

NN Insurance Belgium

Appendix to the SFCR

Quantitative Reporting Templates that form part of the Solvency and Financial Condition Report 2021

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

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

All amounts are recorded in EUR 1,000.

SE.02.01.16.01 Balance sheet			
	Solvency II value	Statutory accounts value	Reclassification adjustments
	C0010	C0020	EC0021
Assets			
Goodwill	R0010	3,843,600.00	
Deferred acquisition costs	R0020	0.00	
Intangible assets	R0030	4,851,063.00	
Deferred tax assets	R0040	0.00	
Pension benefit surplus	R0050	0.00	
Property, plant & equipment held for own use	R0060	7,245,299.00	4,317,011.00
Investments (other than assets held for index-linked and unlinked)	R0070	9,140,934,961.00	7,637,018,313.00
Property (other than for own holdings in related undertakings, including Equities - listed)	R0080	0.00	
Equities - unlisted	R0100	147,927,786.63	126,706,982.00
Bonds	R0110	95,858,479.37	49,215,344.00
Government Bonds	R0120	95,699,185.00	49,215,344.00
Corporate Bonds	R0130	159,294.37	
Structured notes	R0140	8,135,962,702.00	6,829,387,874.00
Collateralised securities	R0150	6,407,614,628.00	5,321,482,180.00
Collective Investments	R0160	1,664,789,342.00	1,462,905,694.00
Derivatives	R0170	33,558,531.00	25,000,000.00
Deposits other than cash	R0180	709,539,921.00	635,074,234.00
Other investments	R0190	31,119,810.00	-3,366,121.00
Assets held for index-linked and unlinked contracts	R0200	20,526,282.00	
Loans and mortgages	R0210	2,807,716,895.00	2,807,716,895.00
Loans on policies	R0220	4,409,440,946.00	4,167,430,204.00
Loans and mortgages to other loans and mortgages	R0230	517,709,413.00	498,598,037.00
Reinsurance recoverables from:	R0240	3,869,917,945.00	3,472,177,741.00
Non-life and health similar to non-life excluding health	R0250	221,813,588.00	196,644,436.00
Health similar to non-life excluding health and index-linked and unlinked	R0260	32,312,920.00	86,099,422.00
Life and health similar to life excluding health and index-linked and unlinked	R0270	411,839.00	411,839.00
Life index-linked and unlinked	R0280	407,337.00	407,337.00
Deposits to cedants	R0290	4,502.00	4,502.00
Insurance and intermediaries	R0300	15,785,785.00	99,261,125.00
Reinsurance recoverables	R0310	787,198.00	1,936,799.00
Receivables (trade, not insurance)	R0320	14,998,697.00	57,324,336.00
Own shares held directly	R0330	16,115,296.00	20,426,458.00
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0340	1,247,991.00	1,247,991.00
Cash and cash equivalents	R0350	41,300,438.00	42,370,108.00
Any other assets, not elsewhere	R0360	24,792,995.00	9,442,885.00
Total assets	R0370	53,026,250.00	120,529,456.00
	R0380	0.00	
	R0400	0.00	
	R0410	268,450,440.00	268,450,440.00
	R0420	63,134,375.00	142,096,786.00
	R0500	16,849,683,488.00	15,296,084,166.00
Liabilities			
Technical provisions - non-life (excluding health)	R0510	12,120,837.00	8,515,523.00
Technical provisions - non-life (excluding health)	R0520	3,886,508.00	2,771,672.00
Technical provisions calculated as a whole	R0530	0.00	
Best Estimate	R0540	3,886,508.00	
Risk margin	R0550	1.00	
Technical provisions - health (similar to non-life)	R0560	8,234,328.00	5,743,851.00
Technical provisions calculated as a whole	R0570	0.00	
Best Estimate	R0580	7,955,029.00	
Risk margin	R0590	279,299.00	
Technical provisions - life (excluding index-linked and unlinked)	R0600	11,999,361,232.00	10,341,623,058.00
Technical provisions - health (similar to life)	R0610	142,885,015.00	35,141,677.00
Technical provisions calculated as a whole	R0620	0.00	
Best Estimate	R0630	128,132,474.00	
Risk margin	R0640	14,752,541.00	
Technical provisions - life (excluding health and index-linked)	R0650	11,856,476,217.00	10,306,481,381.00
Technical provisions calculated as a whole	R0660	0.00	
Best Estimate	R0670	11,658,362,309.00	
Risk margin	R0680	198,113,908.00	
Technical provisions - index-linked and unlinked	R0690	2,752,870,122.00	2,834,213,557.00
Technical provisions calculated as a whole	R0700	0.00	
Best Estimate	R0710	2,728,052,935.00	
Risk margin	R0720	24,817,187.00	
Other technical provisions	R0730		455,405,280.00
Contingent liabilities	R0740	0.00	
Provisions other than technical provisions	R0750	7,999,817.00	118,799,818.00
Pension benefit obligations	R0760	23,608,270.00	50,601.00
Deosits from reinsurers	R0770	44,457,690.00	44,457,690.00
Deferred tax liabilities	R0780	16,177,833.00	
Derivatives	R0790	27,654,591.00	
Debts owed to credit institutions	R0800	139,122,068.00	121,463,425.00
Debts owed to credit institutions resident domestically	EP0801	0.00	
Debts owed to credit institutions resident in the euro area other than domestic	EP0802	139,122,068.00	
Debts owed to credit institutions resident in rest of the world	EP0803	0.00	
Financial liabilities other than debts owed to credit institutions	R0810	3,079,401.00	
Debts owed to non-credit institutions resident	EP0811	3,079,401.00	
Debts owed to non-credit institutions resident in the euro area other than domestic	EP0812	3,079,401.00	
Debts owed to non-credit institutions resident in rest of the world	EP0813	0.00	
Other financial liabilities (debt securities issued)	EP0814	0.00	
Insurance & intermediaries payables	R0815	180,544,327.00	86,747,561.00
Reinsurance payables	R0820	20,056,242.00	20,056,242.00
Payables (trade, not insurance)	R0830	92,833,122.00	92,833,122.00
Subordinated liabilities	R0840	167,027,736.00	155,000,000.00
Subordinated liabilities not in Basic Own Funds	R0850	0.00	
Subordinated liabilities in Basic Own Funds	R0860	167,027,736.00	155,000,000.00
Any other liabilities, not elsewhere	R0870	13,454,516.00	396,098,053.00
Total liabilities	R0900	15,500,867,927.00	14,675,723,930.00
Excess of assets over liabilities	R1000	1,348,815,561.00	620,360,236.00

