

NN Insurance Belgium

Appendix to the SFCR

Quantitative Reporting Templates that form part of the Solvency and Financial Condition Report 2018

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

All amounts are recorded in EUR 1,000.

SE.02.01.16.01 Balance sheet

		Solvency II value	Statutory accounts value	Reclassification adjustments
		C0010	C0020	EC0021
Assets				
Goodwill	R0010		9.410.752	
Deferred acquisition costs	R0020			
Intangible assets	R0030		6.870.345	
Deferred tax assets	R0040			
Pension benefit surplus	R0050		6.441.941	
Property, plant & equipment held for own use	R0060	6.441.941	6.441.941	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	10.832.140.134	9.166.000.918	
Property (other than for own use)	R0080	0		
Holdings in related undertakings, including participations	R0090	335.372.472	273.027.599	
Equities	R0100	108.798.759	105.511.853	
Equities - listed	R0110	107.630.042	105.511.853	
Equities - unlisted	R0120	1.168.717		
Bonds	R0130	10.004.627.855	8.496.469.199	
Government Bonds	R0140	7.116.373.304	5.864.427.985	
Corporate Bonds	R0150	2.787.931.404	2.520.151.645	
Structured notes	R0160	40.616.659	31.500.000	
Collateralised securities	R0170	79.706.488	80.389.769	
Collective Investments Undertakings	R0180	318.405.181	290.844.996	
Derivatives	R0190	64.935.867		
Deposits other than cash equivalents	R0200	0	147.171	
Other investments	R0210	0		
Assets held for index-linked and unit-linked contracts	R0220	1.991.583.414	1.991.583.414	
Loans and mortgages	R0230	2.999.413.892	3.021.183.165	
Loans on policies	R0240	392.532.799	397.686.573	
Loans and mortgages to individuals	R0250	2.322.545.463	2.346.255.967	
Other loans and mortgages	R0260	284.535.630	277.040.624	
Reinsurance recoverables from:	R0270	41.840.236	72.301.960	
Non-life and health similar to non-life	R0280	313.116	313.116	
Non-life excluding health	R0290	309.991	309.991	
Health similar to non-life	R0300	3.125	3.125	
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	29.245.978	56.735.986	
Health similar to life	R0320	895.485	1.738.365	
Life excluding health and index-linked and unit-linked	R0330	28.350.493	54.997.621	
Life index-linked and unit-linked	R0340	12.281.142	15.252.758	
Deposits to cedants	R0350	0		
Insurance and intermediaries receivables	R0360	50.464.996	50.464.997	
Reinsurance receivables	R0370	5.945.903	2.450.622	
Receivables (trade, not insurance)	R0380	53.534.708	88.357.894	
Own shares (held directly)	R0390	0		
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0		
Cash and cash equivalents	R0410	359.706.050	359.558.879	
Any other assets, not elsewhere shown	R0420	42.074.848	177.252.867	
Total assets	R0500	16.363.146.022	14.951.877.654	
Liabilities				
Technical provisions – non-life	R0510	15.868.822	10.535.111	
Technical provisions – non-life (excluding health)	R0520	5.444.695	3.915.512	
Technical provisions calculated as a whole	R0530			
Best Estimate	R0540	5.444.695		
Risk margin	R0550	0		
Technical provisions - health (similar to non-life)	R0560	10.424.127	6.619.600	
Technical provisions calculated as a whole	R0570			
Best Estimate	R0580	9.043.987		
Risk margin	R0590	1.380.140		
Technical provisions - life (excluding index-linked and unit-linked)	R0600	12.284.057.946	11.201.804.395	
Technical provisions - health (similar to life)	R0610	135.996.960	26.598.386	
Technical provisions calculated as a whole	R0620	0		
Best Estimate	R0630	120.294.630		
Risk margin	R0640	15.702.330		
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	12.148.060.986	11.175.206.010	
Technical provisions calculated as a whole	R0660	0		
Best Estimate	R0670	11.978.322.731		
Risk margin	R0680	169.738.255		
Technical provisions – index-linked and unit-linked	R0690	1.868.954.632	2.006.836.172	
Technical provisions calculated as a whole	R0700	0		
Best Estimate	R0710	1.854.233.601		
Risk margin	R0720	14.721.031		
Other technical provisions	R0730		454.187.507	
Contingent liabilities	R0740			
Provisions other than technical provisions	R0750	2.082.000	15.048.597	
Pension benefit obligations	R0760	30.342.237	620.079	
Deposits from reinsurers	R0770	51.812.280	51.812.280	
Deferred tax liabilities	R0780	10.780.962		
Derivatives	R0790	218.257.754		
Debts owed to credit institutions	R0800	50.085.952	61.280	
Debts owed to credit institutions resident domestically	ER0801			
Debts owed to credit institutions resident in the euro area other than domestic	ER0802	50.085.952		
Debts owed to credit institutions resident in rest of the world	ER0803			
Financial liabilities other than debts owed to credit institutions	R0810			
Debts owed to non-credit institutions	ER0811			
Debts owed to non-credit institutions resident domestically	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)	ER0815			
Insurance & intermediaries payables	R0820	158.816.722	70.668.819	
Reinsurance payables	R0830	6.298.965	6.298.965	
Payables (trade, not insurance)	R0840	97.413.990	97.413.990	
Subordinated liabilities	R0850	169.578.197	155.000.000	
Subordinated liabilities not in Basic Own Funds	R0860	0		
Subordinated liabilities in Basic Own Funds	R0870	169.578.197	155.000.000	
Any other liabilities, not elsewhere shown	R0880	136.637.585	211.936.991	
Total liabilities	R0900	15.100.988.044	14.282.224.086	
Excess of assets over liabilities	R1000	1.262.157.978	669.653.567	

