

NN Insurance Belgium

Quantitative Reporting Templates that form part of the Solvency and Financial Condition Report 2024

Appendix to the SFCR

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

Reference number	Title	Description
SE.02.01.16	Balance sheet	Balance sheet information using Solvency II valuation methodology
S.05.01.02.01	Premiums, claims and expenses by line of business	Information on premiums, claims and expenses using the valuation and recognition principles used in NNIB’s annual report (BE GAAP)
S.05.01.01.02	Non-Life	
	Life and Health SLT	
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	Where the entity has MAP or RFF (except those under the scope of Article 304 of Directive 2009/138/EC) when reporting at the level of the whole undertaking, the notional Solvency Capital Requirement (‘nSCR’) at risk module level and the loss–absorbing capacity (LAC) of technical provisions and deferred taxes to be reported shall be calculated
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	Reclassification adjustments
		Statutory accounts value	
		C0010	EC0021
Assets			
Goodwill	R0010	44,055.00	
Deferred acquisition costs	R0020	0.00	
Intangible assets	R0030	6,246,226.00	
Deferred tax assets	R0040	65,155,915.00	
Pension benefit surplus	R0050	0.00	
Property, plant & equipment held for own use	R0060	4,253,053.00	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	4,305,764,752.00	
Property (other than for own use)	R0080	0.00	
Holdings in related undertakings, including participations	R0090	117,870,936.00	
Equities - listed	R0100	45,292,675.00	
Equities - listed	R0110	45,094,967.00	
Equities - unlisted	R0120	197,708.00	
Bonds	R0130	3,521,017,896.00	
Government Bonds	R0140	3,039,761,513.00	
Corporate Bonds	R0150	478,833,218.00	
Structured notes	R0160	2,403,365.00	
Collateralised securities	R0170	0.00	
Collective Investments Undertakings	R0180	600,264,510.00	
Derivatives	R0190	21,318,735.00	
Deposits other than cash equivalents	R0200	0.00	
Other investments	R0210	0.00	
Assets held for index-linked and unit-linked contracts	R0220	3,083,488,928.00	
Loans and mortgages	R0230	3,601,140,050.00	
Loans on policies	R0240	495,487,188.00	
Loans and mortgages to individuals	R0250	3,032,945,777.00	
Other loans and mortgages	R0260	72,707,085.00	
Reinsurance recoverables from:	R0270	-13,981,273.00	
Non-life and health similar to non-life	R0280	200,092.00	
Non-life excluding health	R0290	138,116.00	
Health similar to non-life	R0300	61,976.00	
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	-3,940,362.00	
Health similar to life	R0320	2,809,730.00	
Life excluding health and index-linked and unit-linked	R0330	-6,750,092.00	
Life index-linked and unit-linked	R0340	-10,241,003.00	
Deposits to cedants	R0350	865,802.00	
Insurance and intermediaries receivables	R0360	38,252,882.00	
Reinsurance receivables	R0370	22,645,510.00	
Receivables (trade, not insurance)	R0380	18,303,112.00	
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	268,490,864.00	
Any other assets, not elsewhere shown	R0420	3,130,482.00	
Total assets	R0500	11,387,510,077.00	
Liabilities			
Technical provisions – non-life	R0510	9,505,372.00	
Technical provisions – non-life (excluding health)	R0520	2,160,139.00	
Technical provisions calculated as a whole	R0530	0.00	
Best Estimate	R0540	2,160,138.00	
Risk margin	R0550	0.00	
Technical provisions - health (similar to non-life)	R0560	7,345,233.00	
Technical provisions calculated as a whole	R0570	0.00	
Best Estimate	R0580	7,104,445.00	
Risk margin	R0590	240,788.00	
Technical provisions - life (excluding index-linked and unit-linked)	R0600	6,837,753,231.00	
Technical provisions - health (similar to life)	R0610	112,072,424.00	
Technical provisions calculated as a whole	R0620	0.00	
Best Estimate	R0630	97,955,482.00	
Risk margin	R0640	14,116,942.00	
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	6,725,680,807.00	
Technical provisions calculated as a whole	R0660	0.00	
Best Estimate	R0670	6,529,526,028.00	
Risk margin	R0680	196,154,779.00	
Technical provisions – index-linked and unit-linked	R0690	2,977,027,685.00	
Technical provisions calculated as a whole	R0700	0.00	
Best Estimate	R0710	2,922,593,729.00	
Risk margin	R0720	54,433,956.00	
Other technical provisions	R0730	0.00	
Contingent liabilities	R0740	0.00	
Provisions other than technical provisions	R0750	28,204,702.00	
Pension benefit obligations	R0760	18,676,614.00	
Deposits from reinsurers	R0770	29,861,595.00	
Deferred tax liabilities	R0780	0.00	
Derivatives	R0790	1,495,334.00	
Debts owed to credit institutions	R0800	95,925,657.00	
Debts owed to credit institutions resident domestically	ER0801	0.00	
Debts owed to credit institutions resident in the euro area other than domestic	ER0802	95,925,657.00	
Debts owed to credit institutions resident in rest of the world	ER0803	0.00	
Financial liabilities other than debts owed to credit institutions	R0810	836,028.00	
Debts owed to non-credit institutions	ER0811	836,028.00	
Debts owed to non-credit institutions resident domestically	ER0812	836,028.00	
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	157,443,654.00	
Reinsurance payables	R0830	12,028,273.00	
Payables (trade, not insurance)	R0840	47,393,526.00	
Subordinated liabilities	R0850	231,800,719.00	
Non-negotiable instruments held by credit institutions resident domestically	ER0851	0.00	
Non-negotiable instruments held by credit institutions resident in the euro area other than domestic	ER0852	0.00	
Non-negotiable instruments held by credit institutions resident in rest of the world	ER0853	0.00	
Non-negotiable instruments held by non-credit institutions resident domestically	ER0854	0.00	
Non-negotiable instruments held by non-credit institutions resident in the euro area other than domestic	ER0855	231,800,719.00	
Non-negotiable instruments held by non-credit institutions resident in rest of the world	ER0856	0.00	
Subordinated liabilities not in Basic Own Funds	R0860	0.00	
Subordinated liabilities in Basic Own Funds	R0870	231,800,719.00	
Any other liabilities, not elsewhere shown	R0880	54,997,561.00	
Total liabilities	R0900	10,502,949,951.00	
Excess of assets over liabilities	R1000	894,560,126.00	

