

## NN Insurance Belgium

## Appendix to the SFCR

## Quantitative Reporting Templates that form part of the Solvency and Financial Condition Report 2020

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	E0021
<b>Assets</b>				
Goodwill	R0010		5,699,317	
Deferred acquisition costs	R0020		0	
Intangible assets	R0030		3,357,487	
Deferred tax assets	R0040	14,910,478	0	
Pension benefit surplus	R0050	0	0	
Property, plant & equipment held for own use	R0060	9,050,464	4,983,301	
Assets held for index-linked and unlinked contracts	R0070	10,341,373,044	7,536,561,158	
Property (other than for own use)	R0080	0	0	
Holdings in related undertakings, including participations	R0090	98,094,440	86,720,948	
Equities	R0100	75,919,461	49,215,167	
Equities - listed	R0110	75,919,461	49,215,167	
Equities - unlisted	R0120	161,397	0	
Bonds	R0130	9,237,235,451	6,972,441,634	
Government Bonds	R0140	7,074,547,664	5,119,147,515	
Corporate Bonds	R0150	2,126,841,648	1,828,163,308	
Structured notes	R0160	35,717,689	25,000,000	
Collateralised securities	R0170	128,451	131,011	
Collective Investments	R0180	445,938,966	428,183,211	
Derivatives	R0190	484,185,706	0	
Deposits other than cash	R0200	0	0	
Other investments	R0210	0	0	
Assets held for index-linked and unlinked contracts	R0220	2,509,463,530	2,509,463,531	
Loans and mortgages	R0230	4,582,333,257	4,390,249,782	
Loans on policies	R0240	508,419,083	467,074,080	
Loans and mortgages to other loans and mortgages	R0250	3,797,569,440	3,662,504,411	
Reinsurance recoverables from:	R0260	270,344,724	240,671,291	
Non-life and health similar to non-life excluding health	R0270	75,293,912	125,430,271	
Health similar to non-life excluding health and index-linked	R0280	173,608	173,608	
Health similar to life	R0290	189,463	189,463	
Health similar to life excluding health and index-linked	R0300	4,145	4,145	
Life	R0310	19,236,185	62,628,508	
Health similar to life	R0320	1,703,448	2,057,327	
Life excluding health and index-linked and unlinked	R0330	17,532,737	60,571,181	
Life index-linked and unlinked	R0340	55,984,119	62,028,155	
Deposits to creditors	R0350	1,111,748	1,111,748	
Insurance and intermediaries	R0360	48,544,240	48,692,215	
Reinsurance recoverables	R0370	15,091,418	2,440,900	
Receivables (trade, not insurance)	R0380	68,753,693	71,008,400	
Own shares (held directly)	R0390	0	0	
Items of initial fund called up but not paid	R0400	0	0	
Cash and cash equivalents	R0410	528,385,374	528,385,374	
Any other assets, not elsewhere	R0420	17,490,858	161,391,131	
Total assets	R0500	18,211,816,008	15,388,774,633	
<b>Liabilities</b>				
Technical provisions - non-life	R0510	14,355,750	9,372,576	
Technical provisions - non-life (excluding health)	R0520	4,398,661	3,024,861	
Technical provisions calculated as a whole	R0530	0	0	
Best Estimate	R0540	4,398,660	0	
Risk margin	R0550	1	0	
Technical provisions - health (similar to non-life)	R0560	9,957,089	6,347,715	
Technical provisions calculated as a whole	R0570	0	0	
Best Estimate	R0580	8,534,832	0	
Risk margin	R0590	1,422,257	0	
Technical provisions - life (excluding index-linked and unlinked)	R0600	12,852,097,665	10,493,148,366	
Technical provisions - health (similar to life)	R0610	151,759,679	27,413,787	
Technical provisions calculated as a whole	R0620	0	0	
Best Estimate	R0630	130,879,949	0	
Risk margin	R0640	20,879,730	0	
Technical provisions - life (excluding health and index-linked)	R0650	12,700,247,686	10,465,734,579	
Technical provisions calculated as a whole	R0660	0	0	
Best Estimate	R0670	12,495,612,562	0	
Risk margin	R0680	209,635,044	0	
Technical provisions - index-linked and unlinked	R0690	2,506,118,635	2,572,091,686	
Technical provisions calculated as a whole	R0700	0	0	
Best Estimate	R0710	2,481,327,106	0	
Risk margin	R0720	24,791,529	0	
Other technical provisions	R0730	0	450,028,760	
Contract liabilities	R0740	0	0	
Provisions other than technical	R0750	8,564,895	8,564,895	
Pension benefit obligations	R0760	33,781,827	172,134	
Deposits from reinsurers	R0770	48,090,147	48,090,147	
Deferred tax liabilities	R0780	0	0	
Debt securities	R0790	432,698,700	0	
Debts owed to credit institutions	R0800	580,708,995	554,430,963	
Debts owed to credit institutions resident domestically	R0801	19,505	0	
Debts owed to credit institutions resident in the euro area other than domestic	R0802	98,636,598	0	
Debts owed to credit institutions resident in rest of the world	R0803	482,050,892	0	
Financial liabilities other than debts owed to credit institutions	R0810	4,192,313	0	
Debts owed to non-credit institutions resident	R0811	4,192,313	0	
Debts owed to non-credit institutions resident in the euro area other than	R0812	4,192,313	0	
Debts owed to non-credit institutions resident in rest of the world	R0813	0	0	
Other financial liabilities (debt securities issued)	R0814	0	0	
Insurance & intermediaries payables	R0815	0	0	
Reinsurance payables	R0820	175,801,185	54,452,454	
Payables (trade, not insurance)	R0830	11,839,964	11,839,964	
Subordinated liabilities	R0840	117,685,040	117,685,040	
Subordinated liabilities not in Basic Own Funds	R0850	169,776,131	155,000,000	
Subordinated liabilities in Basic Own Funds	R0860	0	0	
Any other liabilities, not elsewhere	R0870	169,776,131	155,000,000	
Total liabilities	R0900	16,981,051,958	15,327,918	
Excess of assets over liabilities	R1000	1,230,754,052	763,569,760	



