Quantitative Reporting Templates that form part of the Solvency and Financial Condition Report 2016

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.05.01.01.01 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) For NNIB, this is identical to S05.02.01.01 For NNIB, this is identical to S05.02.01.04
S12.01.01	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.
S17.01.01	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.19.01.01	Non-Life Insurance claims (= Personal Accident)	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 28.01.01.01 S 28.01.01.02	Linear formula component for non-life insurance & reinsurance obligations Background information	where insurance and reinsurance undertakings are engaged in only life or only non-life insurance or reinsurance activity, template S.28.01.01 of Annex I, specifying the Minimum Capital Requirement
S 28.01.01.03 S 28.01.01.04	Linear formula component for life insurance & reinsurance obligations Total capital at risk for all life insurance obligations	
S 28.01.01.05	Overall 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			
Deferred acquisition costs	R0020			
Intangible assets	R0030		4.423	
Deferred tax assets	R0040			
Pension benefit surplus	R0050			
Property, plant & equipment held for own use	R0060	1.059	1.059	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	4.786.714	4.200.606	
Property (other than for own use)	R0080			
Holdings in related undertakings, including participations	R0090			
Equities	R0100	110.697	84.367	
Equities - listed	R0110	110.697	84.367	
Equities - unlisted	R0120			
Bonds	R0130	4.425.902	3.906.013	
Government Bonds	R0140	3.035.276	2.627.883	
Corporate Bonds	R0150	1.111.826	1.009.905	
Structured notes	R0160	59.314	46.500	
Collateralised securities	R0170	219.486	221.725	
Collective Investments Undertakings	R0180	227.265	210.225	
Derivatives	R0190	22.849		
Deposits other than cash equivalents	R0200			
Other investments	R0210			
Assets held for index-linked and unit-linked contracts	R0220	788.529	788.529	
Loans and mortgages	R0230	325.490	308.108	
Loans on policies	R0240	42.908	43.083	
Loans and mortgages to individuals	R0250	208.891	206.319	
Other loans and mortgages	R0260	73.691	58.706	
Reinsurance recoverables from:	R0270	52.269	59.757	
Non-life and health similar to non-life	R0280			
Non-life excluding health	R0290			
Health similar to non-life	R0300			
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	44.860	44.860	
Health similar to life	R0320	528	528	
Life excluding health and index-linked and unit-linked	R0330	44.332	44.332	
Life index-linked and unit-linked	R0340	7.409	14.897	
Deposits to cedants	R0350			
Insurance and intermediaries receivables	R0360	7.015	7.015	
Reinsurance receivables	R0370			
Receivables (trade, not insurance)	R0380	10.436	12.193	
Own shares (held directly)	R0390			
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400			
Cash and cash equivalents	R0410	136.116	136.099	
Any other assets, not elsewhere shown	R0420	5.341	84.711	
Total assets	R0500	6.112.969	5.602.499	
Liabilities				
Technical provisions – non-life	R0510	9.209	7.157	
Technical provisions – non-life (excluding health)	R0520			
Technical provisions calculated as a whole	R0530			
Best Estimate	R0540			
Risk margin	R0550			
Technical provisions - health (similar to non-life)	R0560	9.209	7.157	
Technical provisions calculated as a whole	R0570			
Best Estimate	R0580	7.889		
Risk margin	R0590	1.321		
Technical provisions - life (excluding index-linked and unit-linked)	R0600	4.410.443	4.282.022	
Technical provisions - health (similar to life)	R0610	14.804	13.778	
Technical provisions calculated as a whole	R0620			
Best Estimate	R0630	12.681		
Risk margin	R0640	2.123		
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	4.395.638	4.268.244	
Technical provisions calculated as a whole	R0660			
Best Estimate	R0670	4.350.370		
Risk margin	R0680	45.268		
Technical provisions – index-linked and unit-linked	R0690	773.049	803.426	
Technical provisions calculated as a whole	R0700			
Best Estimate	R0710	768.551		
Risk margin	R0720	4.498		
Other technical provisions	R0730		74.198	
Contingent liabilities	R0740			
Provisions other than technical provisions	R0750	460	306	
Pension benefit obligations	R0760	8.956	220	
Deposits from reinsurers	R0770	44.332	44.332	
Deferred tax liabilities	R0780	104.704		
Derivatives	R0790			
Debts owed to credit institutions	R0800			
Debts owed to credit institutions resident domestically	ER0801			
Debts owed to credit institutions resident in the euro area other than domestic	ER0802			
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	52.451	9.846	
Reinsurance payables	R0830	1.197	1.197	
Payables (trade, not insurance)	R0840	19.569	19.890	
Subordinated liabilities	R0850			
Subordinated liabilities not in Basic Own Funds	R0860			
Subordinated liabilities in Basic Own Funds	R0870			
Any other liabilities, not elsewhere shown	R0880	13.687	19.811	
Total liabilities	R0900	5.438.055	5.262.403	
Excess of assets over liabilities	R1000	674.914	340.096	