S.05.01.02.01 Non-Life (direct business/accepted proportional reinsurance and accepted non-proportional reinsurance)																	
Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)													Line of Business for: accepted non-				Total
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	Health	Casualty	Marine, aviation, transport	Property		
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160		
Premiums written	AR0109																
Gross - Direct Business	R0110	390,139.51	9,741,394.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					10,131,534.17	
Gross - Proportional reinsurance accepted	R0120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					0.00	
Gross - Non-proportional reinsurance accepted	R0130																0.00
Reinsurers' share	R0140	204.87	71,806.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					72,011.32	
Net	R0200	389,934.64	9,669,588.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					10,059,522.85	
Premiums earned	AR0209																
Gross - Direct Business	R0210	397,630.67	9,882,096.95	0.00	0.00	0.00	0.00	0.00	171,937.34	0.00	0.00	0.00				10,451,664.96	
Gross - Proportional reinsurance accepted	R0220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					0.00	
Gross - Non-proportional reinsurance accepted	R0230																0.00
Reinsurers' share	R0240	204.87	71,806.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					72,011.32	
Net	R0300	397,425.80	9,810,290.50	0.00	0.00	0.00	0.00	0.00	171,937.34	0.00	0.00	0.00				10,379,653.64	
Claims incurred	AR0309																
Gross - Direct Business	R0310	283,886.04	478,641.36	113,230.16	3,396.78	0.00	0.00	0.00	164,840.43	-79,013.95	25,011.53	0.00	0.00			989,992.35	
Gross - Proportional reinsurance accepted	R0320	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				0.00	
Gross - Non-proportional reinsurance accepted	R0330																0.00
Reinsurers' share	R0340	0.00	0.00	10,590.44	5,809.80	0.00	0.00	0.00	0.00	20,879.34	0.00	0.00				37,279.58	
Net	R0400	283,886.04	478,641.36	102,639.72	-2,413.02	0.00	0.00	0.00	164,840.43	-79,013.95	4,132.19	0.00	0.00			952,712.77	
Expenses incurred	R0550	0.00	7,180,110.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				7,180,110.56	
Balance - other technical expenses/income	R1210																92,314.49
Total technical expenses	R1300																7,272,425.05