S.05.02.01.01 Home Country - non-life obligations

		Home country C0080
Premiums written		
Gross - Direct Business	R0110	12.433.094
Gross - Proportional reinsurance accepted	R0120	0
Gross - Non-proportional reinsurance accepted	R0130	0
Reinsurers' share	R0140	72.026
Net	R0200	12.361.067
Premiums earned		
Gross - Direct Business	R0210	12.868.436
Gross - Proportional reinsurance accepted	R0220	0
Gross - Non-proportional reinsurance accepted	R0230	0
Reinsurers' share	R0240	72.026
Net	R0300	12.796.410
Claims incurred		
Gross - Direct Business	R0310	1.535.953
Gross - Proportional reinsurance accepted	R0320	0
Gross - Non-proportional reinsurance accepted	R0330	0
Reinsurers' share	R0340	336.772
Net	R0400	1.199.180
Changes in other technical provisions		
Gross - Direct Business	R0410	-192.996
Gross - Proportional reinsurance accepted	R0420	0
Gross - Non-proportional reinsurance accepted	R0430	0
Reinsurers' share	R0440	0
Net	R0500	-192.996
Expenses incurred	R0550	7.968.375
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	12.433.093,60
Gross - Proportional reinsurance accepted	R0120	0,00
Gross - Non-proportional reinsurance accepted	R0130	0,00
Reinsurers' share	R0140	72.026,25
Net	R0200	12.361.067,35
Premiums earned		
Gross - Direct Business	R0210	12.868.436,06
Gross - Proportional reinsurance accepted	R0220	0,00
Gross - Non-proportional reinsurance accepted	R0230	0,00
Reinsurers' share	R0240	72.026,25
Net	R0300	12.796.409,81
Claims incurred		
Gross - Direct Business	R0310	1.535.952,62
Gross - Proportional reinsurance accepted	R0320	0,00
Gross - Non-proportional reinsurance accepted	R0330	0,00
Reinsurers' share	R0340	336.772,38
Net	R0400	1.199.180,24
Changes in other technical provisions		
Gross - Direct Business	R0410	-192.995,89
Gross - Proportional reinsurance accepted	R0420	0,00
Gross - Non-proportional reinsurance accepted	R0430	0,00
Reinsurers' share	R0440	0,00
Net	R0500	-192.995,89
Expenses incurred	R0550	7.968.375,11
Other expenses	R1200	79.834,97
Total expenses	R1300	8.048.210,08

