

NN Insurance Belgium

Appendix to the SFCR

Quantitative Reporting Templates that form part of the Solvency and Financial Condition Report 2019

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 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	Total TOP5 + Home Country 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
		CO010	CO020	EC0021
Assets				
Goodwill	R0010		7,555,034	
Deferred acquisition costs	R0020		0	
Intangible assets	R0030	0	5,912,091	
Deferred tax assets	R0040		0	
Pension benefit surplus	R0050		0	
Property, plant & equipment held for own use	R0060	11,485,973	5,996,675	
Investments (other than assets held for index-linked and unlinked)	R0070	10,527,056,792	8,256,723,456	
Property (other than for own holdings in related undertakings, including equities - listed	R0080	0		
Equities - listed	R0090	95,204,967	83,020,326	
Equities - unlisted	R0100	74,590,706	47,760,175	
Bonds	R0110	74,590,706	47,760,175	
Government Bonds	R0120	161,387		
Corporate Bonds	R0130	8,669,972,456	7,744,898,148	
Structured notes	R0140	6,981,597,569	5,405,194,665	
Collateralised securities	R0150	2,612,066,370	2,276,433,954	
Collective Investments	R0160	35,198,190	25,000,000	
Derivatives	R0170	38,290,556	38,267,429	
Deposits other than cash	R0180	407,759,530	381,046,807	
Other investments	R0190	262,529,033		
Assets held for index-linked and unlinked contracts	R0200	2,458,845,314	2,458,845,314	
Loans and mortgages	R0210	4,098,920,715	4,067,345,903	
Loans on policies	R0220	453,332,619	434,384,181	
Loans and mortgages to other loans and mortgages	R0230	3,394,492,104	3,413,669,903	
Reinsurance receivables from:	R0240	251,096,092	219,283,659	
Non-life and health similar to non-life excluding health	R0250	29,276,348	72,507,446	
Health similar to non-life	R0260	226,417	226,417	
Life and health similar to life, excluding health and index-linked and unlinked	R0270	27,828,201	57,042,400	
Life excluding health and index-linked and unlinked	R0280	946,795	1,968,173	
Life index-linked and unlinked	R0290	26,881,406	55,174,227	
Deposits to cedants	R0300	1,222,307	15,236,620	
Insurance and intermediaries	R0310	1,532,807	1,532,807	
Reinsurance receivables	R0320	50,798,138	50,798,138	
Receivables (trade, not insurance)	R0330	6,954,934	1,843,386	
Own shares (held directly)	R0340	87,244,799	89,815,113	
Amounts due in respect of own fund items or initial fund called up but not cash and cash equivalents	R0400	0		
Cash and cash equivalents	R0410	299,098,224	299,098,223	
Any other assets, not elsewhere	R0420	7,963,436	154,924,641	
Total assets	R0500	17,579,180,150	15,472,898,351	
Liabilities				
Technical provisions - non-life	R0610	15,080,489	9,953,668	
Technical provisions - non-life (excluding health)	R0620	5,018,297	3,555,722	
Technical provisions calculated as a whole Best Estimate	R0630	0		
Risk margin	R0640	5,018,296		
Technical provisions - health (similar to non-life)	R0650	10,062,192	6,397,946	
Technical provisions calculated as a whole Best Estimate	R0660	0		
Risk margin	R0670	8,663,520		
Technical provisions - life (excluding index-linked and unlinked)	R0680	1,288,672		
Technical provisions - life (excluding index-linked and unlinked) health (similar to life)	R0690	12,771,988,300	10,771,929,409	
Technical provisions - life (excluding index-linked and unlinked) health (similar to life)	R0700	142,572,043	28,059,028	
Technical provisions calculated as a whole Best Estimate	R0710	0		
Risk margin	R0720	122,754,156		
Technical provisions - life (excluding health and index-linked and unlinked)	R0730	12,629,416,257	10,743,870,381	
Technical provisions calculated as a whole Best Estimate	R0740	0		
Risk margin	R0750	12,444,791,927		
Technical provisions - index-linked and unlinked	R0760	184,624,330		
Technical provisions - index-linked and unlinked	R0770	2,282,529,176	2,474,081,963	
Technical provisions calculated as a whole Best Estimate	R0780	0		
Risk margin	R0790	2,282,491,683		
Other technical provisions	R0800	15,037,463	456,170,556	
Contractual liabilities	R0810	0		
Provisions other than technical	R0820	14,348,697	14,348,697	
Pension benefit obligations	R0830	33,622,526	384,482	
Deposits from reinsurers	R0840	50,288,096	50,288,096	
Deferred tax liabilities	R0850	3,516,496		
Derivatives	R0860	246,179,520		
Debits owed to credit institutions	R0870	372,958,542	349,979,246	
Debits owed to credit institutions resident domestically	ER0801	207,734		
Debits owed to credit institutions resident in the euro area other than domestic	ER0802	96,821,713		
Debits owed to credit institutions resident in rest of the world	ER0803	275,929,095		
Financial liabilities other than debts owed to credit institutions	R0810	5,563,675		
Debits owed to non-credit institutions resident	ER0811	5,563,675		
Debits owed to non-credit institutions resident in the euro area other than domestic	ER0812	0		
Debits owed to non-credit institutions resident in rest of the world	ER0813	0		
Other financial liabilities (debt securities issued)	ER0814	0		
Insurance & intermediaries payables	R0815	163,816,722	67,525,698	
Reinsurance payables	R0820	12,402,607	12,402,607	
Payables (trade, not insurance)	R0830	133,518,808	133,518,808	
Subordinated liabilities	R0840	170,235,288	155,000,000	
Subordinated liabilities not in Basic Own Funds	R0850	0		
Subordinated liabilities in Basic Own Funds	R0860	170,235,288	155,000,000	
Any other liabilities, not elsewhere	R0870	21,146,204	227,795,666	
Total liabilities	R0880	16,287,184,745	14,723,388,195	
Excess of assets over liabilities	R1000	1,291,995,405	749,510,156	