S.05.01.01.01 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	C0200
Premiums written																		
Gross - Direct Business	R0110		16.106															16.106
Gross - Proportional reinsurance accepted	R0120																	
Gross - Non-proportional reinsurance accepted	R0130																	
Reinsurers' share	R0140		75															75
Net	R0200		16.031															16.031
Premiums earned																		
Gross - Direct Business	R0210		16.199															16.199
Gross - Proportional reinsurance accepted	R0220																	
Gross - Non-proportional reinsurance accepted	R0230																	
Reinsurers' share	R0240		75															75
Net	R0300		16.124															16.124
Claims incurred																		
Gross - Direct Business	R0310		2.097	78				48	7			1	37					2.269
Gross - Proportional reinsurance accepted	R0320																	
Gross - Non-proportional reinsurance accepted	R0330																	
Reinsurers' share	R0340																	
Net	R0400		2.097	78				48	7			1	37					2.269
Changes in other technical provisions																		
Gross - Direct Business	R0410			1.177	57			184	1.275		11	1	25					2.731
Gross - Proportional reinsurance accepted	R0420																	
Gross - Non- proportional reinsurance accepted	R0430																	
Reinsurers' share	R0440																	
Net	R0500			1.177	57			184	1.275		11	1	25					2.731
Expenses incurred	R0550		8.579															8.579
Administrative expenses																		
Gross - Direct Business	R0610		2.929															2.929
Gross - Proportional reinsurance accepted	R0620																	
Gross - Non-proportional reinsurance accepted	R0630																	
Reinsurers' share	R0640																	
Net	R0700		2.929															2.929
Investment management expenses																		
Gross - Direct Business	R0710		5															5
Gross - Proportional reinsurance accepted	R0720																	
Gross - Non-proportional reinsurance accepted	R0730																	
Reinsurers' share	R0740																	
Net	R0800		5															5
Claims management expenses																		
Gross - Direct Business	R0810		161															161
Gross - Proportional reinsurance accepted	R0820																	
Gross - Non-proportional reinsurance accepted	R0830																	
Reinsurers' share	R0840																	
Net	R0900		161															161
Acquisition expenses																		
Gross - Direct Business	R0910		3.527															3.527
Gross - Proportional reinsurance accepted	R0920																	
Gross - Non-proportional reinsurance accepted	R0930																	
Reinsurers' share	R0940																	
Net	R1000		3.527															3.527
Overhead expenses																		
Gross - Direct Business	R1010		1.957															1.957
Gross - Proportional reinsurance accepted	R1020																	
Gross - Non-proportional reinsurance accepted	R1030																	
Reinsurers' share	R1040																	
Net	R1100		1.957															1.957
Other expenses	R1200																	1.598
Total expenses	R1300																	10.177

S.05.01.01.02 Life

		Line of Business for: life insurance obligations					Life reinsurance obligations		
		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	Total
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written										
Gross	R1410	5.425	224.353	115.188	83.310					428.276
Reinsurers' share	R1420	395	963	7.801	650					9.809
Net	R1500	5.030	223.390	107.386	82.660					418.466
Premiums earned										
Gross	R1510	5.423	224.353	115.188	83.310					428.274
Reinsurers' share	R1520	337	963	7.801	650					9.751
Net	R1600	5.086	223.390	107.386	82.660					418.522
Claims incurred										
Gross	R1610	1.993	861.738	63.181	20.079					946.991
Reinsurers' share	R1620	-232	4.716		84					4.568
Net	R1700	2.225	857.022	63.181	19.995					942.423
Changes in other technical provisions										
Gross	R1710	-427	-534.830	69.975	513					-464.770
Reinsurers' share	R1720		-1.943	3.294	-38					1.313
Net	R1800	-427	-532.887	66.680	551					-466.083
Expenses incurred	R1900	2.087	48.624	10.934	46.245					107.890
Administrative expenses										
Gross	R1910	534	10.986	1.635	6.427					19.582
Reinsurers' share	R1920									
Net	R2000	534	10.986	1.635	6.427					19.582
Investment management expenses										
Gross	R2010	5	5.955		88					6.048
Reinsurers' share	R2020									
Net	R2100	5	5.955		88					6.048
Claims management expenses										
Gross	R2110	142	1.581	116	361					2.201
Reinsurers' share	R2120									
Net	R2200	142	1.581	116	361					2.201
Acquisition expenses										
Gross	R2210	1.041	21.786	7.847	33.760					64.433
Reinsurers' share	R2220	125	64		31					220
Net	R2300	915	21.722	7.847	33.729					64.213
Overhead expenses										
Gross	R2310	490	8.381	1.336	5.638					15.845
Reinsurers' share	R2320									
Net	R2400	490	8.381	1.336	5.638					15.845
Other expenses	R2500									16.163
Total expenses	R2600									124.053
Total amount of surrenders	R2700		60.160	15.231	2.166					77.557