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	55.674.119,50	273.048.610,44	400.692.570,40	301.492.125,63			9.859.226,04	1.040.766.652,01
Reinsurers' share	R1420	403.504,87	14.133.052,51	10.476.435,53	1.599.811,10			0,00	26.612.804,01
Net	R1500	55.270.614,63	258.915.557,93	390.216.134,87	299.892.314,53	0,00	0,00	9.859.226,04	1.014.153.848,00
Premiums earned									
Gross	R1510	55.706.726,90	273.048.610,44	400.692.570,40	301.492.125,63			9.859.226,04	1.040.799.259,41
Reinsurers' share	R1520	410.578,10	14.133.052,51	10.476.435,53	1.599.811,10			0,00	26.619.877,24
Net	R1600	55.296.148,80	258.915.557,93	390.216.134,87	299.892.314,53	0,00	0,00	9.859.226,04	1.014.179.382,17
Claims incurred									
Gross	R1610	37.065.590,89	580.649.867,66	327.555.285,80	276.078.555,79			11.342.965,86	1.232.692.266,00
Reinsurers' share	R1620	184.573,56	7.459.320,22	0,00	3.845.515,37			0,00	11.489.409,15
Net	R1700	36.881.017,33	573.190.547,44	327.555.285,80	272.233.040,42	0,00	0,00	11.342.965,86	1.221.202.856,85
Changes in other technical provisions									
Gross	R1710	82.374.011,50	-306.610.617,26	254.689.767,80	11.872.302,75			-4.925.151,89	37.400.312,89
Reinsurers' share	R1720	0,00	-2.834.953,01	-36.201.696,59	-4.248.196,23			0,00	-43.284.845,83
Net	R1800	82.374.011,50	-303.775.664,25	290.891.464,39	16.120.498,98	0,00	0,00	-4.925.151,89	80.685.158,72
Expenses incurred	R1900	3.748.018,30	91.480.701,63	46.710.994,43	81.588.301,45	0,00	0,00	3.208.982,31	226.736.998,12
Administrative expenses									
Gross	R1910	606.116,47	23.559.365,94	4.709.089,75	10.683.594,03			2.714.493,64	42.272.659,83
Reinsurers' share	R1920								0,00
Net	R2000	606.116,47	23.559.365,94	4.709.089,75	10.683.594,03	0,00	0,00	2.714.493,64	42.272.659,83
Investment management expenses									
Gross	R2010	13.955,96	12.721.176,23	0,00	145.933,05			0,00	12.881.065,24
Reinsurers' share	R2020								0,00
Net	R2100	13.955,96	12.721.176,23	0,00	145.933,05	0,00	0,00	0,00	12.881.065,24
Claims management expenses									
Gross	R2110	173.997,52	4.168.010,38	343.285,32	1.157.878,17			470.385,40	6.313.556,79
Reinsurers' share	R2120								0,00
Net	R2200	173.997,52	4.168.010,38	343.285,32	1.157.878,17	0,00	0,00	470.385,40	6.313.556,79
Acquisition expenses									
Gross	R2210	2.127.326,23	27.105.619,64	30.275.775,20	57.149.573,14			24.103,27	116.682.397,48
Reinsurers' share	R2220	97.330,95	2.840.604,10	0,00	0,00			0,00	2.937.935,05
Net	R2300	2.029.995,28	24.265.015,54	30.275.775,20	57.149.573,14	0,00	0,00	24.103,27	113.744.462,43
Overhead expenses									
Gross	R2310	923.953,07	26.767.133,54	11.382.844,16	12.451.323,06			0,00	51.525.253,83
Reinsurers' share	R2320								0,00
Net	R2400	923.953,07	26.767.133,54	11.382.844,16	12.451.323,06	0,00	0,00	0,00	51.525.253,83
Other expenses	R2500								28.486.585,34
Total expenses	R2600								255.223.583,46
Total amount of surrenders	R2700	2.121.402,21	243.720.427,43	95.216.959,30	3.568.073,16			0,00	344.626.862,10