S.05.02.01.01 Home Country - non-life obligations

		Home country
		C0080
Premiums written		
Gross - Direct Business	R0110	14.014.165
Gross - Proportional reinsurance accepted	R0120	0
Gross - Non-proportional reinsurance accepted	R0130	0
Reinsurers' share	R0140	86.384
Net	R0200	13.927.781
Premiums earned		
Gross - Direct Business	R0210	14.576.111
Gross - Proportional reinsurance accepted	R0220	0
Gross - Non-proportional reinsurance accepted	R0230	0
Reinsurers' share	R0240	86.384
Net	R0300	14.489.727
Claims incurred		
Gross - Direct Business	R0310	2.750.850
Gross - Proportional reinsurance accepted	R0320	0
Gross - Non-proportional reinsurance accepted	R0330	0
Reinsurers' share	R0340	307
Net	R0400	2.750.544
Changes in other technical provisions		
Gross - Direct Business	R0410	-141.957
Gross - Proportional reinsurance accepted	R0420	0
Gross - Non-proportional reinsurance accepted	R0430	0
Reinsurers' share	R0440	-123
Net	R0500	-141.834
Expenses incurred	R0550	7.727.756
Other expenses	R1200	
Total expenses	R1300	

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

C0140

Premiums written

Gross - Direct Business	R0110	14.014.165
Gross - Proportional reinsurance accepted	R0120	0
Gross - Non-proportional reinsurance accepted	R0130	0
Reinsurers' share	R0140	86.384
Net	R0200	13.927.781

Premiums earned

Gross - Direct Business	R0210	14.576.111
Gross - Proportional reinsurance accepted	R0220	0
Gross - Non-proportional reinsurance accepted	R0230	0
Reinsurers' share	R0240	86.384
Net	R0300	14.489.727

Claims incurred

Gross - Direct Business	R0310	2.750.850
Gross - Proportional reinsurance accepted	R0320	0
Gross - Non-proportional reinsurance accepted	R0330	0
Reinsurers' share	R0340	307
Net	R0400	2.750.544