S.05.02.01.01 Home Country - non-life obligations

		Home country C0080
Premiums written		
Gross - Direct Business	R0110	16.106
Gross - Proportional reinsurance accepted	R0120	
Gross - Non-proportional reinsurance accepted	R0130	
Reinsurers' share	R0140	75
Net	R0200	16.031
Premiums earned		
Gross - Direct Business	R0210	16.199
Gross - Proportional reinsurance accepted	R0220	
Gross - Non-proportional reinsurance accepted	R0230	
Reinsurers' share	R0240	75
Net	R0300	16.124
Claims incurred		
Gross - Direct Business	R0310	2.269
Gross - Proportional reinsurance accepted	R0320	
Gross - Non-proportional reinsurance accepted	R0330	
Reinsurers' share	R0340	
Net	R0400	2.269
Changes in other technical provisions		
Gross - Direct Business	R0410	2.731
Gross - Proportional reinsurance accepted	R0420	
Gross - Non-proportional reinsurance accepted	R0430	
Reinsurers' share	R0440	
Net	R0500	2.731
Expenses incurred	R0550	8.579
Other expenses	R1200	
Total expenses	R1300	

S.05.02.01.04 Home Country - life obligations

		Home country
		C0220
Premiums written		
Gross	R1410	428.276
Reinsurers' share	R1420	9.809
Net	R1500	418.466
Premiums earned		
Gross	R1510	428.274
Reinsurers' share	R1520	9.751
Net	R1600	418.522
Claims incurred		
Gross	R1610	946.991
Reinsurers' share	R1620	4.568
Net	R1700	942.423
Changes in other technical provisions		
Gross	R1710	-464.770
Reinsurers' share	R1720	1.313
Net	R1800	-466.083
Expenses incurred	R1900	107.890
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	16.106
Gross - Proportional reinsurance accepted	R0120	
Gross - Non-proportional reinsurance accepted	R0130	
Reinsurers' share	R0140	75
Net	R0200	16.031
Premiums earned		
Gross - Direct Business	R0210	16.199
Gross - Proportional reinsurance accepted	R0220	
Gross - Non-proportional reinsurance accepted	R0230	
Reinsurers' share	R0240	75
Net	R0300	16.124
Claims incurred		
Gross - Direct Business	R0310	2.269
Gross - Proportional reinsurance accepted	R0320	
Gross - Non-proportional reinsurance accepted	R0330	
Reinsurers' share	R0340	
Net	R0400	2.269
Changes in other technical provisions		
Gross - Direct Business	R0410	2.731
Gross - Proportional reinsurance accepted	R0420	
Gross - Non-proportional reinsurance accepted	R0430	
Reinsurers' share	R0440	
Net	R0500	2.731
Expenses incurred	R0550	8.579
Other expenses	R1200	1.598
Total expenses	R1300	10.177

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

		Total Top 5 and home country C0280
Premiums written		
Gross	R1410	428.276
Reinsurers' share	R1420	9.809
Net	R1500	418.466
Premiums earned		
Gross	R1510	428.274
Reinsurers' share	R1520	9.751
Net	R1600	418.522
Claims incurred		
Gross	R1610	946.991
Reinsurers' share	R1620	4.568
Net	R1700	942.423
Changes in other technical provisions		
Gross	R1710	-464.770
Reinsurers' share	R1720	1.313
Net	R1800	-466.083
Expenses incurred	R1900	107.890
Other expenses	R2500	16.163
Total expenses	R2600	124.053