## 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
<b>Premiums written</b>										
Gross	R1410	73,647,538.35	92,301,627.73	416,953,316.53	318,986,285.63	0.00	0.00	0.00	942,729.21	902,831,497.45
Reinsurers' share	R1420	998,165.36	15,876,582.35	8,556,947.03	2,855,766.81	0.00	0.00	0.00	0.00	28,287,461.55
Net	R1500	72,649,372.99	76,425,045.38	408,396,369.50	316,130,518.82	0.00	0.00	0.00	942,729.21	874,544,035.90
<b>Premiums earned</b>										
Gross	R1510	73,669,580.80	92,301,627.73	416,953,316.53	318,986,285.63	0.00	0.00	0.00	942,729.21	902,853,539.90
Reinsurers' share	R1520	1,000,870.25	15,876,582.35	8,556,947.03	2,855,766.81	0.00	0.00	0.00	0.00	28,290,166.44
Net	R1600	72,668,710.55	76,425,045.38	408,396,369.50	316,130,518.82	0.00	0.00	0.00	942,729.21	874,563,373.46
<b>Claims incurred</b>										
Gross	R1610	51,716,472.00	603,779,758.21	372,446,636.87	55,523,242.68	0.00	0.00	0.00	245,622.90	1,083,711,732.66
Reinsurers' share	R1620	936,262.18	9,443,693.49	0.00	-31,117.53	0.00	0.00	0.00	0.00	10,348,838.14
Net	R1700	50,780,209.82	594,336,064.72	372,446,636.87	55,554,360.21	0.00	0.00	0.00	245,622.90	1,073,362,894.52
<b>Expenses incurred</b>										
	R1900	4,708,825.81	65,111,400.57	62,955,427.26	89,255,800.01	0.00	0.00	0.00	632,097.62	222,663,551.27
Administrative expenses		0	0	0	0	0	0	0	0	0
Gross	R1910	1,289,417.30	30,473,792.35	11,681,515.60	14,734,069.83	0.00	0.00	0.00	352,078.34	58,530,873.42
Reinsurers' share	R1920	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	R2000	1,289,417.30	30,473,792.35	11,681,515.60	14,734,069.83	0.00	0.00	0.00	352,078.34	58,530,873.42
Investment management expenses		0	0	0	0	0	0	0	0	0
Gross	R2010	35,033.44	9,599,927.22	0.00	116,950.52	0.00	0.00	0.00	0.00	9,751,911.18
Reinsurers' share	R2020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	R2100	35,033.44	9,599,927.22	0.00	116,950.52	0.00	0.00	0.00	0.00	9,751,911.18
Claims management expenses		0	0	0	0	0	0	0	0	0
Gross	R2110	737,391.88	4,835,856.81	1,477,277.03	2,448,797.30	0.00	0.00	0.00	94,776.24	9,594,099.26
Reinsurers' share	R2120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	R2200	737,391.88	4,835,856.81	1,477,277.03	2,448,797.30	0.00	0.00	0.00	94,776.24	9,594,099.26
Acquisition expenses		0	0	0	0	0	0	0	0	0
Gross	R2210	2,517,976.09	17,107,134.77	43,950,610.52	66,891,374.77	0.00	0.00	0.00	185,243.04	130,652,339.19
Reinsurers' share	R2220	285,599.64	6,293,847.61	0.00	54,808.99	0.00	0.00	0.00	0.00	6,634,256.24
Net	R2300	2,232,376.45	10,813,287.16	43,950,610.52	66,836,565.78	0.00	0.00	0.00	185,243.04	124,018,082.95
Overhead expenses		0	0	0	0	0	0	0	0	0
Gross	R2310	414,606.74	9,388,537.03	5,846,024.11	5,119,416.58	0.00	0.00	0.00	0.00	20,768,584.46
Reinsurers' share	R2320	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	R2400	414,606.74	9,388,537.03	5,846,024.11	5,119,416.58	0.00	0.00	0.00	0.00	20,768,584.46
<b>Balance - other technical expenses/income</b>										11,374,233.07
<b>Total technical expenses</b>										234,037,784.34
<b>Total amount of surrenders</b>										409,550,132.40