Changes in other technical provisions

Gross - Direct Business	R0410	-141.957
Gross - Proportional reinsurance accepted	R0420	0
Gross - Non-proportional reinsurance accepted	R0430	0
Reinsurers' share	R0440	-123
Net	R0500	-141.834

Expenses incurred

R0550 7.727.756

Other expenses

R1200 115.108

Total expenses

R1300 7.842.864

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	
Premiums written									
Gross	R1410	25.310.673	382.007.091	436.284.616	308.499.518	0	0	12.522.879	1.164.624.777
Reinsurers' share	R1420	489.109	13.716.615	9.858.850	1.426.625	0	0	0	25.491.200
Net	R1500	24.821.564	368.290.476	426.425.766	307.072.893	0	0	12.522.879	1.139.133.577
Premiums earned									
Gross	R1510	25.352.079	382.007.091	436.284.616	308.499.518	0	0	12.522.879	1.164.666.183
Reinsurers' share	R1520	501.673	13.716.615	9.858.850	1.426.625	0	0	0	25.503.764
Net	R1600	24.850.406	368.290.476	426.425.766	307.072.893	0	0	12.522.879	1.139.162.420
Claims incurred									
Gross	R1610	18.593.335	994.248.339	208.471.834	214.970.884	0	0	12.014.625	1.448.299.017
Reinsurers' share	R1620	441.883	8.622.545	0	29.432	0	0	0	9.093.860
Net	R1700	18.151.452	985.625.794	208.471.834	214.941.452	0	0	12.014.625	1.439.205.158
Changes in other technical provisions									
Gross	R1710	-198.863	-430.560.517	467.245.762	410.802	0	0	-4.299.891	32.597.292
Reinsurers' share	R1720	0	-1.433.484	-16.138	-6.276	0	0	0	-1.455.898
Net	R1800	-198.863	-429.127.033	467.261.900	417.078	0	0	-4.299.891	34.053.190
Expenses incurred	R1900	6.731.282	91.037.549	33.512.881	87.465.813	0	0	4.371.268	223.118.793
Administrative expenses									
Gross	R1910	2.085.895	9.886.711	7.984.261	48.887.799	0	0	3.244.187	72.088.852
Reinsurers' share	R1920	0	0	0	0	0	0	0	0
Net	R2000	2.085.895	9.886.711	7.984.261	48.887.799	0	0	3.244.187	72.088.852
Investment management expenses									
Gross	R2010	8.492	14.177.764	0	114.441	0	0	0	14.300.697
Reinsurers' share	R2020	0	0	0	0	0	0	0	0
Net	R2100	8.492	14.177.764	0	114.441	0	0	0	14.300.697
Claims management expenses									
Gross	R2110	2.789.699	5.148.026	401.162	610.748	0	0	1.095.383	10.045.018
Reinsurers' share	R2120	0	0	0	0	0	0	0	0
Net	R2200	2.789.699	5.148.026	401.162	610.748	0	0	1.095.383	10.045.018
Acquisition expenses									
Gross	R2210	1.748.730	46.486.354	20.930.898	35.138.680	0	0	31.698	104.336.360
Reinsurers' share	R2220	109.263	1.759.649	0	19.290	0	0	0	1.888.202
Net	R2300	1.639.467	44.726.705	20.930.898	35.119.390	0	0	31.698	102.448.158
Overhead expenses									
Gross	R2310	207.729	17.098.343	4.196.560	2.733.436	0	0	0	24.236.067
Reinsurers' share	R2320	0	0	0	0	0	0	0	0
Net	R2400	207.729	17.098.343	4.196.560	2.733.436	0	0	0	24.236.067
Other expenses	R2500								17.229.868
Total expenses	R2600								240.348.661
Total amount of surrenders	R2700		187.874.626	70.887.919	2.298.185				261.060.730