S.12.01.01.01 Life and Health SLT Technical Provisions

| | | | Index-linked and unit-linked insurance | | | | Other life insurance | | Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations | Line of business [general], Life and annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations | Accepted reinsurance | | | Annuities stemming from non-life accepted insurance contracts and relating to insurance obligation other than health insurance obligations | Total (Life other than health insurance, incl. Unit-Linked) | Health insurance (direct business) | | | Annuities stemming from non-life insurance contracts and relating to health insurance obligations | Health reinsurance (reinsurance accepted) | Total (Health similar to life insurance) |
| | | Insurance with profit participation | | Contracts without options and guarantees | Contracts with options or guarantees | | Contracts without options and guarantees | Contracts with options or guarantees | | | Insurance with profit participation | Index-linked and unit-linked insurance | Other life insurance | | | | Contracts without options and guarantees | Contracts with options or guarantees | | | |
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole	R0010																				
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																				
Technical provisions calculated as a sum of BE and RM																					
Best Estimate																					
Gross Best Estimate	R0030	4.852.567			768.551	-129.281									5.491.837			12.681			12.681
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0040	44.239			7.409	93									51.741			528			528
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	R0050	44.239			7.409	93									51.741			528			528
Recoverables from SPV before adjustment for expected losses	R0060																				
Recoverables from Finite Re before adjustment for expected losses	R0070																				
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	44.239			7.409	93									51.741			528			528
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090	4.808.328			761.143	-129.374									5.440.097			12.153			12.153
Risk Margin	R0100	27.596	4.498			17.673									49.766	2.123					2.123
Amount of the transitional on Technical Provisions																					
Technical Provisions calculated as a whole	R0110																				
Best estimate	R0120	-372.916													-372.916						
Risk margin	R0130																				
Technical provisions - total	R0200	4.507.247	773.049			-111.608									5.168.687	14.804					14.804
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0210	4.463.008	765.640			-111.701									5.116.947	14.276					14.276
Best Estimate of products with a surrender option	R0220																				
Gross BE for Cash flow																					
Cash out-flows																					
Future guaranteed and discretionary benefits	R0230		124.167			163.993										6.308					
Future guaranteed benefits	R0240	4.594.469																			
Future discretionary benefits	R0250	14.207																			
Future expenses and other cash out-flows	R0260	4.771.505	644.384			-919.170									4.496.720	4.820					4.820
Cash in-flows																					
Future premiums	R0270	66.855				625.895									692.751						
Other cash in-flows	R0280		68.717												68.717						
Percentage of gross Best Estimate calculated using approximations	R0290																				
Surrender value	R0300																				
Best estimate subject to transitional of the interest rate	R0310																				
Technical provisions without transitional on interest rate	R0320																				
Best estimate subject to volatility adjustment	R0330	4.852.567				-129.281									4.723.286						
Technical provisions without volatility adjustment and without others transitional measures	R0340	4.916.222				-111.861									4.804.360						
Best estimate subject to matching adjustment	R0350																				
Technical provisions without matching adjustment and without all the others	R0360																				