**S.05.02.01.01 Home Country - non-life obligations**

		Home country C0080
<b>Premiums written</b>		
Gross - Direct Business	R0110	13.182.797
Gross - Proportional reinsurance accepted	R0120	0
Gross - Non-proportional reinsurance accepted	R0130	0
Reinsurers' share	R0140	59.573
Net	R0200	13.123.224
<b>Premiums earned</b>		
Gross - Direct Business	R0210	13.666.733
Gross - Proportional reinsurance accepted	R0220	0
Gross - Non-proportional reinsurance accepted	R0230	0
Reinsurers' share	R0240	59.573
Net	R0300	13.607.160
<b>Claims incurred</b>		
Gross - Direct Business	R0310	1.804.226
Gross - Proportional reinsurance accepted	R0320	0
Gross - Non-proportional reinsurance accepted	R0330	0
Reinsurers' share	R0340	578
Net	R0400	1.803.648
<b>Changes in other technical provisions</b>		
Gross - Direct Business	R0410	-120.730
Gross - Proportional reinsurance accepted	R0420	0
Gross - Non-proportional reinsurance accepted	R0430	0
Reinsurers' share	R0440	1.142
Net	R0500	-121.872
<b>Expenses incurred</b>	R0550	8.428.614
<b>Other expenses</b>	R1200	
<b>Total expenses</b>	R1300	

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

		Total Top 5 and home country
		C0140
<b>Premiums written</b>		
Gross - Direct Business	R0110	13.182.797
Gross - Proportional reinsurance accepted	R0120	0
Gross - Non-proportional reinsurance accepted	R0130	0
Reinsurers' share	R0140	59.573
Net	R0200	13.123.224
<b>Premiums earned</b>		
Gross - Direct Business	R0210	13.666.733
Gross - Proportional reinsurance accepted	R0220	0
Gross - Non-proportional reinsurance accepted	R0230	0
Reinsurers' share	R0240	59.573
Net	R0300	13.607.160
<b>Claims incurred</b>		
Gross - Direct Business	R0310	1.804.226
Gross - Proportional reinsurance accepted	R0320	0
Gross - Non-proportional reinsurance accepted	R0330	0
Reinsurers' share	R0340	578
Net	R0400	1.803.648
<b>Changes in other technical provisions</b>		
Gross - Direct Business	R0410	-120.730
Gross - Proportional reinsurance accepted	R0420	0
Gross - Non-proportional reinsurance accepted	R0430	0
Reinsurers' share	R0440	1.142
Net	R0500	-121.872
<b>Expenses incurred</b>	R0550	8.428.614
<b>Other expenses</b>	R1200	961.529
<b>Total expenses</b>	R1300	9.390.142