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	23.539.653	415.718.988	488.856.991	305.946.261				14.291.430	1.248.353.322
Reinsurers' share	R1420	542.516	12.535.136	8.513.987	1.061.183					22.652.822
Net	R1500	22.997.136	403.183.852	480.343.004	304.885.078	0	0	0	14.291.430	1.225.700.500
Premiums earned										
Gross	R1510	23.584.846	415.718.988	488.856.991	305.946.261				14.291.430	1.248.398.515
Reinsurers' share	R1520	551.622	12.535.136	8.513.987	1.061.183					22.661.928
Net	R1600	23.033.224	403.183.852	480.343.004	304.885.078	0	0	0	14.291.430	1.225.736.588
Claims incurred										
Gross	R1610	17.737.874	908.050.719	176.490.675	262.803.593				11.411.383	1.376.494.244
Reinsurers' share	R1620	138.136	11.758.373		36.567					11.933.075
Net	R1700	17.599.738	896.292.347	176.490.675	262.767.026	0	0	0	11.411.383	1.364.561.168
Changes in other technical provisions										
Gross	R1710	-283.390	-343.655.913	137.384.386	415.527				-4.114.036	-210.253.425
Reinsurers' share	R1720	0	-2.779.792	9.989.482	-6.866					7.202.823
Net	R1800	-283.390	-340.876.121	127.394.905	422.394	0	0	0	-4.114.036	-217.456.248
Expenses incurred	R1900	3.810.882	104.798.769	33.632.764	80.899.614	0	0	0	5.352.315	228.494.345
Other expenses	R2500									24.838.139
Total expenses	R2600									253.332.483
Total amount of surrenders	R2700	0	226.435.970	58.497.495	2.047.450	0	0	0	0	286.980.916

S.05.02.01.01 Home Country - non-life obligations

		Home country
		C0080
Premiums written		
Gross - Direct Business	R0110	14.914.188
Gross - Proportional reinsurance accepted	R0120	0
Gross - Non-proportional reinsurance accepted	R0130	0
Reinsurers' share	R0140	87.289
Net	R0200	14.826.899
Premiums earned		
Gross - Direct Business	R0210	15.642.103
Gross - Proportional reinsurance accepted	R0220	0
Gross - Non-proportional reinsurance accepted	R0230	0
Reinsurers' share	R0240	87.289
Net	R0300	15.554.814
Claims incurred		
Gross - Direct Business	R0310	2.719.541
Gross - Proportional reinsurance accepted	R0320	0
Gross - Non-proportional reinsurance accepted	R0330	0
Reinsurers' share	R0340	146.457
Net	R0400	2.573.084
Changes in other technical provisions		
Gross - Direct Business	R0410	934.398
Gross - Proportional reinsurance accepted	R0420	0
Gross - Non-proportional reinsurance accepted	R0430	0
Reinsurers' share	R0440	-2.568
Net	R0500	936.966
Expenses incurred	R0550	8.190.777
Other expenses	R1200	
Total expenses	R1300	