S.05.02.01.04 Home Country - life obligations

		Home country
		C0220
Premiums written		
Gross	R1410	1.164.624.777
Reinsurers' share	R1420	25.491.200
Net	R1500	1.139.133.577
Premiums earned		
Gross	R1510	1.164.666.183
Reinsurers' share	R1520	25.503.764
Net	R1600	1.139.162.420
Claims incurred		
Gross	R1610	1.448.299.017
Reinsurers' share	R1620	9.093.860
Net	R1700	1.439.205.158
Changes in other technical provisions		
Gross	R1710	32.597.292
Reinsurers' share	R1720	-1.455.898
Net	R1800	34.053.190
Expenses incurred	R1900	223.118.793
Other expenses	R2500	
Total expenses	R2600	

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

C0280

Premiums written

Gross	R1410	1.164.624.777
Reinsurers' share	R1420	25.491.200
Net	R1500	1.139.133.577

Premiums earned

Gross	R1510	1.164.666.183
Reinsurers' share	R1520	25.503.764
Net	R1600	1.139.162.420

Claims incurred

Gross	R1610	1.448.299.017
Reinsurers' share	R1620	9.093.860
Net	R1700	1.439.205.158

Changes in other technical provisions

Gross	R1710	32.597.292
Reinsurers' share	R1720	-1.455.898
Net	R1800	34.053.190

Expenses incurred

R1900 223.118.793

Other expenses

R2500 17.229.868

Total expenses

R2600 240.348.661

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	C0060	Contracts without options and guarantees	Contracts with options or guarantees				Contracts without options and guarantees	Contracts with options or guarantees			
Technical provisions calculated as a whole	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	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	13.140.804.340		1.400.090.284	867.401.399		-307.734.851	0	0	105.478.351	15.206.039.523		0	122.754.135	0	122.754.135
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	47.826.659		0	1.222.307		-20.935.626	0	0	-9.627	28.103.713		0	946.795	0	946.795
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	13.092.977.681		1.400.090.284	866.179.092		-286.799.225	0	0	105.487.978	15.177.935.810		0	121.807.340	0	121.807.340
Risk Margin	120.852.030	15.037.493			44.519.539			0	19.252.761	199.661.623	19.817.908	0	0	0	19.817.908
Amount of the transitional on Technical Provisions															
Technical Provisions calculated as a whole	0	0			0			0	0	0	0		0	0	0
Best estimate	-493.755.913		0	0			0	0	0	-493.755.913		0	0	0	0
Risk margin	0	0			0			0	0	0	0		0	0	0
Technical provisions - total	12.767.900.457	2.282.529.176			-263.215.312			0	124.731.112	14.911.945.433	142.572.043		0	0	142.572.043

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	15.069.597.965	15.563.353.878	493.755.913	15.563.353.878	0	15.642.492.636	79.138.758	15.642.492.636	0	572.894.671
Basic own funds	R0020	1.443.733.114	1.073.416.179	-370.316.935	1.073.416.179	0	1.014.062.111	-59.354.069	1.014.062.111	0	-429.671.003
Excess of assets over liabilities	R0030	1.281.985.405	911.668.470	-370.316.935	911.668.470	0	852.314.402	-59.354.069	852.314.402	0	-429.671.003
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	1.443.733.114	1.050.772.218	-392.960.896	1.050.772.218	0	991.441.344	-59.330.874	991.441.344	0	-452.291.770
Tier 1	R0060	1.355.209.160	864.969.744	-490.239.417	864.969.744	0	805.615.675	-59.354.069	805.615.675	0	-549.593.485
Tier 2	R0070	88.523.954	88.523.954	0	88.523.954	0	88.523.954	0	88.523.954	0	0
Tier 3	R0080	0	97.278.520	97.278.520	97.278.520	0	97.301.715	23.195	97.301.715	0	97.301.715
Solvency Capital Requirement	R0090	629.403.071	648.523.468	19.120.397	648.523.468	0	648.678.098	154.631	648.678.098	0	19.275.028
Eligible own funds to meet Minimum Capital Requirement	R0100	1.411.855.437	923.336.856	-488.518.581	923.336.856	0	863.996.704	-59.340.152	863.996.704	0	-547.858.733
Minimum Capital Requirement	R0110	283.231.382	291.835.560	8.604.179	291.835.560	0	291.905.144	69.584	291.905.144	0	8.673.763