## 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	
<b>Premiums written</b>									
Gross	R1410	132.805.789	244.947.305	308.115.528	292.414.986	0	0	11.845.897	990.129.505
Reinsurers' share	R1420	431.630	13.116.275	10.023.661	1.190.100	0	0	0	24.761.666
Net	R1500	132.374.159	231.831.031	298.091.867	291.224.885	0	0	11.845.897	965.367.840
<b>Premiums earned</b>									
Gross	R1510	132.833.913	244.947.305	308.115.528	292.414.986	0	0	11.845.897	990.157.629
Reinsurers' share	R1520	440.023	13.116.275	10.023.661	1.190.100	0	0	0	24.770.059
Net	R1600	132.393.890	231.831.031	298.091.867	291.224.885	0	0	11.845.897	965.387.570
<b>Claims incurred</b>									
Gross	R1610	151.693.505	701.881.886	229.560.135	237.812.452	0	0	13.870.697	1.334.818.674
Reinsurers' share	R1620	298.679	56.286.195	0	0	0	0	0	56.584.874
Net	R1700	151.394.826	645.595.691	229.560.135	237.812.452	0	0	13.870.697	1.278.233.800
<b>Changes in other technical provisions</b>									
Gross	R1710	-242.410	-295.075.012	98.009.752	-2.181.707	0	0	-7.755.176	-207.244.552
Reinsurers' share	R1720	141.593	-2.283.587	47.391.535	0	0	0	0	45.249.541
Net	R1800	-384.003	-292.791.424	50.618.217	-2.181.707	0	0	-7.755.176	-252.494.093
<b>Expenses incurred</b>	R1900	11.259.589	85.223.571	34.801.438	83.161.334	0	0	3.697.175	218.143.108
<b>Administrative expenses</b>									
Gross	R1910	3.390.300	16.589.147	6.416.066	15.249.390	0	0	3.059.137	44.704.040
Reinsurers' share	R1920	0	0	0	0	0	0	0	0
Net	R2000	3.390.300	16.589.147	6.416.066	15.249.390	0	0	3.059.137	44.704.040
<b>Investment management expenses</b>									
Gross	R2010	1.159.847	5.675.271	2.194.984	5.216.930	0	0	0	14.247.032
Reinsurers' share	R2020	0	0	0	0	0	0	0	0
Net	R2100	1.159.847	5.675.271	2.194.984	5.216.930	0	0	0	14.247.032
<b>Claims management expenses</b>									
Gross	R2110	238.547	2.015.619	779.567	1.880.232	0	0	554.817	5.468.782
Reinsurers' share	R2120	0	0	0	0	0	0	0	0
Net	R2200	238.547	2.015.619	779.567	1.880.232	0	0	554.817	5.468.782
<b>Acquisition expenses</b>									
Gross	R2210	2.844.586	37.246.123	18.351.970	44.037.651	0	0	83.221	102.563.552
Reinsurers' share	R2220	103.644	-5.446.301	0	0	0	0	0	-5.342.658
Net	R2300	2.740.942	42.692.424	18.351.970	44.037.651	0	0	83.221	107.906.209
<b>Overhead expenses</b>									
Gross	R2310	3.729.953	18.251.110	7.058.851	16.777.131	0	0	0	45.817.045
Reinsurers' share	R2320	0	0	0	0	0	0	0	0
Net	R2400	3.729.953	18.251.110	7.058.851	16.777.131	0	0	0	45.817.045
<b>Other expenses</b>	R2500								32.174.103
<b>Total expenses</b>	R2600								250.317.211
<b>Total amount of surrenders</b>	R2700		222.898.880	75.541.149	2.434.863				300.874.891