S.17.01.01.01 Non-Life Technical Provisions

		Direct business and accepted proportional reinsurance												accepted non-proportional reinsurance				
		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	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																	
Direct business	R0020																	
Accepted proportional reinsurance business	R0030																	
Accepted non-proportional reinsurance	R0040																	
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																	
Technical provisions calculated as a sum of BE and RM																		
Best estimate																		
Premium provisions																		
Gross - Total	R0060		4.153															4.153
Gross - direct business	R0070		4.153															4.153
Gross - accepted proportional reinsurance business	R0080																	
Gross - accepted non-proportional reinsurance business	R0090																	
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0100																	
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0110																	
Recoverables from SPV before adjustment for expected losses	R0120																	
Recoverables from Finite Reinsurance before adjustment for expected losses	R0130																	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140																	
Net Best Estimate of Premium Provisions	R0150		4.153															4.153
Claims provisions																		
Gross - Total	R0160		3.736															3.736
Gross - direct business	R0170		3.736															3.736
Gross - accepted proportional reinsurance business	R0180																	
Gross - accepted non-proportional reinsurance business	R0190																	
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0200																	
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0210																	
Recoverables from SPV before adjustment for expected losses	R0220																	
Recoverables from Finite Reinsurance before adjustment for expected losses	R0230																	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240																	
Net Best Estimate of Claims Provisions	R0250		3.736															3.736
Total Best estimate - gross	R0260		7.889															7.889
Total Best estimate - net	R0270		7.889															7.889
Risk margin	R0280		1.321															1.321
Amount of the transitional on Technical Provisions																		
TP as a whole	R0290																	
Best estimate	R0300																	
Risk margin	R0310																	
Technical provisions - total																		
Technical provisions - total	R0320		9.209															9.209
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330																	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340		9.209															9.209
Line of Business: further segmentation (Homogeneous Risk Groups)																		
Premium provisions - Total number of homogeneous risk groups	R0350																	
Claims provisions - Total number of homogeneous risk groups	R0360																	
Cash-flows of the Best estimate of Premium Provisions (Gross)																		
Cash out-flows																		
Future benefits and claims	R0370		2.342															2.342
Future expenses and other cash-out flows	R0380		5.021															5.021
Cash in-flows																		
Future premiums	R0390		9.457															9.457
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400																	
Cash-flows of the Best estimate of Claims Provisions (Gross)																		
Cash out-flows																		
Future benefits and claims	R0410		3.736															3.736
Future expenses and other cash-out flows	R0420																	
Cash in-flows																		
Future premiums	R0430																	
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0440																	
Percentage of gross Best Estimate calculated using approximations	R0450																	
Best estimate subject to transitional of the interest rate	R0460																	
Technical provisions without transitional on interest rate	R0470																	
Best estimate subject to volatility adjustment	R0480																	
Technical provisions without volatility adjustment and without others transitional measures	R0490																	

S.19.01.01.01 Gross Claims Paid (non-cumulative) - Development year (absolute amount)

Valuation general / Types of amount
Solvency II / Non-cumulative

		Line of business	Accident year / Underwriting year	Currency	Currency conversion	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		Z0010	Z0020	Z0030	Z0040	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
Prior	R0100	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-14	R0110	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-13	R0120	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-12	R0130	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-11	R0140	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-10	R0150	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-9	R0160	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency										20						
N-8	R0170	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency									5							
N-7	R0180	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-6	R0190	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-5	R0200	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency						25										
N-4	R0210	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency					116											
N-3	R0220	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency				23												
N-2	R0230	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency			158													
N-1	R0240	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency		1.117														
N	R0250	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	850															

S.19.01.01.02 Gross Claims Paid (non-cumulative) - Current year, sum of years (cumulative)

		Line of business	Accident year / Underwriting year	Currency	Currency conversion	In Current year	Sum of years (cumulative)
		Z0010	Z0020	Z0030	Z0040	C0170	C0180
Prior	R0100	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency		
N-14	R0110	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency		
N-13	R0120	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency		
N-12	R0130	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency		
N-11	R0140	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency		
N-10	R0150	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency		
N-9	R0160	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	20	20
N-8	R0170	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	5	5
N-7	R0180	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency		
N-6	R0190	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency		
N-5	R0200	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	25	25
N-4	R0210	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	116	116
N-3	R0220	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	23	23
N-2	R0230	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	158	158
N-1	R0240	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	1.117	1.117
N	R0250	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	850	850
Total	R0260	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	2.314	2.314

S.19.01.01.03 Gross undiscounted Best Estimate Claims Provisions - Development year (absolute amount)

		Line of business	Accident year / Underwriting year	Currency	Currency conversion	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		Z0010	Z0020	Z0030	Z0040	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350
Prior	R0100	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-14	R0110	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-13	R0120	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-12	R0130	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-11	R0140	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency												2				
N-10	R0150	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency											6					
N-9	R0160	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency										14						
N-8	R0170	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency									9							
N-7	R0180	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency								23								
N-6	R0190	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency							166									
N-5	R0200	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency						136										
N-4	R0210	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency					117											
N-3	R0220	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency				277												
N-2	R0230	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency			355													
N-1	R0240	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency		602														
N	R0250	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	2.029															

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

Valuation general
Solvency II

		Line of business	Accident year / Underwriting year	Currency	Currency conversion	Year end (discounted data)
		Z0010	Z0020	Z0030	Z0040	C0360
Prior	R0100	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	
N-14	R0110	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	
N-13	R0120	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	
N-12	R0130	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	
N-11	R0140	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	2
N-10	R0150	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	6
N-9	R0160	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	14
N-8	R0170	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	9
N-7	R0180	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	23
N-6	R0190	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	166
N-5	R0200	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	136
N-4	R0210	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	117
N-3	R0220	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	277
N-2	R0230	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	355
N-1	R0240	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	602
N	R0250	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	2.029
Total	R0260	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	3.736