S.05.02.01.04 Home Country - life obligations

		Home country
		C0220
Premiums written		
Gross	R1410	1.248.353.322
Reinsurers' share	R1420	22.652.822
Net	R1500	1.225.700.500
Premiums earned		
Gross	R1510	1.248.398.515
Reinsurers' share	R1520	22.661.928
Net	R1600	1.225.736.588
Claims incurred		
Gross	R1610	1.376.494.244
Reinsurers' share	R1620	11.933.075
Net	R1700	1.364.561.168
Changes in other technical provisions		
Gross	R1710	-210.253.425
Reinsurers' share	R1720	7.202.823
Net	R1800	-217.456.248
Expenses incurred	R1900	228.494.345
Other expenses	R2500	
Total expenses	R2600	

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	14.914.188
Gross - Proportional reinsurance accepted	R0120	0
Gross - Non-proportional reinsurance accepted	R0130	0
Reinsurers' share	R0140	87.289
Net	R0200	14.826.899

Premiums earned

Gross - Direct Business	R0210	15.642.103
Gross - Proportional reinsurance accepted	R0220	0
Gross - Non-proportional reinsurance accepted	R0230	0
Reinsurers' share	R0240	87.289
Net	R0300	15.554.814

Claims incurred

Gross - Direct Business	R0310	2.719.541
Gross - Proportional reinsurance accepted	R0320	0
Gross - Non-proportional reinsurance accepted	R0330	0
Reinsurers' share	R0340	146.457
Net	R0400	2.573.084

Changes in other technical provisions

Gross - Direct Business	R0410	934.398
Gross - Proportional reinsurance accepted	R0420	0
Gross - Non-proportional reinsurance accepted	R0430	0
Reinsurers' share	R0440	-2.568
Net	R0500	936.966

Expenses incurred

R0550 8.190.777

Other expenses

R1200 357.917

Total expenses

R1300 8.548.694

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

C0280

Premiums written

Gross	R1410	1.248.353.322
Reinsurers' share	R1420	22.652.822
Net	R1500	1.225.700.500

Premiums earned

Gross	R1510	1.248.398.515
Reinsurers' share	R1520	22.661.928
Net	R1600	1.225.736.588

Claims incurred

Gross	R1610	1.376.494.244
Reinsurers' share	R1620	11.933.075
Net	R1700	1.364.561.168

Changes in other technical provisions

Gross	R1710	-210.253.425
Reinsurers' share	R1720	7.202.823
Net	R1800	-217.456.248

Expenses incurred

	R1900	228.494.345
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Other expenses

	R2500	24.838.139
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Total expenses

	R2600	253.332.483
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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)	
	C0020	C0030	Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees				C0170	C0180				
	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150	C0160	C0190	C0200	C0210			
Technical provisions calculated as a whole	R0010	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	R0020	0	0		0		0	0	0	0	0	0	0	0	
Technical provisions calculated as a sum of BE and RM															
Best Estimate															
Gross Best Estimate	R0030	12.692.031.689		1.157.174.000	697.059.600		-275.119.973	0	93.148.151	14.364.293.468		0	120.294.630	0	120.294.630
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	49.174.840		0	12.281.142		-20.814.607	0	-9.740	40.631.635		0	895.485	0	895.485
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	12.642.856.848		1.157.174.000	684.778.458		-254.305.365	0	93.157.891	14.323.661.833		0	119.399.145	0	119.399.145
Risk Margin	R0100	99.108.183	14.721.031		49.683.171			0	20.946.901	184.459.287	15.702.330		0	0	15.702.330
Amount of the transitional on Technical Provisions															
Technical Provisions calculated as a whole	R0110	0	0		0		0	0	0	0	0		0	0	
Best estimate	R0120	-531.737.137		0	0		0	0	-531.737.137	0	0		0	0	
Risk margin	R0130	0	0		0		0	0	0	0	0		0	0	
Technical provisions - total	R0200	12.259.402.735	1.868.954.632		-225.436.801			0	114.095.052	14.017.015.618	135.996.960		0	0	135.996.960