**S.05.02.01.04 Home Country - life obligations**

		Home country C0220
<b>Premiums written</b>		
Gross	R1410	990.129.505
Reinsurers' share	R1420	24.761.666
Net	R1500	965.367.840
<b>Premiums earned</b>		
Gross	R1510	990.157.629
Reinsurers' share	R1520	24.770.059
Net	R1600	965.387.570
<b>Claims incurred</b>		
Gross	R1610	1.334.818.674
Reinsurers' share	R1620	56.584.874
Net	R1700	1.278.233.800
<b>Changes in other technical provisions</b>		
Gross	R1710	-207.244.552
Reinsurers' share	R1720	45.249.541
Net	R1800	-252.494.093
<b>Expenses incurred</b>	R1900	218.143.108
<b>Other expenses</b>	R2500	
<b>Total expenses</b>	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	990.129.505
Reinsurers' share	R1420	24.761.666
Net	R1500	965.367.840

**Premiums earned**

Gross	R1510	990.157.629
Reinsurers' share	R1520	24.770.059
Net	R1600	965.387.570

**Claims incurred**

Gross	R1610	1.334.818.674
Reinsurers' share	R1620	56.584.874
Net	R1700	1.278.233.800

**Changes in other technical provisions**

Gross	R1710	-207.244.552
Reinsurers' share	R1720	45.249.541
Net	R1800	-252.494.093

**Expenses incurred**

R1900 218.143.108

**Other expenses**

R2500 32.174.103

**Total expenses**

R2600 250.317.211



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
<b>Technical provisions calculated as a whole</b>																
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0010	0	0		0			0	0	0	0			0	0	0
	R0020	0	0		0			0	0	0	0			0	0	0
<b>Technical provisions calculated as a sum of BE and RM</b>																
Best Estimate																
Gross Best Estimate	R0030	13.155.279.186		1.646.844.674	834.482.432				108.796.431	15.484.402.923		0	130.879.949	0	0	130.879.948
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	44.694.391		0	55.884.119				-11.275	73.416.856		0	1.703.448	0	0	1.703.448
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	13.110.584.795		1.646.844.674	778.598.313				108.807.706	15.410.986.067		0	129.176.501	0	0	129.176.501
Risk Margin	R0100	152.767.430	24.791.529			36.882.820			16.985.154	231.426.933	20.879.731			0	0	20.879.731
Amount of the transitional on Technical Provisions																
Technical Provisions calculated as a whole																
Best estimate	R0110	0	0		0			0	0	0	0		0	0	0	0
Risk margin	R0120	-509.463.235		0	0		0	0	0	-509.463.235		0	0	0	0	0
	R0130	0	0		0			0	0	0	0		0	0	0	0
	R0140	0	0		0			0	0	0	0		0	0	0	0
<b>Technical provisions - total</b>	R0200	12.798.583.381	2.506.118.635			-224.116.980		0	125.781.586	15.206.366.621	151.759.679		0	0	0	151.759.679

## S.17.01.02.01 Non-Life Technical Provisions

	Direct business and accepted proportional reinsurance													Accepted non-proportional reinsurance				Total Non-Life obligation
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance		
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	
<b>Technical provisions calculated as a whole</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>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</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Technical provisions calculated as a sum of BE and RM</b>																		
Best estimate																		
Premium provisions																		
Gross	580.371	3.257.580	0	0	0	0	0	0	2.032.446	0	0	0	0	0	0	0	0	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Net Best Estimate of Premium Provisions	580.371	3.257.580	0	0	0	0	0	0	2.032.446	0	0	0	0	0	0	0	0	
Claims provisions																		
Gross	90.825	3.612.532	993.523	75.344	0	0	550	1.269.908	822.951	192.274	5.188	0	0	0	0	0	7.063.095	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0	0	4.145	0	0	0	0	0	0	169.463	0	0	0	0	0	0	173.608	
Net Best Estimate of Claims Provisions	90.825	3.612.532	989.378	75.344	0	0	550	1.269.908	822.951	22.811	5.188	0	0	0	0	0	6.889.487	
Total Best estimate - gross	671.196	6.870.112	993.523	75.344	0	0	550	1.269.908	2.855.397	192.274	5.188	0	0	0	0	0	12.933.492	
Total Best estimate - net	671.196	6.870.112	989.378	75.344	0	0	550	1.269.908	2.855.397	22.811	5.188	0	0	0	0	0	12.759.884	
Risk margin	0	1.422.257	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1.422.256	
Amount of the transitional on Technical Provisions																		
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Best estimate	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Risk margin	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Technical provisions - total</b>																		
Technical provisions - total	671.196	8.292.369	993.523	75.344	0	0	550	1.269.909	2.855.397	192.274	5.188	0	0	0	0	0	14.355.750	
Recoverable from reinsurance/contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	0	0	4.145	0	0	0	0	0	0	169.463	0	0	0	0	0	0	173.608	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	671.196	8.292.369	989.378	75.344	0	0	550	1.269.909	2.855.397	22.811	5.188	0	0	0	0	0	14.182.142	