S.05.02.01.04 Home Country - life obligations

		Home country
		C0220
Premiums written		
Gross	R1410	1.040.766.652,01
Reinsurers' share	R1420	26.612.804,01
Net	R1500	1.014.153.848,00
Premiums earned		
Gross	R1510	1.040.799.259,41
Reinsurers' share	R1520	26.619.877,24
Net	R1600	1.014.179.382,17
Claims incurred		
Gross	R1610	1.232.692.266,00
Reinsurers' share	R1620	11.489.409,15
Net	R1700	1.221.202.856,85
Changes in other technical provisions		
Gross	R1710	37.400.312,89
Reinsurers' share	R1720	-43.284.845,83
Net	R1800	80.685.158,72
Expenses incurred	R1900	226.736.998,12
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	1.040.766.652,01
Reinsurers' share	R1420	26.612.804,01
Net	R1500	1.014.153.848,00

Premiums earned

Gross	R1510	1.040.799.259,41
Reinsurers' share	R1520	26.619.877,24
Net	R1600	1.014.179.382,17

Claims incurred

Gross	R1610	1.232.692.266,00
Reinsurers' share	R1620	11.489.409,15
Net	R1700	1.221.202.856,85

Changes in other technical provisions

Gross	R1710	37.400.312,89
Reinsurers' share	R1720	-43.284.845,83
Net	R1800	80.685.158,72

Expenses incurred

R1900 226.736.998,12

Other expenses

R2500 28.486.585,34

Total expenses

R2600 255.223.583,46

S.12.01.02.01 Life and Health SLT Technical Provisions

	Insurance with profit participation	Index-linked and unit-linked insurance				Other life insurance		Annuities stemming from non-life insurance contracts and relating to	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)	Health insurance (direct business)		Annuities stemming from non-life insurance contracts and relating to health	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)	
		Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees									
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150	C0180	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole																
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0010	0,00	0,00		0,00			0,00	0,00	0,00	0,00			0,00	0,00	0,00
	R0020		0,00		0,00			0,00	0,00	0,00	0,00			0,00	0,00	0,00
Technical provisions calculated as a sum of BE and RM																
Best Estimate																
Gross Best Estimate	R0030	12.231.869.143,00		1.914.118.528,00	813.934.406,00		-218.781.874,00	0,00	0,00	112.283.006,00	14.853.423.209,00		0,00	128.132.474,00	0,00	0,00
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	39.011.710,00		0,00	16.115.296,00		-24.005.475,00	0,00	0,00	-7.638,00	31.113.893,00		0,00	787.188,00	0,00	787.188,00
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	12.192.857.433,00		1.914.118.528,00	797.819.110,00		-194.776.399,00	0,00	0,00	112.290.644,00	14.822.309.316,00		0,00	127.345.286,00	0,00	127.345.286,00
Risk Margin	R0100	145.970.477,00	24.817.187,00			36.038.459,00			0,00	16.104.972,00	222.931.095,00	14.752.541,00			0,00	14.752.541,00
Amount of the transitional on Technical Provisions																
Technical Provisions calculated as a whole																
Best estimate	R0110	0,00	0,00		0,00		0,00	0,00	0,00	0,00	0,00		0,00	0,00	0,00	0,00
Risk margin	R0120	-467.007.966,00		0,00	0,00		0,00	0,00	0,00	-467.007.966,00		0,00	0,00	0,00	0,00	0,00
	R0130	0,00	0,00		0,00		0,00	0,00	0,00	0,00	0,00		0,00	0,00	0,00	0,00
	R0150															15,00
Technical provisions - total	R0200	11.910.831.854,00	2.752.870.121,00			-182.743.415,00			0,00	128.387.978,00	14.609.346.538,00	142.885.015,00		0,00	0,00	142.885.015,00