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 or guarantees	Contracts with options or guarantees				Contracts without options and guarantees	Contracts with options or guarantees					
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole	R0010	0.00	0.00		0.00			0.00	0.00	0.00	0.00			0.00	0.00	0.00
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0020	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	AR0028															
Best Estimate	AR0029															
Gross Best Estimate	R0030	6,798,871,365.00		2,294,618,654.00	627,975,075.00	-269,345,337.00	0.00	0.00	0.00	9,452,119,757.00		0.00	97,955,482.00	0.00	0.00	97,955,482.00
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	25,025,427.00		0.00	-10,241,003.00	-31,775,519.00	0.00	0.00	0.00	-16,991,095.00		0.00	2,809,730.00	0.00	0.00	2,809,730.00
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	6,773,845,938.00		2,294,618,654.00	638,216,078.00	-237,569,818.00	0.00	0.00	0.00	9,469,110,852.00		0.00	95,145,752.00	0.00	0.00	95,145,752.00
Risk Margin	R0100	129,086,436.00	54,433,956.00		67,068,343.00			0.00	0.00	250,588,735.00	14,116,942.00			0.00	0.00	14,116,942.00
Technical provisions - total	R0200	6,927,957,801.00	2,977,027,685.00		-202,276,994.00			0.00	0.00	9,702,708,492.00	112,072,424.00			0.00	0.00	112,072,424.00

S.17.01.02.01 Non-Life Technical Provisions																
<div>Direct business and accepted proportional reinsurance</div>																
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	Accepted non-proportional reinsurance				Total Non-Life obligation
C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole	R0010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM	AR0057															
Best estimate	AR0058															
Premium provisions	AR0059															
Gross	R0060	561,997	1,974,859	0	0	0	0	1,064,356	0	0	0	0	0	0	0	3,601,212
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	R0150	561,997	1,974,859	0	0	0	0	1,064,356	0	0	0	0	0	0	0	3,601,212
Claims provisions	AR0159															
Gross	R0160	95,573	3,212,315	1,259,700	56,847	0	0	558	661,895	222,738	153,744	0	0	0	0	5,663,371
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	0	0	61,976	150	0	0	558	0	0	137,408	0	0	0	0	200,092
Net Best Estimate of Claims Provisions	R0250	95,573	3,212,315	1,197,724	56,697	0	0	0	661,895	222,738	16,336	0	0	0	0	5,463,279
Total Best estimate - gross	R0260	657,571	5,187,174	1,259,700	56,847	0	0	558	661,895	1,287,093	153,744	0	0	0	0	9,264,583
Total Best estimate - net	R0270	657,571	5,187,174	1,197,724	56,697	0	0	0	661,895	1,287,093	16,336	0	0	0	0	9,064,491
Risk margin	R0280	0	240,788	0	0	0	0	0	1	0	0	0	0	0	0	240,789
Technical provisions - total	AR0319															
Technical provisions - total	R0320	657,571	5,427,962	1,259,700	56,847	0	0	558	661,896	1,287,094	153,744	0	0	0	0	9,505,372
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	0	0	61,976	150	0	0	558	0	0	137,408	0	0	0	0	200,092
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	657,571	5,427,962	1,197,724	56,697	0	0	0	661,896	1,287,094	16,336	0	0	0	0	9,305,280

