

NN Insurance Belgium

Appendix to the SFCR

Quantitative Reporting Templates that form part of the Solvency and Financial Condition Report 2023

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	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	Non-Life 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	Where the entity has MAP or RFF (except those under the scope of Article 304 of Directive 2009/138/EC) when reporting at the level of the whole undertaking, the notional Solvency Capital Requirement ('nSCR') at risk module level and the loss-absorbing capacity (LAC) of technical provisions and deferred taxes to be reported shall be calculated
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.

SE0201.16.01 Balance sheet			
	Solvency II value	Statutory accounts value	Reclassification adjustments
	0000	0000	EC001
Assets			
Goodwill	0000	132,184.00	
Deferred acquisition costs	0000	0.00	
Intangible assets	0000	0.00	7,218,624.00
Deferred tax assets	0000	71,580,807.00	0.00
Pension benefit surpluses	0000	0.00	0.00
Property, plant & equipment held for own use	0000	6,111,220.00	4,071,439.00
Intangible assets (non-current intangible assets) for index-linked and unit-linked	0000	4,601,425,110.00	4,483,912,922.00
Property owned or used in own reinsurance	0000	0.00	0.00
Underwriting, including	0000	146,635,576.00	141,821,637.00
Equities	0000	56,183,461.00	39,417,612.00
Equities - listed	0000	55,989,295.00	39,417,612.00
Equities - unlisted	0000	194,166.00	0.00
Bonds	0000	3,882,271,217.00	3,628,254,038.00
Government Bonds	0000	3,098,632,000.00	0.00
Corporate Bonds	0000	881,248,892.00	3,628,254,038.00
Structured notes	0000	2,390,944.00	0.00
Collateralised securities	0000	0.00	0.00
Loans receivable	0000	683,321,383.00	674,019,635.00
Derivatives	0000	28,013,493.00	0.00
Receivables other than loans	0000	0.00	0.00
Other investments	0000	0.00	0.00
Assets held for index-linked and unit-linked contracts	0000	2,829,061,944.00	2,829,061,944.00
Loans and mortgages	0000	3,483,351,831.00	3,367,207,217.00
Loans on policies	0000	475,272,267.00	554,961,252.00
Loans and mortgages to	0000	2,922,671,311.00	3,326,351,872.00
Other loans and mortgages	0000	75,408,293.00	75,994,293.00
Reinsurance receivables from reinsurers	0000	-9,938,519.00	61,058,181.00
Non-life exclusive health	0000	198,617.00	0.00
Health similar to non-life	0000	60,250.00	258,867.00
Loans receivable from reinsurers	0000	2,147,383.00	52,916,293.00
Health similar to life	0000	2,406,582.00	2,406,582.00
Loans receivable from reinsurers	0000	-259,199.00	50,500,711.00
Life index-linked and unit-linked	0000	-12,244,789.00	7,861,021.00
Debts to cedants	0000	831,374.00	831,374.00
Insurance and intermediaries receivables	0000	41,588,117.00	42,519,293.00
Reinsurance receivables	0000	29,892,033.00	11,217,113.00
Receivables (trade, not insurance)	0000	29,203,214.00	22,707,783.00
Other receivables (not insurance)	0000	0.00	0.00
Cash and cash equivalents	0000	281,795,341.00	281,795,341.00
Total assets	0000	11,376,171,882.00	11,785,048,841.00
Liabilities			
Technical provisions - non-life	0000	10,291,110.00	7,363,089.00
Technical provisions - non-life (excluding health)	0000	2,530,129.18	1,710,389.00
Technical provisions calculated as a whole	0000	0.00	0.00
Best Estimate	0000	2,530,129.18	0.00
Risk margin	0000	1.00	0.00
Technical provisions - health (similar to non-life)	0000	7,760,980.82	5,652,700.00
Technical provisions calculated as a whole	0000	0.00	0.00
Best Estimate	0000	7,517,382.82	0.00
Risk margin	0000	243,598.00	0.00
Technical provisions - life (excluding index-linked and unit-linked)	0000	7,865,026,825.00	7,455,976,611.00
Technical provisions - health (similar to life)	0000	104,093,579.00	28,093,665.00
Technical provisions calculated as a whole	0000	0.00	0.00
Best Estimate	0000	90,656,097.00	0.00
Risk margin	0000	13,437,482.00	0.00
Technical provisions - life (excluding health and index-linked and unit-linked)	0000	6,960,933,046.00	7,427,882,946.00
Technical provisions calculated as a whole	0000	0.00	0.00
Best Estimate	0000	6,806,796,538.00	0.00
Risk margin	0000	174,136,518.00	0.00
Technical provisions - index-linked and unit-linked	0000	2,793,263,507.00	2,836,944,965.00
Technical provisions calculated as a whole	0000	0.00	0.00
Best Estimate	0000	2,720,557,839.00	0.00
Risk margin	0000	45,705,668.00	0.00
Other technical provisions	0000	0.00	451,016,093.00
Contract liabilities	0000	0.00	0.00
Provisions other than insurance	0000	32,896,208.00	32,896,210.00
Pension benefit obligations	0000	29,092,290.00	0.00
Debts from reinsurers	0000	33,526,724.00	33,526,724.00
Deferred tax liabilities	0000	0.00	0.00
Derivatives	0000	39,618,251.00	0.00
Debt owed to credit institutions	0000	105,653,497.00	102,707,379.00
Loans owed to non-credit institutions resident	0000	0.00	0.00
Debt owed to credit institutions resident in the euro area other than domestic institutions resident in rest of	0000	105,653,497.00	0.00
Loans owed to non-credit institutions resident in rest of	0000	0.00	0.00
Financial liabilities other than debt owed to credit institutions	0000	2,065,151.00	0.00
Loans owed to non-credit institutions	0000	2,065,151.00	0.00
Loans owed to non-credit institutions resident in the euro area	0000	0.00	0.00
Loans owed to non-credit institutions	0000	0.00	0.00
Other financial liabilities (debt securities issued)	0000	0.00	0.00
Insurance & intermediaries payables	0000	172,958,611.00	85,268,517.00
Reinsurance payables	0000	16,295,239.00	16,295,239.00
Payables (trade, not insurance)	0000	60,742,929.00	60,742,929.00
Subordinated liabilities	0000	94,000,909.00	155,000,000.00
Non-negotiable instruments held by credit institutions resident in the euro area other than domestic	0000	0.00	0.00
Non-negotiable instruments held by credit institutions resident in rest of	0000	0.00	0.00
Non-negotiable instruments held by non-credit institutions resident in rest of the world	0000	0.00	0.00
Subordinated liabilities not in Basic Own Funds	0000	164,000,909.00	155,000,000.00
Subordinated liabilities in Basic Own Funds	0000	16,029,802.00	85,736,571.00
Total liabilities	0000	10,524,494,853.00	11,326,503,317.00
Excess of assets over liabilities	0000	851,677,029.00	458,545,524.00