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		0
Share premium account related to ordinary share capital	R0030	0	0		0
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0	0		0
Subordinated mutual member accounts	R0050	0	0	0	0
Surplus funds	R0070	65.775.402	65.775.402		
Preference shares	R0090	0	0	0	0
Share premium account related to preference shares	R0110	0	0	0	0
Reconciliation reserve	R0130	811.082.415	811.082.415		
Subordinated liabilities	R0140	170.235.288	0	81.711.334	88.523.954
An amount equal to the value of net deferred tax assets	R0160	0	0		
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220	0			
Deductions					
Deductions for participations in financial and credit institutions	R0230	0	0	0	0
Total basic own funds after deductions	R0290	1.443.733.114	1.273.497.826	81.711.334	88.523.954
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	R0300	0		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		0	
Unpaid and uncalled preference shares callable on demand	R0320	0		0	
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0		0	
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0		0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0		0	
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0		0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0		0	
Other ancillary own funds	R0390	0		0	
Total ancillary own funds	R0400	0		0	
Available and eligible own funds					
Total available own funds to meet the SCR	R0500	1.443.733.114	1.273.497.826	81.711.334	88.523.954
Total available own funds to meet the MCR	R0510	1.443.733.114	1.273.497.826	81.711.334	88.523.954
Total eligible own funds to meet the SCR	R0540	1.443.733.114	1.273.497.826	81.711.334	88.523.954
Total eligible own funds to meet the MCR	R0550	1.411.855.436	1.273.497.826	81.711.334	56.646.276
SCR	R0580	629.403.071			
MCR	R0600	283.231.382			
Ratio of Eligible own funds to SCR	R0620	229%			
Ratio of Eligible own funds to MCR	R0640	498%			

S.23.01.01.02 Reconciliation reserve

C0060

Reconciliation reserve

Excess of assets over liabilities	R0700	1.281.985.405
Own shares (held directly and indirectly)	R0710	0
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	0

Reconciliation reserve

R0760 811.082.415

Expected profits

Expected profits included in future premiums (EPIFP) - Life business	R0770	135.083.101
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	0
Total Expected profits included in future premiums (EPIFP)	R0790	135.083.101

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	351.958.635	382.088.223	
Counterparty default risk	R0020 No	148.241.080	148.241.080	
Life underwriting risk	R0030 No	279.238.415	283.704.771	
Health underwriting risk	R0040 No	52.062.741	52.062.741	
Non-life underwriting risk	R0050 No	1.453.861	1.453.861	
Diversification	R0060 No	-247.102.276	-254.035.700	
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100 No	585.852.455	613.514.977	

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		
R0130	No	61.369.101
R0140	No	-27.662.521
R0150	No	-17.818.486
R0160		
R0200	No	629.403.071
R0210		
R0220	No	629.403.071
R0400		
R0410		
R0420		
R0430		
R0440		
R0450	No	No adjustment
R0460	No	171.168.110

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

739.329	2.222.657
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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	683.415	383.113
Income protection insurance and proportional reinsurance	R0030	0	0	6.954.628	13.553.752
Workers' compensation insurance and proportional reinsurance	R0040	0	0	1.022.474	0
Motor vehicle liability insurance and proportional reinsurance	R0050	80.069	0	0	0
Other motor insurance and proportional reinsurance	R0060	137	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	1.042	0	0	0
General liability insurance and proportional reinsurance	R0090	1.351.772	0	0	0
Credit and suretyship insurance and proportional reinsurance	R0100	3.330.303	0	0	0
Legal expenses insurance and proportional reinsurance	R0110	24.368	0	0	0
Assistance and proportional reinsurance	R0120	5.188	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	504.512.226

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	12.409.122.471	
Obligations with profit participation - future discretionary benefits	R0220	0	190.099.297	
Index-linked and unit-linked insurance obligations	R0230	0	2.266.269.376	
Other life (re)insurance and health (re)insurance obligations	R0240	0	-59.503.907	
Total capital at risk for all life (re)insurance obligations	R0250	0		56.279.960.224

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	507.474.211
R0310	629.403.071
R0320	283.231.382
R0330	157.350.768
R0340	283.231.382
R0350	7.400.000
R0400	283.231.382