S.22.01.01.01 Impact of long term guarantees measures and transitionals											
		Amount with Long Term Guarantee measures and transitionals	Impact of the LTG measures and transitionals (Step-by-step approach)								
			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	9,824,286,287	9,824,286,287	0	9,824,286,287	0	9,951,576,351	127,290,064	9,951,576,351	0	127,290,064
Basic own funds	R0020	1,121,793,445	1,121,793,445	0	1,121,793,445	0	1,026,325,898	-95,467,547	1,026,325,898	0	-95,467,547
Excess of assets over liabilities	R0030	894,560,126	894,560,126	0	894,560,126	0	799,092,579	-95,467,547	799,092,579	0	-95,467,547
Restricted own funds due to ring-fencing and matching portfolio	R0040									0	0
Eligible own funds to meet Solvency Capital Requirement	R0050	1,121,793,445	1,121,793,445	0	1,121,793,445	0	1,026,325,898	-95,467,547	1,026,325,898	0	-95,467,547
Tier 1	R0060	901,657,290	901,657,290	0	901,657,290	0	774,367,228	-127,290,062	774,367,228	0	-127,290,062
Tier 2	R0070	154,980,239	154,980,239	0	154,980,239	0	154,980,239	0	154,980,239	0	0
Tier 3	R0080	65,155,915	65,155,915	0	65,155,915	0	96,978,431	31,822,516	96,978,431	0	31,822,516
Solvency Capital Requirement	R0090	724,088,005	724,088,005	0	724,088,005	0	697,278,039	-26,809,966	697,278,039	0	-26,809,966
Eligible own funds to meet Minimum Capital Requirement	R0100	963,732,372	963,732,372	0	963,732,372	0	837,122,251	-126,610,121	837,122,251	0	-126,610,121
Minimum Capital Requirement	R0110	310,375,405	310,375,405	0	310,375,405	0	313,775,118	3,399,713	313,775,118	0	3,399,713
Solvency Capital Requirement ratio	R0120	1.5493	1.5493	0.0000	1.5493	0.0000	1.4719	-0.0773	1.4719	0.0000	-0.0773
Minimum Capital Requirement ratio	R0130	3.1051	3.1051	0.0000	3.1051	0.0000	2.6679	-0.4371	2.6679	0.0000	-0.4371



S.23.01.01.01 Own funds

Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35

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

Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds

Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds

Deductions

Deductions for participations in financial and credit institutions

Total basic own funds after deductions

Ancillary own funds

Unpaid and uncalled ordinary share capital callable on demand  
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand  
Unpaid and uncalled preference shares callable on demand

A legally binding commitment to subscribe and pay for subordinated liabilities on demand

Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC

Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC

Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC

Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC

Other ancillary own funds

Total ancillary own funds

Available and eligible own funds

Total available own funds to meet the SCR

Total available own funds to meet the MCR

Total eligible own funds to meet the SCR

Total eligible own funds to meet the MCR

SCR

MCR

Ratio of Eligible own funds to SCR

Ratio of Eligible own funds to MCR

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
R0010	206,640,009.00	206,640,009.00	0.00	0.00	0.00	
R0030	0.00	0.00	0.00	0.00	0.00	0.00
R0040	0.00	0.00	0.00	0.00	0.00	0.00
R0050	0.00	0.00	0.00	0.00	0.00	0.00
R0070	65,775,402.00	65,775,402.00	0.00	0.00	0.00	0.00
R0090	0.00	0.00	0.00	0.00	0.00	0.00
R0110	0.00	0.00	0.00	0.00	0.00	0.00
R0130	552,421,400.00	552,421,400.00	0.00	0.00	0.00	0.00
R0140	231,800,719.00	0.00	76,820,480.00	154,980,239.00	0.00	
R0160	65,155,915.00	0.00	0.00	0.00	65,155,915.00	
R0180	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0	0	0	0
R0220	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0	0	0	0
R0230	0.00	0.00	0.00	0.00	0.00	0.00
R0290	1,121,793,445.00	824,836,811.00	76,820,480.00	154,980,239.00	65,155,915.00	
	0	0	0	0	0	0
R0300	0.00	0.00	0.00	0.00	0.00	0.00
R0310	0.00	0.00	0.00	0.00	0.00	0.00
R0320	0.00	0.00	0.00	0.00	0.00	0.00
R0330	0.00	0.00	0.00	0.00	0.00	0.00
R0340	0.00	0.00	0.00	0.00	0.00	0.00
R0350	0.00	0.00	0.00	0.00	0.00	0.00
R0360	0.00	0.00	0.00	0.00	0.00	0.00
R0370	0.00	0.00	0.00	0.00	0.00	0.00
R0390	0.00	0.00	0.00	0.00	0.00	0.00
R0400	0.00	0.00	0.00	0.00	0.00	0.00
	0	0	0	0	0	0
R0500	1,121,793,445.00	824,836,811.00	76,820,480.00	154,980,239.00	65,155,915.00	
R0510	1,056,637,530.00	824,836,811.00	76,820,480.00	154,980,239.00	0.00	
R0540	1,121,793,445.00	824,836,811.00	76,820,480.00	154,980,239.00	65,155,915.00	
R0550	963,732,372.00	824,836,811.00	76,820,480.00	62,075,081.00	0.00	
R0580	724,088,005.41					
R0600	310,375,404.60					
R0620	155%					
R0640	311%					