S.05.01.02.01 Non-Life (direct business/accepted proportional reinsurance and accepted non-proportional reinsurance)		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)												Line of Business for: accepted non-				Total
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written	AR0109																	
Gross - Direct Business	R0110	393.003,43	10.445.427,38	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00					10.838.430,81
Gross - Proportional reinsurance accepted	R0120	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00					0,00
Gross - Non-proportional reinsurance accepted	R0130																	0,00
Reinsurers' share	R0140	0,00	66.182,93	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00					66.182,93
Net	R0200	393.003,43	10.379.244,45	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00					10.772.247,88
Premiums earned	AR0209																	
Gross - Direct Business	R0210	397.732,68	10.594.964,19	0,00	0,00	0,00	0,00	0,00	0,00	252.741,40	0,00	0,00	0,00					11.245.438,27
Gross - Proportional reinsurance accepted	R0220	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00					0,00
Gross - Non-proportional reinsurance accepted	R0230																	0,00
Reinsurers' share	R0240	0,00	66.182,93	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00					66.182,93
Net	R0300	397.732,68	10.528.781,26	0,00	0,00	0,00	0,00	0,00	0,00	252.741,40	0,00	0,00	0,00					11.179.255,34
Claims incurred	AR0309																	
Gross - Direct Business	R0310	442.192,93	842.887,57	56.402,68	5.360,90	-17,37	0,00	-42.239,30	143.715,71	-121.993,34	-9.143,72	-116,80	-7.258,13					1.309.791,13
Gross - Proportional reinsurance accepted	R0320	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00					0,00
Gross - Non-proportional reinsurance accepted	R0330																	0,00
Reinsurers' share	R0340	0,00	0,00	94.055,90	11.672,26	419,87	0,00	1.642,21	0,00	0,00	-17.281,64	0,00	0,00					90.508,60
Net	R0400	442.192,93	842.887,57	-37.653,22	-6.311,36	-437,24	0,00	-43.881,51	143.715,71	-121.993,34	8.137,92	-116,80	-7.258,13					1.219.282,53
Expenses incurred	R0550	1.366.903,70	8.093.083,70	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00					9.459.987,40
Balance - other technical expenses/income	R1210																	78.272,67
Total technical expenses	R1300																	9.538.260,07