S.17.01.02.01 Non-Life Technical Provisions

	Direct business and accepted proportional reinsurance											Accepted non-proportional reinsurance				Total Non-Life obligation	
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance		Non-proportional property reinsurance
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160		C0170
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	R0050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM																	
Best estimate																	
Premium provisions																	
Gross	R0060	596.778	3.708.782	0	0	0	0	0	2.740.685	0	0	0	0	0	0	0	7.046.245
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net Best Estimate of Premium Provisions	R0150	596.778	3.708.782	0	0	0	0	0	2.740.685	0	0	0	0	0	0	0	7.046.245
Claims provisions																	
Gross	R0160	82.293	3.555.308	1.100.827	89.733	173	0	15.433	1.394.828	864.835	333.769	5.238	0	0	0	0	7.442.437
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	0	0	3.125	0	0	0	0	0	309.991	0	0	0	0	0	0	313.116
Net Best Estimate of Claims Provisions	R0250	82.293	3.555.308	1.097.702	89.733	173	0	15.433	1.394.828	864.835	23.778	5.238	0	0	0	0	7.129.321
Total Best estimate - gross	R0260	679.070	7.264.090	1.100.827	89.733	173	0	15.433	1.394.828	3.605.521	333.769	5.238	0	0	0	0	14.488.682
Total Best estimate - net	R0270	679.070	7.264.090	1.097.702	89.733	173	0	15.433	1.394.828	3.605.521	23.778	5.238	0	0	0	0	14.175.566
Risk margin	R0280	0	1.380.140	0	0	0	0	0	0	0	0	0	0	0	0	0	1.380.140
Amount of the transitional on Technical Provisions																	
Technical Provisions calculated as a whole	R0290	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Best estimate	R0300	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Risk margin	R0310	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Technical provisions - total																	
Technical provisions - total	R0320	679.070	8.644.230	1.100.827	89.733	173	0	15.433	1.394.828	3.605.521	333.769	5.238	0	0	0	0	15.868.822
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	0	0	3.125	0	0	0	0	0	309.991	0	0	0	0	0	0	313.116
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	679.070	8.644.230	1.097.702	89.733	173	0	15.433	1.394.828	3.605.521	23.778	5.238	0	0	0	0	15.555.706

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																7.335
N-14	R0110	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16.240	
N-13	R0120	0	0	0	0	0	0	0	0	0	0	0	0	0	5.050		
N-12	R0130	0	0	0	0	0	0	0	0	0	0	0	0	37.686			
N-11	R0140	0	0	0	0	0	0	0	0	20.417	6.255	8.388					
N-10	R0150	0	0	0	0	0	0	0	0	5.000	0	7.852					
N-9	R0160	0	0	0	0	0	0	0	0	3.500	38.390						
N-8	R0170	0	0	0	0	0	0	0	0	55.326							
N-7	R0180	0	0	0	0	0	25.000	0	103.724								
N-6	R0190	0	0	0	0	115.556	25.000	0									
N-5	R0200	0	0	0	23.424	3.500	0										
N-4	R0210	0	0	158.290	42.118	108.569											
N-3	R0220	0	1.116.533	108.472	32.785												
N-2	R0230	849.636	863.689	127.272													
N-1	R0240	493.564	849.716														
N	R0250	1.588.276															

		In Current year	Sum of years (cumulative)
		C0170	C0180
R0100		7.335	7.335
R0110		16.240	16.240
R0120		5.050	5.050
R0130		37.686	37.686
R0140		8.388	35.060
R0150		7.852	12.852
R0160		38.390	41.890
R0170		55.326	55.326
R0180		103.724	128.724
R0190		0	140.556
R0200		0	26.924
R0210		108.569	308.976
R0220		32.785	1.257.790
R0230		127.272	1.840.598
R0240		849.716	1.343.281
R0250		1.588.276	1.588.276
Total	R0260	2.986.610	6.846.564