**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	894,560,126
R0710	0
R0720	4,567,400
R0730	337,571,326
R0740	0
R0760	552,421,400
	0
R0770	701,023,767
R0780	0
R0790	701,023,767

**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
<b>Market risk</b>	R0010	No	327,572,398.62	330,995,098.26	
<b>Counterparty default risk</b>	R0020	No	25,753,690.89	25,753,690.89	
<b>Life underwriting risk</b>	R0030	No	504,476,818.53	517,794,872.35	
<b>Health underwriting risk</b>	R0040	No	41,871,426.60	41,871,426.60	
<b>Non-life underwriting risk</b>	R0050	No	832,004.80	832,004.80	
<b>Diversification</b>	R0060	No	- 210,814,653.45	- 213,558,040.12	
<b>Intangible asset risk</b>	R0070				
<b>Basic Solvency Capital Requirement</b>	R0100	No	689,691,686.00	703,689,052.78	

**S.25.01.01.02 Calculation of Solvency Capital Requirement****Adjustment due to RFF/MAP nSCR aggregation****Operational risk****Loss-absorbing capacity of technical provisions****Loss-absorbing capacity of deferred taxes****Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC****Solvency Capital Requirement excluding capital add-on****Capital add-on already set****of which, capital add-ons already set - Article 37 (1) Type a****of which, capital add-ons already set - Article 37 (1) Type b****of which, capital add-ons already set - Article 37 (1) Type c****of which, capital add-ons already set - Article 37 (1) Type d****Solvency capital requirement****Other information on SCR**

Capital requirement for duration-based equity risk sub-module

Total amount of Notional Solvency Capital Requirements for remaining part

Total amount of Notional Solvency Capital Requirements for ring-fenced funds

Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios

Diversification effects due to RFF nSCR aggregation for article 304

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

Net future discretionary benefits

	Article 112	Value
	Z0010	C0100
R0120		
R0130	No	34,396,319.54
R0140	No	- 13,997,366.78
R0150	No	-
R0160		
R0200	No	724,088,005.53
R0210		
R0211		
R0212		
R0213		
R0214		
R0220	No	724,088,005.53
R0400		
R0410		
R0420		
R0430		
R0440		
R0450	No	No adjustment
R0460	No	46,123,202.84

S.28.02.01.01 MCR components

MCR components	
Non-life activities	Life activities
MCR(NL, NL) Result	MCR(NL, L)Result
C0010	C0020
302,656	1,678,834

Linear formula component for non-life insurance and reinsurance obligations

R0010

## 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	657,571	390,140
Income protection insurance and proportional reinsurance	R0030	0	0	5,187,174	9,669,588
Workers' compensation insurance and proportional reinsurance	R0040	0	0	1,197,724	0
Motor vehicle liability insurance and proportional reinsurance	R0050	56,696	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	0	0	0	0
General liability insurance and proportional reinsurance	R0090	661,894	0	0	0
Credit and suretyship insurance and proportional reinsurance	R0100	1,287,095	0	0	0
Legal expenses insurance and proportional reinsurance	R0110	16,337	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

R0200

Non-life activities	Life activities
MCR(L, NL) Result	MCR(L, L) Result
C0070	C0080
0	308,393,915

**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
<b>Obligations with profit participation - guaranteed benefits</b>	R0210	0		6,732,608,024	
<b>Obligations with profit participation - future discretionary benefits</b>	R0220	0		41,237,914	
<b>Index-linked and unit-linked insurance obligations</b>	R0230	0		2,932,834,732	
<b>Other life (re)insurance and health (re)insurance obligations</b>	R0240	0		0	
<b>Total capital at risk for all life (re)insurance obligations</b>	R0250		0		58,431,351,882