S.22.01.01.01 Impact of long term guarantees measures and transitionals

	Amount with Long Term Guarantee measures and transitionals	Impact of the LTG measures and transitionals (Step-by-step approach)									
		Without transitional on technical provisions	Impact of transitional on technical provisions	Without transitional on interest rate	Impact of transitional on interest rate	Without volatility adjustment and without other transitional measures	Impact of volatility adjustment set to zero	Without matching adjustment and without all the others	Impact of matching adjustment set to zero	Impact of all LTG measures and transitionals	
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	
Technical provisions	R0010	14.764.352.190	15.231.360.156	467.007.966	15.231.360.156	0	15.265.762.637	34.402.481	15.265.762.637	0	501.410.447
Basic own funds	R0020	1.507.355.740	1.157.099.766	-350.255.975	1.157.099.766	0	1.131.297.905	-25.801.861	1.131.297.905	0	-376.057.835
Excess of assets over liabilities	R0030	1.348.815.561	998.559.587	-350.255.975	998.559.587	0	972.757.726	-25.801.861	972.757.726	0	-376.057.835
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	1.507.355.740	1.157.099.766	-350.255.974	1.157.099.766	0	1.125.738.733	-31.361.033	1.125.738.733	0	-381.617.007
Tier 1	R0060	1.421.393.434	970.563.401	-450.830.033	970.563.401	0	936.160.920	-34.402.481	936.160.920	0	-485.232.514
Tier 2	R0070	85.962.306	85.962.306	0	85.962.306	0	85.962.306	0	85.962.306	0	0
Tier 3	R0080	0	100.574.058	100.574.058	100.574.058	0	103.615.507	3.041.449	103.615.507	0	103.615.507
Solvency Capital Requirement	R0090	687.782.496	688.926.133	1.143.637	688.926.133	0	690.770.047	1.843.914	690.770.047	0	2.987.551
Eligible own funds to meet Minimum Capital Requirement	R0100	1.483.293.859	1.032.566.753	-450.727.106	1.032.566.753	0	1.006.930.844	-25.635.909	1.006.930.844	0	-476.363.015
Minimum Capital Requirement	R0110	309.502.123	310.016.760	514.637	310.016.760	0	310.846.521	829.761	310.846.521	0	1.344.398

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	396.640.009,00	396.640.009,00	0,00	
Share premium account related to ordinary share capital	R0030	0,00	0,00	0,00	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0,00	0,00	0,00	
Subordinated mutual member accounts	R0050	0,00		0,00	0,00
Surplus funds	R0070	65.775.402,00	65.775.402,00		
Preference shares	R0090	0,00		0,00	0,00
Share premium account related to preference shares	R0110	0,00		0,00	0,00
Reconciliation reserve	R0130	877.912.570,00	877.912.570,00		
Subordinated liabilities	R0140	167.027.759,00		81.065.453,00	85.962.306,00
An amount equal to the value of net deferred tax assets	R0160	0,00			0,00
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0,00	0,00	0,00	0,00
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220	0,00			
Deductions					
Deductions for participations in financial and credit institutions	R0230	0,00	0,00	0,00	0,00
Total basic own funds after deductions	R0290	1.507.355.740,00	1.340.327.981,00	81.065.453,00	85.962.306,00
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	R0300	0,00		0,00	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310	0,00		0,00	
Unpaid and uncalled preference shares callable on demand	R0320	0,00		0,00	0,00
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0,00		0,00	0,00
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0,00		0,00	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0,00		0,00	0,00
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0,00		0,00	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0,00		0,00	0,00
Other ancillary own funds	R0390	0,00		0,00	0,00
Total ancillary own funds	R0400	0,00		0,00	0,00
Available and eligible own funds					
Total available own funds to meet the SCR	R0500	1.507.355.740,00	1.340.327.981,00	81.065.453,00	85.962.306,00
Total available own funds to meet the MCR	R0510	1.507.355.740,00	1.340.327.981,00	81.065.453,00	85.962.306,00
Total eligible own funds to meet the SCR	R0540	1.507.355.740,00	1.340.327.981,00	81.065.453,00	85.962.306,00
Total eligible own funds to meet the MCR	R0550	1.483.293.859,00	1.340.327.981,00	81.065.453,00	61.900.425,00
SCR	R0580	687.782.496,00			
MCR	R0600	309.502.123,00			
Ratio of Eligible own funds to SCR	R0620				219%
Ratio of Eligible own funds to MCR	R0640				479%

S.23.01.01.02 Reconciliation reserve

C0060

Reconciliation reserve

Excess of assets over liabilities

R0700 1.348.815.561

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 877.912.570

Expected profits

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

R0770 609.925.938

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

R0780 0

Total Expected profits included in future premiums (EPIFP)