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	71.960.225,91	113.576.597,90	414.502.829,20	339.570.031,78	0,00	0,00	0,00	858.029,04	940.467.713,83
Reinsurers' share	R1420	278.129,96	14.867.837,82	8.809.928,00	2.557.219,50	0,00	0,00	0,00	0,00	26.513.115,28
Net	R1500	71.682.095,95	98.708.760,08	405.692.901,20	337.012.812,28	0,00	0,00	0,00	858.029,04	913.954.598,55
Premiums earned										
Gross	R1510	71.989.610,93	113.576.597,90	414.502.829,20	339.570.031,78	0,00	0,00	0,00	858.029,04	940.497.098,85
Reinsurers' share	R1520	281.861,65	14.867.837,82	8.809.928,00	2.557.219,50	0,00	0,00	0,00	0,00	26.516.846,97
Net	R1600	71.707.749,28	98.708.760,08	405.692.901,20	337.012.812,28	0,00	0,00	0,00	858.029,04	913.980.251,88
Claims incurred										
Gross	R1610	43.896.326,49	515.741.201,34	322.160.379,24	51.028.731,02	0,00	0,00	0,00	187.799,03	933.014.437,12
Reinsurers' share	R1620	508.091,47	8.311.436,83	0,00	110.798,27	0,00	0,00	0,00	0,00	8.930.326,57
Net	R1700	43.388.235,02	507.429.764,51	322.160.379,24	50.917.932,75	0,00	0,00	0,00	187.799,03	924.084.110,55
Expenses incurred										
Administrative expenses										
Gross	R1900	5.359.388,94	75.535.823,21	47.704.677,75	80.448.110,70	0,00	0,00	0,00	71.558,34	209.119.558,94
Reinsurers' share	R1910	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Net	R2000	5.359.388,94	75.535.823,21	47.704.677,75	80.448.110,70	0,00	0,00	0,00	71.558,34	209.119.558,94
Investment management expenses										
Gross	R2010	21.938,22	9.565.490,77	0,00	109.738,00	0,00	0,00	0,00	0,00	9.697.166,99
Reinsurers' share	R2020	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Net	R2100	21.938,22	9.565.490,77	0,00	109.738,00	0,00	0,00	0,00	0,00	9.697.166,99
Claims management expenses										
Gross	R2110	1.615.188,29	4.543.373,39	1.053.805,07	2.192.824,92	0,00	0,00	0,00	0,00	9.405.191,67
Reinsurers' share	R2120	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Net	R2200	1.615.188,29	4.543.373,39	1.053.805,07	2.192.824,92	0,00	0,00	0,00	0,00	9.405.191,67
Acquisition expenses										
Gross	R2210	2.644.326,20	29.303.829,05	29.790.315,92	56.998.434,03	0,00	0,00	0,00	71.558,34	118.808.463,54
Reinsurers' share	R2220	85.999,07	5.097.091,28	0,00	0,00	0,00	0,00	0,00	0,00	5.183.090,35
Net	R2300	2.558.327,13	24.206.737,77	29.790.315,92	56.998.434,03	0,00	0,00	0,00	71.558,34	113.625.373,19
Overhead expenses										
Gross	R2310	366.374,95	5.137.814,51	3.113.473,36	3.807.895,07	0,00	0,00	0,00	0,00	12.425.557,89
Reinsurers' share	R2320	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Net	R2400	366.374,95	5.137.814,51	3.113.473,36	3.807.895,07	0,00	0,00	0,00	0,00	12.425.557,89
Balance - other technical expenses/income	R2510									11.600.206,16
Total technical expenses	R2600									220.719.765,10
Total amount of surrenders	R2700	1.879.489,11	98.379.460,42	165.356.791,00	1.463.377,69	0,00	0,00	0,00	0,00	267.079.118,22