## 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	
<b>Technical provisions</b>	R0010	15.372.482.050	15.881.945.285	509.463.235	15.881.945.285	0	15.973.252.554	91.307.269	15.973.252.554	0	600.770.504
<b>Basic own funds</b>	R0020	1.392.069.294	1.009.971.868	-382.097.426	1.009.971.868	0	941.491.416	-68.480.452	941.491.416	0	-450.577.878
Excess of assets over liabilities	R0030	1.230.754.052	848.656.626	-382.097.426	848.656.626	0	780.405.708	-68.250.917	780.405.708	0	-450.348.344
Restricted own funds due to ring-fencing and matching portfolio	R0040	0	0	0	0	0	0	0	0	0	0
<b>Eligible own funds to meet Solvency Capital Requirement</b>	R0050	1.392.069.294	969.786.609	-422.282.685	969.786.609	0	879.343.765	-90.442.844	879.343.765	0	-512.725.529
Tier 1	R0060	1.289.391.922	779.928.686	-509.463.236	779.928.686	0	688.927.463	-91.001.223	688.927.463	0	-600.464.459
Tier 2	R0070	87.766.896	87.766.896	0	87.766.896	0	87.766.896	0	87.766.896	0	0
Tier 3	R0080	14.910.476	102.091.026	87.180.550	102.091.026	0	102.649.405	558.379	102.649.405	0	87.738.929
<b>Solvency Capital Requirement</b>	R0090	679.338.077	680.606.843	1.268.766	680.606.843	0	684.329.370	3.722.526	684.329.370	0	4.991.293
<b>Eligible own funds to meet Minimum Capital Requirement</b>	R0100	1.350.532.349	841.183.302	-509.349.047	841.183.302	0	773.037.878	-68.145.424	773.037.878	0	-577.494.471
<b>Minimum Capital Requirement</b>	R0110	305.702.135	306.273.079	570.944	306.273.079	0	307.948.216	1.675.137	307.948.216	0	2.246.081

**S.23.01.01.01 Own funds**

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
<b>Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35</b>					
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	744.967.276	744.967.276		
Subordinated liabilities	R0140	169.776.131	82.009.235	87.766.896	0
An amount equal to the value of net deferred tax assets	R0160	14.910.476			14.910.476
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0	0	0	0
<b>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</b>					
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			
<b>Deductions</b>					
Deductions for participations in financial and credit institutions	R0230	0	0	0	0
<b>Total basic own funds after deductions</b>	R0290	1.392.069.294	1.207.382.687	82.009.235	87.766.896
<b>Ancillary own funds</b>					
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	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0		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	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	0
Other ancillary own funds	R0390	0		0	0
<b>Total ancillary own funds</b>	R0400	0		0	0
<b>Available and eligible own funds</b>					
Total available own funds to meet the SCR	R0500	1.392.069.294	1.207.382.687	82.009.235	87.766.896
Total available own funds to meet the MCR	R0510	1.377.158.818	1.207.382.687	82.009.235	87.766.896
Total eligible own funds to meet the SCR	R0540	1.392.069.294	1.207.382.687	82.009.235	87.766.896
Total eligible own funds to meet the MCR	R0550	1.350.532.349	1.207.382.687	82.009.235	61.140.427
<b>SCR</b>	R0580	679.338.077			
<b>MCR</b>	R0600	305.702.135			
<b>Ratio of Eligible own funds to SCR</b>	R0620	205%			
<b>Ratio of Eligible own funds to MCR</b>	R0640	442%			