R0790 609.925.938

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	398.213.728,50	416.035.249,13	
Counterparty default risk	R0020 No	89.611.335,59	89.611.335,59	
Life underwriting risk	R0030 No	328.936.844,85	328.255.425,28	
Health underwriting risk	R0040 No	51.405.353,21	51.405.353,21	
Non-life underwriting risk	R0050 No	1.639.239,77	1.639.239,77	
Diversification	R0060 No	- 239.735.627,59	- 242.691.145,04	
Intangible asset risk	R0070 No			
Basic Solvency Capital Requirement	R0100 No	630.070.874,33	644.255.457,94	

S.25.01.01.02 Calculation of Solvency Capital Requirement

	Article 112	Value
	Z0010	C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	No
Operational risk	R0130	No 57.711.621,90
Loss-absorbing capacity of technical provisions	R0140	No - 14.184.583,61
Loss-absorbing capacity of deferred taxes	R0150	No -
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	No
Solvency Capital Requirement excluding capital add-on	R0200	No 687.782.496,24
Capital add-on already set	R0210	No
Solvency capital requirement	R0220	No 687.782.496,24
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	No
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	No
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	No
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	No
Diversification effects due to RFF nSCR aggregation for article 304	R0440	No
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	No No adjustment
Net future discretionary benefits	R0460	No 58.727.022,92

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

532.763	1.995.842
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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	669.545	390.028
Income protection insurance and proportional reinsurance	R0030	0	0	6.226.621	11.971.039
Workers' compensation insurance and proportional reinsurance	R0040	0	0	1.054.361	0
Motor vehicle liability insurance and proportional reinsurance	R0050	43.201	0	0	0
Other motor insurance and proportional reinsurance	R0060	0	0	0	0
Marine, aviation and transport insurance and proportional reinsurance	R0070	0	0	0	0
Fire and other damage to property insurance and proportional reinsurance	R0080	1.117	0	0	0
General liability insurance and proportional reinsurance	R0090	1.046.968	0	0	0
Credit and suretyship insurance and proportional reinsurance	R0100	2.364.334	0	0	0
Legal expenses insurance and proportional reinsurance	R0110	23.551	0	0	0
Assistance and proportional reinsurance	R0120	0	0	0	0
Miscellaneous financial loss insurance and proportional reinsurance	R0130	0	0	0	0
Non-proportional health reinsurance	R0140	0	0	0	0
Non-proportional casualty reinsurance	R0150	0	0	0	0
Non-proportional marine, aviation and transport reinsurance	R0160	0	0	0	0
Non-proportional property reinsurance	R0170	0	0	0	0

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

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

Linear formula component for life insurance and reinsurance obligations

R0200

0	490.442.294
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S.28.02.01.04 Total capital at risk for all life (re)insurance obligations

	Non-life activities		Life activities	
	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
	C0090	C0100	C0110	C0120
Obligations with profit participation - guaranteed benefits	R0210	0	11.675.171.205	
Obligations with profit participation - future discretionary benefits	R0220	0	50.678.262	
Index-linked and unit-linked insurance obligations	R0230	0	2.711.937.638	
Other life (re)insurance and health (re)insurance obligations	R0240	0	44.859.531	
Total capital at risk for all life (re)insurance obligations	R0250	0		58.815.164.317

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	492.970.899
R0310	687.782.496
R0320	309.502.123
R0330	171.945.624
R0340	309.502.123
R0350	7.400.000
R0400	309.502.123

S.28.02.01.06 Notional non-life and life MCR calculation

	Non-life activities		Life activities	
	C0140		C0150	
Notional linear MCR	R0500	532.763	492.438.136	
Notional SCR excluding add-on (annual or latest calculation)	R0510	743.300	687.039.196	
Notional MCR cap	R0520	334.485	309.167.638	
Notional MCR floor	R0530	185.825	171.759.799	
Notional Combined MCR	R0540	334.485	309.167.638	
Absolute floor of the notional MCR	R0550	3.700.000	3.700.000	
Notional MCR	R0560	3.700.000	309.167.638	