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

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350
Prior	R0100																18.671
N-14	R0110	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7.649	
N-13	R0120	0	0	0	0	0	0	0	0	0	0	0	1.988	1.988	21.082		
N-12	R0130	0	0	0	0	0	0	0	0	0	0	6.183	6.183	30.308			
N-11	R0140	0	0	0	0	0	0	0	0	0	14.020	7.389	37.686				
N-10	R0150	0	0	0	0	0	0	0	0	9.275	9.275	33.869					
N-9	R0160	0	0	0	0	0	0	0	22.525	22.525	59.432						
N-8	R0170	0	0	0	0	0	0	166.142	166.142	226.819							
N-7	R0180	0	0	0	0	0	135.884	135.884	223.860								
N-6	R0190	0	0	0	0	116.706	116.706	116.706									
N-5	R0200	0	0	0	276.646	273.297	273.297										
N-4	R0210	0	0	354.824	303.682	343.699											
N-3	R0220	0	602.401	423.951	597.028												
N-2	R0230	2.029.272	409.900	589.921													
N-1	R0240	1.712.658	574.391														
N	R0250	1.681.786															

		Year end (discounted data)
		C0360
R0100		18.671
R0110		7.649
R0120		21.082
R0130		30.308
R0140		37.686
R0150		33.869
R0160		59.432
R0170		226.819
R0180		223.860
R0190		116.706
R0200		273.297
R0210		343.699
R0220		597.028
R0230		589.921
R0240		574.391
R0250		1.681.786
Total	R0260	4.836.204

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	14.168.881.400	14.700.618.537	531.737.137	14.700.618.537	0	14.952.731.318	252.112.781	14.952.731.318	0	783.849.918
Basic own funds	R0020	1.443.248.595	1.044.445.743	-398.802.853	1.044.445.743	0	855.361.157	-189.084.586	855.361.157	0	-587.887.439
Excess of assets over liabilities	R0030	1.282.157.978	883.355.125	-398.802.853	883.355.125	0	694.270.539	-189.084.586	694.270.539	0	-587.887.439
Restricted own funds due to ring-fencing and matching portfolio	R0040	0	0	0	0	0	0	0	0	0	0
Eligible own funds to meet Solvency Capital Requirement	R0050	1.443.248.595	1.020.008.593	-423.240.003	1.020.008.593	0	768.348.563	-251.660.030	768.348.563	0	-674.900.032
Tier 1	R0060	1.354.535.344	833.579.169	-520.956.175	833.579.169	0	581.466.388	-252.112.781	581.466.388	0	-773.068.956
Tier 2	R0070	88.713.252	88.713.252	0	88.713.252	0	88.713.252	0	88.713.252	0	0
Tier 3	R0080	0	97.716.172	97.716.172	97.716.172	0	98.168.924	452.752	98.168.924	0	98.168.924
Solvency Capital Requirement	R0090	627.045.472	651.441.147	24.395.675	651.441.147	0	654.459.491	3.018.344	654.459.491	0	27.414.019
Eligible own funds to meet Minimum Capital Requirement	R0100	1.410.969.436	892.208.872	-518.760.564	892.208.872	0	640.367.742	-251.841.130	640.367.742	0	-770.601.694
Minimum Capital Requirement	R0110	282.170.462	293.148.516	10.978.054	293.148.516	0	294.506.771	1.358.255	294.506.771	0	12.336.309

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	396.640.009	396.640.009		
Share premium account related to ordinary share capital	R0030	0			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0			
Subordinated mutual member accounts	R0050	0			
Surplus funds	R0070	65.775.402	65.775.402		
Preference shares	R0090	0			
Share premium account related to preference shares	R0110	0			
Reconciliation reserve	R0130	811.254.987	811.254.987		
Subordinated liabilities	R0140	169.578.197		80.864.946	88.713.251
An amount equal to the value of net deferred tax assets	R0160	0			
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0			
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220				
Deductions					
Deductions for participations in financial and credit institutions	R0230	0			
Total basic own funds after deductions	R0290	1.443.248.595	1.273.670.398	80.864.946	88.713.251
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	R0300	0			
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			
Unpaid and uncalled preference shares callable on demand	R0320	0			
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0			
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0			
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0			
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0			
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0			
Other ancillary own funds	R0390	0			
Total ancillary own funds	R0400	0			
Available and eligible own funds					
Total available own funds to meet the SCR	R0500	1.443.248.595	1.273.670.398	80.864.946	88.713.251
Total available own funds to meet the MCR	R0510	1.443.248.595	1.273.670.398	80.864.946	88.713.251
Total eligible own funds to meet the SCR	R0540	1.443.248.595	1.273.670.398	80.864.946	88.713.251
Total eligible own funds to meet the MCR	R0550	1.410.969.437	1.273.670.398	80.864.946	56.434.093
SCR	R0580	627.045.472			
MCR	R0600	282.170.462			
Ratio of Eligible own funds to SCR	R0620	230%			
Ratio of Eligible own funds to MCR	R0640	500%			