**S.23.01.01.02 Reconciliation reserve**

C0060

**Reconciliation reserve**

Excess of assets over liabilities

R0700 1.230.754.052

Own shares (held directly and indirectly)

R0710 0

Foreseeable dividends, distributions and charges

R0720 8.460.889

Other basic own fund items

R0730 477.325.887

Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds

R0740 0

**Reconciliation reserve**

R0760 744.967.276

**Expected profits**

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

R0770 627.374.067

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

R0780 0

**Total Expected profits included in future premiums (EPIFP)**

R0790 627.374.067

**S.25.01.01.01 Basic Solvency Capital Requirement**

	Article 112	Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
	Z0010	C0030	C0040	C0050
<b>Market risk</b>	R0010 No	328.778.325	347.789.408	
<b>Counterparty default risk</b>	R0020 No	156.143.436	156.143.436	
<b>Life underwriting risk</b>	R0030 No	338.373.062	338.923.588	
<b>Health underwriting risk</b>	R0040 No	56.481.737	56.481.737	
<b>Non-life underwriting risk</b>	R0050 No	1.690.992	1.690.992	
<b>Diversification</b>	R0060 No	-263.674.356	-268.327.446	
<b>Intangible asset risk</b>	R0070 No			
<b>Basic Solvency Capital Requirement</b>	R0100 No	617.793.195	632.701.714	

**S.25.01.01.02 Calculation of Solvency Capital Requirement**

	Article 112	Value
	Z0010	C0100
<b>Adjustment due to RFF/MAP nSCR aggregation</b>	R0120	No
<b>Operational risk</b>	R0130	No
		61.544.881
<b>Loss-absorbing capacity of technical provisions</b>	R0140	No
		-14.908.518
<b>Loss-absorbing capacity of deferred taxes</b>	R0150	No
		0
<b>Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC</b>	R0160	No
<b>Solvency Capital Requirement excluding capital add-on</b>	R0200	No
		679.338.077
<b>Capital add-on already set</b>	R0210	No
<b>Solvency capital requirement</b>	R0220	No
		679.338.077
<b>Other information on SCR</b>		
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
		47.144.012

## S.28.02.01.01 MCR components

**Linear formula component for non-life insurance and reinsurance obligations**

MCR components		
	Non-life activities	Life activities
	MCR(NL, NL) Result	MCR(NL, L)Result
	C0010	C0020
R0010	646.204	2.138.987



## 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	671.196	325.127
Income protection insurance and proportional reinsurance	R0030	0	0	6.870.113	12.780.136
Workers' compensation insurance and proportional reinsurance	R0040	0	0	989.378	0
Motor vehicle liability insurance and proportional reinsurance	R0050	75.344	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	550	0	0	0
General liability insurance and proportional reinsurance	R0090	1.269.908	0	0	0
Credit and suretyship insurance and proportional reinsurance	R0100	2.855.396	0	0	0
Legal expenses insurance and proportional reinsurance	R0110	22.811	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**

**Linear formula component for life insurance and reinsurance obligations**

	Non-life activities	Life activities
	MCR(L, NL) Result	MCR(L, L) Result
	C0070	C0080
R0200	0	520.772.029

## 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	12.563.490.599	
Obligations with profit participation - future discretionary benefits	R0220	0	37.630.961	
Index-linked and unit-linked insurance obligations	R0230	0	2.425.442.987	
Other life (re)insurance and health (re)insurance obligations	R0240	0	4.134.786	
<b>Total capital at risk for all life (re)insurance obligations</b>	R0250	0		58.306.793.334

**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	523.557.220
R0310	679.338.077
R0320	305.702.135
R0330	169.834.519
R0340	305.702.135
R0350	7.400.000
R0400	305.702.135

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

	Non-life activities		Life activities	
	C0140		C0150	
<b>Notional linear MCR</b>	R0500	646.204	522.911.016	
<b>Notional SCR excluding add-on (annual or latest calculation)</b>	R0510	838.478	678.499.599	
<b>Notional MCR cap</b>	R0520	377.315	305.324.820	
<b>Notional MCR floor</b>	R0530	209.619	169.624.900	
<b>Notional Combined MCR</b>	R0540	377.315	305.324.820	
<b>Absolute floor of the notional MCR</b>	R0550	3.700.000	3.700.000	
<b>Notional MCR</b>	R0560	3.700.000	305.324.820	