S.19.01.01.05 Gross Reported but not Settled Claims (RBNS) - Development year (absolute amount)

		Line of business	Accident year / Underwriting year	Currency	Currency conversion	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		Z0010	Z0020	Z0030	Z0040	C0400	C0410	C0420	C0430	C0440	C0450	C0460	C0470	C0480	C0490	C0500	C0510	C0520	C0530	C0540	C0550
Prior	R0100	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-14	R0110	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-13	R0120	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-12	R0130	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-11	R0140	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency												2				
N-10	R0150	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency											6					
N-9	R0160	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency										13						
N-8	R0170	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency									9							
N-7	R0180	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency								21								
N-6	R0190	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency							157									
N-5	R0200	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency						128										
N-4	R0210	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency					110											
N-3	R0220	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency				261												
N-2	R0230	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency			335													
N-1	R0240	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency		568														
N	R0250	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	1.049															

S.19.01.01.06 Gross Reported but not Settled Claims (RBNS) - Current year, sum of years (cumulative)

		Z0010	Z0020	Z0030	Z0040	C0560
Prior	R0100	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	
N-14	R0110	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	
N-13	R0120	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	
N-12	R0130	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	
N-11	R0140	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	2
N-10	R0150	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	6
N-9	R0160	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	13
N-8	R0170	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	9
N-7	R0180	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	21
N-6	R0190	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	157
N-5	R0200	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	128
N-4	R0210	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	110
N-3	R0220	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	261
N-2	R0230	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	335
N-1	R0240	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	568
N	R0250	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	1.049
Total	R0260	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	2.659

S.19.01.01.13 Net Claims Paid (non-cumulative) - Development year (absolute amount)

Valuation general / Types of amount
Solvency II / Non-cumulative

		Line of business	Accident year / Underwriting year	Currency	Currency conversion	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		Z0010	Z0020	Z0030	Z0040	C1200	C1210	C1220	C1230	C1240	C1250	C1260	C1270	C1280	C1290	C1300	C1310	C1320	C1330	C1340	C1350
Prior	R0500	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-14	R0510	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-13	R0520	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-12	R0530	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-11	R0540	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-10	R0550	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-9	R0560	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency										20						
N-8	R0570	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency									5							
N-7	R0580	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-6	R0590	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-5	R0600	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency						25										
N-4	R0610	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency					116											
N-3	R0620	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency				23												
N-2	R0630	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency			158													
N-1	R0640	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency		1.117														
N	R0650	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	850															

S.19.01.01.14 Net Claims Paid (non-cumulative) - Current year, sum of years (cumulative)

Solvency II

		Line of business	Accident year / Underwriting year	Currency	Currency conversion	In Current year	Sum of years (cumulative)
		Z0010	Z0020	Z0030	Z0040	C1360	C1370
Prior	R0500	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency		
N-14	R0510	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency		
N-13	R0520	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency		
N-12	R0530	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency		
N-11	R0540	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency		
N-10	R0550	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency		
N-9	R0560	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	20	20
N-8	R0570	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	5	5
N-7	R0580	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency		
N-6	R0590	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency		
N-5	R0600	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	25	25
N-4	R0610	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	116	116
N-3	R0620	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	23	23
N-2	R0630	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	158	158
N-1	R0640	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	1.117	1.117
N	R0650	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	850	850
Total	R0660	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	2.314	2.314

S.19.01.01.15 Net Undiscounted Best Estimate Claims Provisions - Development year (absolute amount)

Valuation general
Solvency II

		Line of business	Accident year / Underwriting year	Currency	Currency conversion	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		Z0010	Z0020	Z0030	Z0040	C1400	C1410	C1420	C1430	C1440	C1450	C1460	C1470	C1480	C1490	C1500	C1510	C1520	C1530	C1540	C1550
Prior	R0500	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-14	R0510	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-13	R0520	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-12	R0530	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-11	R0540	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency												2				
N-10	R0550	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency											6					
N-9	R0560	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency										14						
N-8	R0570	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency									9							
N-7	R0580	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency								23								
N-6	R0590	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency							166									
N-5	R0600	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency						136										
N-4	R0610	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency					117											
N-3	R0620	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency				277												
N-2	R0630	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency			355													
N-1	R0640	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency		602														
N	R0650	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	2.029															