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 or guarantees	Contracts with options or guarantees	Contracts without options or guarantees	Contracts with options or guarantees				Contracts without options or guarantees	Contracts with options or guarantees						
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions 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
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0020	0,00	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	AR0028															
Best Estimate	R0029															
Gross Best Estimate	R0030	7.042.489.405,00		2.080.676.635,00	639.881.204,00			-235.692.877,00	0,00	0,00	9.527.354.367,00		0,00	90.656.097,00	0,00	90.656.097,00
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	27.803.646,00		0,00	-12.344.769,00			-28.062.845,00	0,00	0,00	-12.603.968,00		0,00	2.406.582,00	0,00	2.406.582,00
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	7.014.685.759,00		2.080.676.635,00	652.225.973,00			-207.630.032,00	0,00	0,00	9.539.958.335,00		0,00	88.249.515,00	0,00	88.249.515,00
Risk Margin	R0100	133.066.301,00		42.705.668,00		41.070.217,00		0,00	0,00	216.842.186,00	13.437.482,00		0,00	0,00	0,00	13.437.482,00
Technical provisions - total	R0200	7.175.555.706,00		2.763.263.507,00		-194.622.660,00		0,00	0,00	9.744.196.553,00	104.093.579,00		0,00	0,00	0,00	104.093.579,00

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	9.858.581.241	9.858.581.241	0	9.858.581.241	0	9.975.745.524	117.164.283	9.975.745.524	0	117.164.283
Basic own funds	R0020	1.008.112.937	1.008.112.937	0	1.008.112.937	0	920.239.725	-87.873.212	920.239.725	0	-87.873.212
Excess of assets over liabilities	R0030	851.677.029	851.677.029	0	851.677.029	0	920.239.725	68.562.696	920.239.725	0	68.562.696
Restricted own funds due to ring-fencing and matching portfolio	R0040									0	0
Eligible own funds to meet Solvency Capital Requirement	R0050	1.008.112.937	1.008.112.937	0	1.008.112.937	0	918.056.324	-90.056.613	918.056.324	0	-90.056.613
Tier 1	R0060	852.366.472	852.366.472	0	852.366.472	0	735.202.189	-117.164.283	735.202.189	0	-117.164.283
Tier 2	R0070	84.165.658	84.165.658	0	84.165.658	0	84.165.658	0	84.165.658	0	0
Tier 3	R0080	71.580.807	71.580.807	0	71.580.807	0	98.688.477	27.107.670	98.688.477	0	27.107.670
Solvency Capital Requirement	R0090	664.685.064	664.685.064	0	664.685.064	0	657.923.179	-6.761.884	657.923.179	0	-6.761.884
Eligible own funds to meet Minimum Capital Requirement	R0100	912.188.128	912.188.128	0	912.188.128	0	794.415.275	-117.772.853	794.415.275	0	-117.772.853
Minimum Capital Requirement	R0110	299.108.279	299.108.279	0	299.108.279	0	296.065.431	-3.042.848	296.065.431	0	-3.042.848
Solvency Capital Requirement ratio	R0120	1,5167	1,5167	0,0000	1,5167	0,0000	1,3954	-0,1213	1,3954	0,0000	-0,1213
Minimum Capital Requirement ratio	R0130	3,0497	3,0497	0,0000	3,0497	0,0000	2,6832	-0,3664	2,6832	0,0000	-0,3664