**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
<b>Prior</b>	R0100																5.296
<b>N-14</b>	R0110	0	0	0	0	0	0	0	0	0	0	0	0	37.686	5.805	22.344	
<b>N-13</b>	R0120	0	0	0	0	0	0	0	0	0	20.417	6.255	8.388	1.470	3.547		
<b>N-12</b>	R0130	0	0	0	0	0	0	0	0	5.000	0	7.852	74.119	20.370			
<b>N-11</b>	R0140	0	0	0	0	0	0	0	0	3.500	38.390	11.556	4.714				
<b>N-10</b>	R0150	0	0	0	0	0	0	0	0	55.326	24.417	14.336					
<b>N-9</b>	R0160	0	0	0	0	0	25.000	0	103.724	44.256	56.660						
<b>N-8</b>	R0170	0	0	0	0	115.556	25.000	0	0	0							
<b>N-7</b>	R0180	0	0	0	23.424	3.500	0	14.341	0								
<b>N-6</b>	R0190	0	0	158.290	42.118	108.569	15.737	0									
<b>N-5</b>	R0200	0	1.139.110	108.472	32.785	5.454	-2.113										
<b>N-4</b>	R0210	998.879	1.207.095	420.293	254.044	385.487											
<b>N-3</b>	R0220	493.564	849.716	155.978	28.059												
<b>N-2</b>	R0230	1.588.276	939.850	239.538													
<b>N-1</b>	R0240	1.211.683	683.285														
<b>N</b>	R0250	444.554															

	In Current year	Sum of years (cumulative)
	C0170	C0180
R0100	5.296	5.296
R0110	22.344	65.835
R0120	3.547	40.076
R0130	20.370	107.341
R0140	4.714	58.160
R0150	14.336	94.079
R0160	56.660	229.639
R0170	0	140.556
R0180	0	41.265
R0190	0	324.713
R0200	-2.113	1.283.708
R0210	385.487	3.265.797
R0220	28.059	1.527.318
R0230	239.538	2.767.665
R0240	683.285	1.894.968
R0250	444.554	444.554
<b>Total</b>	<b>1.906.076</b>	<b>12.290.971</b>

**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
<b>Prior</b>	R0100																29.585
<b>N-14</b>	R0110	0	0	0	0	0	0	0	0	0	0	6.183	6.183	30.308	27.795	17.624	
<b>N-13</b>	R0120	0	0	0	0	0	0	0	0	0	14.020	7.389	37.686	34.402	30.508		
<b>N-12</b>	R0130	0	0	0	0	0	0	0	0	9.275	9.275	33.869	30.282	23.666			
<b>N-11</b>	R0140	0	0	0	0	0	0	0	22.525	22.525	59.432	49.309	45.735				
<b>N-10</b>	R0150	0	0	0	0	0	0	166.142	166.142	226.819	203.765	192.879					
<b>N-9</b>	R0160	0	0	0	0	0	135.884	135.884	223.860	187.572	174.215						
<b>N-8</b>	R0170	0	0	0	0	116.706	116.706	116.706	113.489	113.489							
<b>N-7</b>	R0180	0	0	0	276.646	273.297	273.297	341.830	341.830								
<b>N-6</b>	R0190	0	0	354.824	303.682	343.699	294.961	294.961									
<b>N-5</b>	R0200	0	602.401	423.951	597.028	463.753	405.680										
<b>N-4</b>	R0210	2.029.272	2.126.626	3.196.152	2.971.744	2.741.948											
<b>N-3</b>	R0220	1.712.760	574.391	443.261	267.993												
<b>N-2</b>	R0230	1.681.786	353.677	246.313													
<b>N-1</b>	R0240	1.728.100	527.717														
<b>N</b>	R0250	1.608.954															

	Year end (discounted data)
	C0360
R0100	29.585
R0110	17.624
R0120	30.508
R0130	23.666
R0140	45.735
R0150	192.879
R0160	174.215
R0170	113.489
R0180	341.830
R0190	294.961
R0200	405.680
R0210	2.741.948
R0220	267.993
R0230	246.313
R0240	527.717
R0250	1.608.954
<b>Total</b>	<b>7.063.094</b>