S.19.01.01.16 Net discounted Best Estimate Claims Provisions - Current year, sum of years (cumulative)

		Line of business	Accident year / Underwriting year	Currency	Currency conversion	Year end (discounted data)
		Z0010	Z0020	Z0030	Z0040	C1560
Prior	R0500	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	
N-14	R0510	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	
N-13	R0520	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	
N-12	R0530	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	
N-11	R0540	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	2
N-10	R0550	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	6
N-9	R0560	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	14
N-8	R0570	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	9
N-7	R0580	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	23
N-6	R0590	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	166
N-5	R0600	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	136
N-4	R0610	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	117
N-3	R0620	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	277
N-2	R0630	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	355
N-1	R0640	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	602
N	R0650	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	2.029
Total	R0660	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	3.736

S.19.01.01.17 Net RBNS Claims - Development year (absolute amount)

		Line of business	Accident year / Underwriting year	Currency	Currency conversion	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		Z0010	Z0020	Z0030	Z0040	C1600	C1610	C1620	C1630	C1640	C1650	C1660	C1670	C1680	C1690	C1700	C1710	C1720	C1730	C1740	C1750
Prior	R0500	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-14	R0510	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-13	R0520	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-12	R0530	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency																
N-11	R0540	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency												2				
N-10	R0550	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency											6					
N-9	R0560	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency										13						
N-8	R0570	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency									9							
N-7	R0580	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency								21								
N-6	R0590	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency							157									
N-5	R0600	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency						128										
N-4	R0610	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency					110											
N-3	R0620	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency				261												
N-2	R0630	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency			335													
N-1	R0640	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency		568														
N	R0650	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	1.049															

S.19.01.01.18 Net RBNS Claims - Current year, sum of years (cumulative)

		Line of business	Accident year / Underwriting year	Currency	Currency conversion	Year end
		Z0010	Z0020	Z0030	Z0040	C1760
Prior	R0500	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	
N-14	R0510	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	
N-13	R0520	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	
N-12	R0530	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	
N-11	R0540	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	2
N-10	R0550	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	6
N-9	R0560	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	13
N-8	R0570	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	9
N-7	R0580	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	21
N-6	R0590	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	157
N-5	R0600	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	128
N-4	R0610	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	110
N-3	R0620	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	261
N-2	R0630	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	335
N-1	R0640	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	568
N	R0650	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	1.049
Total	R0660	Income protection insurance [direct business and accepted proportional reinsurance]	Accident year [AY]	EUR	Not applicable / Expressed in (converted to) reporting currency	2.659

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	5.192.701	5.565.617	372.916	5.565.617		5.601.423	35.806	5.601.423		408.722
Basic own funds	R0020	674.914	428.752	-246.162	428.752		405.116	-23.635	405.116		-269.797
Excess of assets over liabilities	R0030	674.914	428.752	-246.162	428.752		405.116	-23.635	405.116		-269.797
Restricted own funds due to ring-fencing and matching portfolio	R0040										
Eligible own funds to meet Solvency Capital Requirement	R0050	674.914	428.752	-246.162	428.752		405.116	-23.635	405.116		-269.797
Tier 1	R0060	674.914	406.701	-268.212	406.701		370.896	-35.806	370.896		-304.018
Tier 2	R0070										
Tier 3	R0080		22.050	22.050	22.050		34.221	12.170	34.221		34.221
Solvency Capital Requirement	R0090	229.834	269.925	40.091	269.925		270.857	933	270.857		41.024
Eligible own funds to meet Minimum Capital Requirement	R0100	674.914	406.701	-268.212	406.701		370.896	-35.806	370.896		-304.018
Minimum Capital Requirement	R0110	103.425	121.466	18.041	121.466		121.886	420	121.886		18.461

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	200.401	200.401			
Share premium account related to ordinary share capital	R0030					
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	474.513	474.513			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160					
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220					
Deductions						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	674.914	674.914			
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	674.914	674.914			
Total available own funds to meet the MCR	R0510	674.914	674.914			
Total eligible own funds to meet the SCR	R0540	674.914	674.914			
Total eligible own funds to meet the MCR	R0550	674.914	674.914			
SCR	R0580	229.834				
MCR	R0600	103.425				
Ratio of Eligible own funds to SCR	R0620	2,9365				
Ratio of Eligible own funds to MCR	R0640	6,5256				