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	310,375,405
R0310	724,088,006
R0320	325,839,602
R0330	181,022,001
R0340	310,375,405
R0350	8,000,000
R0400	310,375,405

**S.28.02.01.06 Notional non-life and life MCR calculation**

		Non-life activities	Life activities
		C0140	C0150
<b>Notional linear MCR</b>	R0500	302,656	310,072,748
<b>Notional SCR excluding add-on (annual or latest calculation)</b>	R0510	706,079	723,381,926
<b>Notional MCR cap</b>	R0520	317,736	325,521,867
<b>Notional MCR floor</b>	R0530	176,520	180,845,482
<b>Notional Combined MCR</b>	R0540	302,656	310,072,748
<b>Absolute floor of the notional MCR</b>	R0550	4,000,000	4,000,000
<b>Notional MCR</b>	R0560	4,000,000	310,072,748

S.19.01.21 Gross Claims Paid (non-cumulative) - Development year (absolute amount)												
		0	1	2	3	4	5	6	7	8	9	10 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											71,314.66
N-9	R0160	-	1,139,110.07	108,471.92	32,785.06	5,453.93	- 2,112.58	- 7,986.81	- 3,495.54	21,110.83	38,610.82	
N-8	R0170	998,879.07	1,207,094.66	420,292.51	254,044.41	385,486.61	422,403.33	172,324.51	190,665.99	268,338.93		
N-7	R0180	493,564.21	849,716.47	155,978.34	28,058.71	81,236.44	- 54,870.76	229.66	334.02			
N-6	R0190	1,588,276.45	939,850.45	239,537.71	16,728.29	11,151.03	4,382.76	10,582.49				
N-5	R0200	1,211,682.79	683,285.05	190,770.64	10,084.31	-	4,113.02					
N-4	R0210	444,554.32	762,117.68	72,725.21	-	-						
N-3	R0220	384,085.31	597,795.73	95,901.79	190.65							
N-2	R0230	727,867.94	786,779.76	138,690.23								
N-1	R0240	697,215.48	401,751.77									
N	R0250	370,986.43										

		In Current year	Sum of years (cumulative)
		C0170	C0180
R0100		71,315	71,315
R0160		38,611	1,331,948
R0170		268,339	4,319,530
R0180		334	1,554,247
R0190		10,582	2,810,509
R0200		4,113	2,099,936
R0210		0	1,279,397
R0220		191	1,077,973
R0230		138,690	1,653,338
R0240		401,752	1,098,967
R0250		370,986	370,986
Total	R0260	1,304,913	17,668,147

Gross undiscounted Best Estimate Claims Provisions - Development year (absolute amount)												
		0	1	2	3	4	5	6	7	8	9	10 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100											1,148,701.47
N-9	R0160	-	602,400.85	423,951.41	597,028.14	463,752.77	405,680.07	1,010,977.10	1,010,977.10	405,196.58	411,314.35	
N-8	R0170	2,029,271.78	2,126,625.97	3,196,152.27	2,971,743.55	2,741,947.56	1,746,910.57	1,681,873.94	2,218,461.63	2,064,785.36		
N-7	R0180	1,712,760.20	574,390.52	443,260.93	267,992.75	157,819.52	98,071.99	98,071.91	98,071.91			
N-6	R0190	1,681,785.80	353,677.47	246,313.17	92,502.26	81,916.70	143,480.45	82,440.97				
N-5	R0200	1,728,100.44	527,716.70	400,030.10	299,027.41	207,553.69	209,143.69					
N-4	R0210	1,608,953.51	297,050.77	288,244.62	267,135.33	262,263.30						
N-3	R0220	1,240,107.25	420,801.73	182,313.34	81,370.46							
N-2	R0230	1,462,949.42	485,121.24	223,764.77								
N-1	R0240	909,329.88	177,791.28									
N	R0250	903,723.59										

		Year end (discounted data)
		C0360
R0100		1,148,701
R0110		411,314
R0170		2,064,785
R0180		98,072
R0190		82,441
R0200		209,144
R0210		262,263
R0220		81,370
R0230		223,765
R0240		177,791
R0250		903,724
Total	R0260	5,663,371