S.23.01.01.02 Reconciliation reserve

C0060

Reconciliation reserve

Excess of assets over liabilities	R0700	1.282.157.978
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	8.487.580
Other basic own fund items	R0730	462.415.411
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	811.254.987
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	170.758.140
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	
Total Expected profits included in future premiums (EPIFP)	R0790	170.758.140

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	416.556.378	450.854.464	
Counterparty default risk	R0020 No	104.972.060	104.972.060	
Life underwriting risk	R0030 No	263.863.506	290.515.169	
Health underwriting risk	R0040 No	54.651.945	54.651.945	
Non-life underwriting risk	R0050 No	1.771.886	1.771.886	
Diversification	R0060 No	-233.672.315	-247.180.260	
Intangible asset risk	R0070 No			
Basic Solvency Capital Requirement	R0100 No	608.143.460	655.585.264	

S.25.01.01.02 Calculation of Solvency Capital Requirement

Adjustment due to RFF/MAP nSCR aggregation

Operational risk

Loss-absorbing capacity of technical provisions

Loss-absorbing capacity of deferred taxes

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

Solvency Capital Requirement excluding capital add-on

Capital add-on already set

Solvency capital requirement

Other information on SCR

Capital requirement for duration-based equity risk sub-module

Total amount of Notional Solvency Capital Requirements for remaining part

Total amount of Notional Solvency Capital Requirements for ring fenced funds

Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios

Diversification effects due to RFF nSCR aggregation for article 304

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

Net future discretionary benefits

	Article 112	Value
	Z0010	C0100
R0120	No	
R0130	No	57.434.832
R0140	No	-47.441.803
R0150	No	-38.532.820
R0160	No	
R0200	No	627.045.472
R0210	No	
R0220	No	627.045.472
R0400	No	
R0410	No	
R0420	No	
R0430	No	
R0440	No	
R0450	No	No adjustment
R0460	No	183.637.545

S.28.02.01.01 MCR components

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

Linear formula component for non-life insurance and reinsurance obligations

R0010

912.051	2.230.983
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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	679.070	510.372
Income protection insurance and proportional reinsurance	R0030	0	0	7.264.088	14.393.924
Workers' compensation insurance and proportional reinsurance	R0040	1.097.702	0	0	0
Motor vehicle liability insurance and proportional reinsurance	R0050	89.733	0	0	0
Other motor insurance and proportional reinsurance	R0060	173	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	15.433	0	0	0
General liability insurance and proportional reinsurance	R0090	1.394.828	0	0	0
Credit and suretyship insurance and proportional reinsurance	R0100	3.605.521	0	0	0
Legal expenses insurance and proportional reinsurance	R0110	23.778	0	0	0
Assistance and proportional reinsurance	R0120	5.238	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

Non-life activities	Life activities
MCR(L, NL) Result	MCR(L, L) Result
C0070	C0080
0	483.667.210

Linear formula component for life insurance and reinsurance obligations

R0200

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	11.913.967.324	
Obligations with profit participation - future discretionary benefits	R0220	0	197.152.389	
Index-linked and unit-linked insurance obligations	R0230	0	1.841.952.459	
Other life (re)insurance and health (re)insurance obligations	R0240	0	-41.748.329	
Total capital at risk for all life (re)insurance obligations	R0250	0		57.440.965.200

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	486.810.243
R0310	627.045.472
R0320	282.170.463
R0330	156.761.368
R0340	282.170.463
R0350	7.400.000
R0400	282.170.463

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

	Non-life activities	Life activities
	C0140	C0150
R0500	912.051	485.898.193
R0510	1.174.785	625.870.687
R0520	528.653	281.641.809
R0530	293.696	156.467.672
R0540	528.653	281.641.809
R0550	3.700.000	3.700.000
R0560	3.700.000	281.641.809