S.23.01.01.02 Reconciliation reserve

Valuation general
Solvency II

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	674.914
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	
Other basic own fund items	R0730	200.401
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	474.513
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	111.172
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	
Total Expected profits included in future premiums (EPIFP)	R0790	111.172

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	205.004	205.004	
Counterparty default risk	R0020	No	19.352	19.352	
Life underwriting risk	R0030	No	76.417	76.417	
Health underwriting risk	R0040	No	14.351	14.351	
Non-life underwriting risk	R0050				
Diversification	R0060	No	-67.817	-67.817	
Intangible asset risk	R0070				
Basic Solvency Capital Requirement	R0100	No	247.307	247.307	
Market risk	R0010				
Counterparty default risk	R0020				
Life underwriting risk	R0030				
Health underwriting risk	R0040				
Non-life underwriting risk	R0050				
Diversification	R0060				
Intangible asset risk	R0070				
Basic Solvency Capital Requirement	R0100				

S.25.01.01.02 Calculation of Solvency Capital Requirement

		Article 112	Value
		Z0010	C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120		
Operational risk	R0130	No	21.173
Loss-absorbing capacity of technical provisions	R0140		
Loss-absorbing capacity of deferred taxes	R0150	No	-38.646
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160		
Solvency Capital Requirement excluding capital add-on	R0200	No	229.834
Capital add-on already set	R0210		
Solvency capital requirement	R0220	No	229.834
Other information on SCR			
Capital requirement for duration-based equity risk sub-module	R0400		
Total amount of Notional Solvency Capital Requirements for remaining part	R0410		
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420		
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430		
Diversification effects due to RFF nSCR aggregation for article 304	R0440		
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450		
Net future discretionary benefits	R0460		
Adjustment due to RFF/MAP nSCR aggregation	R0120		
Operational risk	R0130		
Loss-absorbing capacity of technical provisions	R0140		
Loss-absorbing capacity of deferred taxes	R0150		
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160		
Solvency Capital Requirement excluding capital add-on	R0200		
Capital add-on already set	R0210		
Solvency capital requirement	R0220		
Other information on SCR			
Capital requirement for duration-based equity risk sub-module	R0400		
Total amount of Notional Solvency Capital Requirements for remaining part	R0410		
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420		
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430		
Diversification effects due to RFF nSCR aggregation for article 304	R0440		
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450		
Net future discretionary benefits	R0460		

S.28.01.01.01 Linear formula component for non-life insurance and

		MCR components
		C0010
MCRNL Result	R0010	2.396

S.28.01.01.02 Background information

Valuation general
Solvency II

		Background information	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020		
Income protection insurance and proportional reinsurance	R0030	7.889	16.031
Workers' compensation insurance and proportional reinsurance	R0040		
Motor vehicle liability insurance and proportional reinsurance	R0050		
Other motor insurance and proportional reinsurance	R0060		
Marine, aviation and transport insurance and proportional reinsurance	R0070		
Fire and other damage to property insurance and proportional reinsurance	R0080		
General liability insurance and proportional reinsurance	R0090		
Credit and suretyship insurance and proportional reinsurance	R0100		
Legal expenses insurance and proportional reinsurance	R0110		
Assistance and proportional reinsurance	R0120		
Miscellaneous financial loss insurance and proportional reinsurance	R0130		
Non-proportional health reinsurance	R0140		
Non-proportional casualty reinsurance	R0150		
Non-proportional marine, aviation and transport reinsurance	R0160		
Non-proportional property reinsurance	R0170		

S.28.01.01.03 Linear formula component for life insurance and reinsurance obligations

		C0040
MCRL Result	R0200	188.141

S.28.01.01.04 Total capital at risk for all life (re)insurance obligations

Valuation general
Solvency II

		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210	4.421.205	
Obligations with profit participation - future discretionary benefits	R0220	14.207	
Index-linked and unit-linked insurance obligations	R0230	761.143	
Other life (re)insurance and health (re)insurance obligations	R0240	-117.221	
Total capital at risk for all life (re)insurance obligations	R0250		28.524.294

S.28.01.01.05 Overall MCR calculation

Valuation general

Solvency II

		C0070
Linear MCR	R0300	190.537
SCR	R0310	229.834
MCR cap	R0320	103.425
MCR floor	R0330	57.458
Combined MCR	R0340	103.425
Absolute floor of the MCR	R0350	3.700
Minimum Capital Requirement	R0400	103.425