S.28.02.01.06 Notional non-life and life MCR calculation

	Non-life activities	Life activities
	C0140	C0150
Notional linear MCR	R0500 739.329	506.734.882
Notional SCR excluding add-on (annual or latest calculation)	R0510 916.964	628.486.106
Notional MCR cap	R0520 412.634	282.818.748
Notional MCR floor	R0530 229.241	157.121.527
Notional Combined MCR	R0540 412.634	282.818.748
Absolute floor of the notional MCR	R0550 3.700.000	3.700.000
Notional MCR	R0560 3.700.000	282.818.748

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

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
Prior	R0100																8.070
N-14	R0110	0	0	0	0	0	0	0	0	0	0	0	0	0	5.050	783	
N-13	R0120	0	0	0	0	0	0	0	0	0	0	0	0	37.686	5.805		
N-12	R0130	0	0	0	0	0	0	0	0	0	20.417	6.255	8.388	1.470			
N-11	R0140	0	0	0	0	0	0	0	0	5.000	0	7.852	74.119				
N-10	R0150	0	0	0	0	0	0	0	0	3.500	38.390	11.556					
N-9	R0160	0	0	0	0	0	0	0	0	55.326	24.417						
N-8	R0170	0	0	0	0	0	25.000	0	103.724	44.256							
N-7	R0180	0	0	0	0	115.556	25.000	0	0	0							
N-6	R0190	0	0	0	23.424	3.500	0	14.341									
N-5	R0200	0	0	158.290	42.118	108.569	15.737										
N-4	R0210	0	1.139.110	108.472	32.785	5.454											
N-3	R0220	998.879	1.207.095	420.293	254.044												
N-2	R0230	493.564	849.716	155.978													
N-1	R0240	1.588.276	939.850														
N	R0250	1.211.683															

		In Current year	Sum of years (cumulative)
		C0170	C0180
R0100		8.070	8.070
R0110		783	5.833
R0120		5.805	43.491
R0130		1.470	36.530
R0140		74.119	86.971
R0150		11.556	53.446
R0160		24.417	79.743
R0170		44.256	172.979
R0180		0	140.556
R0190		14.341	41.265
R0200		15.737	324.713
R0210		5.454	1.285.821
R0220		254.044	2.880.311
R0230		155.978	1.499.259
R0240		939.850	2.528.127
R0250		1.211.683	1.211.683
Total	R0260	2.767.564	10.398.798

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																18.374
N-14	R0110	0	0	0	0	0	0	0	0	0	0	0	1.988	1.988	21.082	18.665	
N-13	R0120	0	0	0	0	0	0	0	0	0	0	6.183	6.183	30.308	27.795		
N-12	R0130	0	0	0	0	0	0	0	0	0	14.020	7.389	37.686	34.402			
N-11	R0140	0	0	0	0	0	0	0	0	9.275	9.275	33.869	30.282				
N-10	R0150	0	0	0	0	0	0	0	22.525	22.525	59.432	49.309					
N-9	R0160	0	0	0	0	0	0	166.142	166.142	226.819	203.765						
N-8	R0170	0	0	0	0	0	135.884	135.884	223.860	187.572							
N-7	R0180	0	0	0	0	116.706	116.706	116.706	113.489								
N-6	R0190	0	0	0	276.646	273.297	273.297	341.830									
N-5	R0200	0	0	354.824	303.682	343.699	294.961										
N-4	R0210	0	602.401	423.951	597.028	463.753											
N-3	R0220	2.029.272	2.126.626	3.196.152	2.971.744												
N-2	R0230	1.712.760	574.391	443.261													
N-1	R0240	1.681.786	353.677														
N	R0250	1.728.100															

		Year end (discounted data)
		C0360
R0100		18.374
R0110		18.665
R0120		27.795
R0130		34.402
R0140		30.282
R0150		49.309
R0160		203.765
R0170		187.572
R0180		113.489
R0190		341.830
R0200		294.961
R0210		463.753
R0220		2.971.744
R0230		443.261
R0240		353.677
R0250		1.728.100
Total	R0260	7.280.979