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

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
Prior	R0100																34.497
N-14	R0110	-	-	-	-	-	-	-	-	-	20.416,93	6.254,72	8.388,06	1.470,00	3.546,54	4.391,50	
N-13	R0120	-	-	-	-	-	-	-	-	5.000,00	-	7.851,87	74.119,34	20.370,21	5.345,75		
N-12	R0130	-	-	-	-	-	-	-	-	3.500,00	38.389,65	11.556,24	4.714,44	18.256,92			
N-11	R0140	-	-	-	-	-	-	-	-	55.326,10	24.417,10	14.335,66	17.026,54				
N-10	R0150	-	-	-	-	-	25.000,00	-	103.723,83	44.255,61	56.659,73	28.789,07					
N-9	R0160	-	-	-	-	115.555,94	25.000,00	-	-	-	-	-					
N-8	R0170	-	-	-	23.423,87	3.500,00	-	14.340,69	-	-	-	-					
N-7	R0180	-	-	158.290,08	42.117,52	108.568,54	15.736,68	-	-	-	-	-					
N-6	R0190	-	1.139.110,07	108.471,92	32.785,06	5.453,93	- 2.112,58	- 7.986,81	-	-	-	-					
N-5	R0200	998.879,07	1.207.094,66	420.292,51	254.044,41	385.486,61	422.403,33	-	-	-	-	-					
N-4	R0210	493.564,21	849.716,47	155.978,34	28.058,71	81.236,44	-	-	-	-	-	-					
N-3	R0220	1.588.276,45	939.850,45	239.537,71	16.728,29	-	-	-	-	-	-	-					
N-2	R0230	1.211.682,79	683.285,05	190.770,64	-	-	-	-	-	-	-	-					
N-1	R0240	444.554,32	762.117,68	-	-	-	-	-	-	-	-	-					
N	R0250	384.085,31	-	-	-	-	-	-	-	-	-	-					

	In Current year	Sum of years (cumulative)
	C0170	C0180
R0100	34.497	34.497
R0110	4.392	44.468
R0120	5.346	112.687
R0130	18.257	76.417
R0140	17.027	111.105
R0150	28.789	258.428
R0160	0	140.556
R0170	0	41.265
R0180	0	324.713
R0190	-7.987	1.275.722
R0200	422.403	3.688.201
R0210	81.236	1.608.554
R0220	16.728	2.784.393
R0230	190.771	2.085.738
R0240	762.118	1.206.672
R0250	384.085	384.085
Total	1.957.662	14.177.502

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

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350
Prior	R0100																112.486
N-14	R0110	-	-	-	-	-	-	-	-	-	14.019,50	7.389,49	37.686,45	34.401,68	#####	87.532,86	
N-13	R0120	-	-	-	-	-	-	-	-	9.274,99	9.274,99	33.869,09	30.281,73	23.666,01	#####		
N-12	R0130	-	-	-	-	-	-	-	22.524,80	22.524,80	59.432,03	49.309,38	45.735,02	80.727,30			
N-11	R0140	-	-	-	-	-	-	#####	166.141,81	#####	#####	#####	#####				
N-10	R0150	-	-	-	-	-	135.883,86	#####	223.860,40	#####	#####	#####					
N-9	R0160	-	-	-	-	116.705,88	116.705,88	#####	113.488,67	#####	#####						
N-8	R0170	-	-	-	276.645,71	273.296,84	273.296,84	#####	341.829,55	#####							
N-7	R0180	-	-	354.823,63	303.682,11	343.699,35	294.960,97	#####	294.960,97								
N-6	R0190	-	602.400,85	423.951,41	597.028,14	463.752,77	405.680,07	#####									
N-5	R0200	2.029.271,78	2.126.625,97	#####	#####	#####	#####										
N-4	R0210	1.712.760,20	574.390,52	443.260,93	267.992,75	157.819,52											
N-3	R0220	1.681.785,80	353.677,47	246.313,17	92.502,26												
N-2	R0230	1.728.100,44	527.716,70	400.030,10													
N-1	R0240	1.608.953,51	297.050,77														
N	R0250	1.240.107,25															

	Year end (discounted data)
	C0360
R0100	112.486
R0110	87.533
R0120	44.392
R0130	80.727
R0140	228.020
R0150	198.928
R0160	113.489
R0170	341.830
R0180	294.961
R0190	1.010.977
R0200	1.746.911
R0210	157.820
R0220	92.502
R0230	400.030
R0240	297.051
R0250	1.240.107
Total	6.447.762