0	0

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

	Non-life activities	Life activities
	MCR(L, NL) Result	MCR(L, L) Result
	C0070	C0080
R0200	0	286,456,443

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

	Non-life activities		Life activities	
	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
	C0090	C0100	C0110	C0120
Obligations with profit participation - guaranteed benefits	R0210	0	6,244,270,741	
Obligations with profit participation - future discretionary benefits	R0220	0	44,754,813	
Index-linked and unit-linked insurance obligations	R0230	0	2,446,885,813	
Other life (re)insurance and health (re)insurance obligations	R0240	0	-65,866,871	
Total capital at risk for all life (re)insurance obligations	R0250	0		58,024,964,930

S.28.02.01.05 Overall MCR calculation**Linear MCR****SCR****MCR cap****MCR floor****Combined MCR****Absolute floor of the MCR****Minimum Capital Requirement**

C0130

R0300	288,884,261
R0310	663,134,853
R0320	298,410,683
R0330	165,783,713
R0340	288,884,261
R0350	7,400,000
R0400	288,884,261

S.28.02.01.06 Notional non-life and life MCR calculation

	Non-life activities		Life activities	
		C0140		C0150
Notional linear MCR	R0500	456,080	288,428,181	
Notional SCR excluding add-on (annual or latest calculation)	R0510	1,046,933	662,087,919	
Notional MCR cap	R0520	471,120	297,939,564	
Notional MCR floor	R0530	261,733	165,521,980	
Notional Combined MCR	R0540	456,080	288,428,181	
Absolute floor of the notional MCR	R0550	3,700,000	3,700,000	
Notional MCR	R0560	3,700,000	288,428,181	

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

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
Prior	R0100																34,497
N-14	R0110	-	-	-	-	-	-	-	-	-	20,416.93	6,254.72	8,388.06	1,470.00	3,546.54	4,391.50	
N-13	R0120	-	-	-	-	-	-	-	-	5,000.00	-	7,851.87	74,119.34	20,370.21	5,345.75		
N-12	R0130	-	-	-	-	-	-	-	-	3,500.00	38,389.65	11,556.24	4,714.44	18,256.92			
N-11	R0140	-	-	-	-	-	-	-	-	55,326.10	24,417.10	14,335.66	17,026.54				
N-10	R0150	-	-	-	-	-	25,000.00	-	103,723.83	44,255.61	56,659.73	28,789.07					
N-9	R0160	-	-	-	-	115,555.94	25,000.00	-	-	-	-						
N-8	R0170	-	-	-	23,423.87	3,500.00	-	14,340.69	-	-							
N-7	R0180	-	-	158,290.08	42,117.52	108,568.54	15,736.68	-	-								
N-6	R0190	-	1,139,110.07	108,471.92	32,785.06	5,453.93	- 2,112.58	- 7,986.81									
N-5	R0200	998,879.07	1,207,094.66	420,292.51	254,044.41	385,486.61	422,403.33										
N-4	R0210	493,564.21	849,716.47	155,978.34	28,058.71	81,236.44											
N-3	R0220	1,588,276.45	939,850.45	239,537.71	16,728.29												
N-2	R0230	1,211,682.79	683,285.05	190,770.64													
N-1	R0240	444,554.32	762,117.68														
N	R0250	384,085.31															

	In Current year	Sum of years (cumulative)
	C0170	C0180
R0100	34,497	34,497
R0110	4,392	44,468
R0120	5,346	112,687
R0130	18,257	76,417
R0140	17,027	111,105
R0150	28,789	258,428
R0160	0	140,556
R0170	0	41,265
R0180	0	324,713
R0190	-7,987	1,275,722
R0200	422,403	3,688,201
R0210	81,236	1,608,554
R0220	16,728	2,784,393
R0230	190,771	2,085,738
R0240	762,118	1,206,672
R0250	384,085	384,085
Total	1,957,662	14,177,502

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

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350
Prior	R0100																112,486
N-14	R0110	-	-	-	-	-	-	-	-	-	14,019.50	7,389.49	37,686.45	34,401.68	#####	87,532.86	
N-13	R0120	-	-	-	-	-	-	-	-	9,274.99	9,274.99	33,869.09	30,281.73	23,666.01	#####		
N-12	R0130	-	-	-	-	-	-	-	22,524.80	22,524.80	59,432.03	49,309.38	45,735.02	80,727.30			
N-11	R0140	-	-	-	-	-	-	#####	166,141.81	#####	#####	#####	#####				
N-10	R0150	-	-	-	-	-	135,883.86	#####	223,860.40	#####	#####	#####					
N-9	R0160	-	-	-	-	116,705.88	116,705.88	#####	113,488.67	#####	#####						
N-8	R0170	-	-	-	276,645.71	273,296.84	273,296.84	#####	341,829.55	#####							
N-7	R0180	-	-	354,823.63	303,682.11	343,699.35	294,960.97	#####	294,960.97								
N-6	R0190	-	602,400.85	423,951.41	597,028.14	463,752.77	405,680.07	#####									
N-5	R0200	2,029,271.78	2,126,625.97	#####	#####	#####	#####										
N-4	R0210	1,712,760.20	574,390.52	443,260.93	267,992.75	157,819.52											
N-3	R0220	1,681,785.80	353,677.47	246,313.17	92,502.26												
N-2	R0230	1,728,100.44	527,716.70	400,030.10													
N-1	R0240	1,608,953.51	297,050.77														
N	R0250	1,240,107.25															

	Year end (discounted data)
	C0360
R0100	112,486
R0110	87,533
R0120	44,392
R0130	80,727
R0140	228,020
R0150	198,928
R0160	113,489
R0170	341,830
R0180	294,961
R0190	1,010,977
R0200	1,746,911
R0210	157,820
R0220	92,502
R0230	400,030
R0240	297,051
R0250	1,240,107
Total	6,447,762