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 206.640.009,00	206.640.009,00	0,00	0,00	0,00
Share premium account related to ordinary share capital	R0030 0,00	0,00	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	0,00	0,00
Subordinated mutual member accounts	R0050 0,00	0,00	0,00	0,00	0,00
Surplus funds	R0070 65.775.402,00	65.775.402,00	0,00	0,00	0,00
Preference shares	R0090 0,00	0,00	0,00	0,00	0,00
Share premium account related to preference shares	R0110 0,00	0,00	0,00	0,00	0,00
Reconciliation reserve	R0130 500.055.810,00	500.055.810,00	0,00	0,00	0,00
Subordinated liabilities	R0140 164.060.909,00	0,00	79.895.251,00	84.165.658,00	0,00
An amount equal to the value of net deferred tax assets	R0160 71.580.807,00	0,00	0,00	0,00	71.580.807,00
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	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	0	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	R0220 0,00	0,00	0,00	0,00	0,00
Deductions	0	0	0	0	0
Deductions for participations in financial and credit institutions	R0230 0,00	0,00	0,00	0,00	0,00
Total basic own funds after deductions	R0290 1.008.112.937,00	772.471.221,00	79.895.251,00	84.165.658,00	71.580.807,00
Ancillary own funds	0	0	0	0	0
Unpaid and uncalled ordinary share capital callable on demand	R0300 0,00	0,00	0,00	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	0,00	0,00	0,00
Unpaid and uncalled preference shares callable on demand	R0320 0,00	0,00	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	0,00	0,00
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340 0,00	0,00	0,00	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	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	0,00	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	0,00	0,00
Other ancillary own funds	R0390 0,00	0,00	0,00	0,00	0,00
Total ancillary own funds	R0400 0,00	0,00	0,00	0,00	0,00
Available and eligible own funds	0	0	0	0	0
Total available own funds to meet the SCR	R0500 1.008.112.937,00	772.471.221,00	79.895.251,00	84.165.658,00	71.580.807,00
Total available own funds to meet the MCR	R0510 936.532.130,00	772.471.221,00	79.895.251,00	84.165.658,00	0,00
Total eligible own funds to meet the SCR	R0540 1.008.112.937,00	772.471.221,00	79.895.251,00	84.165.658,00	71.580.807,00
Total eligible own funds to meet the MCR	R0550 912.188.127,77	772.471.221,00	79.895.251,00	59.821.655,77	0,00
SCR	R0580 664.685.063,71				
MCR	R0600 299.108.278,85				
Ratio of Eligible own funds to SCR	R0620 152%				
Ratio of Eligible own funds to MCR	R0640 305%				

S.23.01.01.02 Reconciliation reserve

C0060

Reconciliation reserve

Excess of assets over liabilities

R0700 851.677.029

Own shares (held directly and indirectly)

R0710 0

Foreseeable dividends, distributions and charges

R0720 7.625.001

Other basic own fund items

R0730 343.996.218

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

R0740 0

Reconciliation reserve

R0760 500.055.810

Expected profits

0

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

R0770 664.362.164

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

R0780 0

Total Expected profits included in future premiums (EPIFP)

R0790 664.362.164

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	375.751.040,12	379.629.543,15	
Counterparty default risk	R0020 No	37.336.593,99	37.336.593,99	
Life underwriting risk	R0030 No	385.681.749,29	401.226.637,25	
Health underwriting risk	R0040 No	41.349.536,41	41.349.536,41	
Non-life underwriting risk	R0050 No	1.014.963,26	1.014.963,26	
Diversification	R0060 No	- 211.481.710,83	- 215.507.869,85	
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100 No	629.652.172,23	645.049.404,21	

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**

of which, capital add-ons already set - Article 37 (1) Type a

of which, capital add-ons already set - Article 37 (1) Type b

of which, capital add-ons already set - Article 37 (1) Type c

of which, capital add-ons already set - Article 37 (1) Type d

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	35.032.891,89
R0140	No	- 15.397.231,97
R0150	No	-
R0160		
R0200	No	664.685.064,13
R0210		
R0211		
R0212		
R0213		
R0214		
R0220	No	664.685.064,13
R0400		
R0410		
R0420		
R0430		
R0440		
R0450	No	No adjustment
R0460	No	60.164.264,04

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		353.232	1.954.261

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	673.468	388.354
Income protection insurance and proportional reinsurance	R0030	0	0	5.530.809	12.316.671
Workers' compensation insurance and proportional reinsurance	R0040	0	0	1.242.082	0
Motor vehicle liability insurance and proportional reinsurance	R0050	49.780	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	558	0	0	0
General liability insurance and proportional reinsurance	R0090	748.480	0	0	0
Credit and suretyship insurance and proportional reinsurance	R0100	1.522.546	0	0	0
Legal expenses insurance and proportional reinsurance	R0110	20.921	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
0	297.247.726

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	6.968.062.815	
Obligations with profit participation - future discretionary benefits	R0220	0	46.622.944	
Index-linked and unit-linked insurance obligations	R0230	0	2.732.902.608	
Other life (re)insurance and health (re)insurance obligations	R0240	0	0	
Total capital at risk for all life (re)insurance obligations	R0250	0		32.462.110.227

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	299.555.220
R0310	664.685.064
R0320	299.108.279
R0330	166.171.266
R0340	299.108.279
R0350	8.000.000
R0400	299.108.279

S.28.02.01.06 Notional non-life and life MCR calculation

	Non-life activities		Life activities	
		C0140		C0150
Notional linear MCR	R0500	353.232	299.201.988	
Notional SCR excluding add-on (annual or latest calculation)	R0510	783.789	663.901.275	
Notional MCR cap	R0520	352.705	298.755.574	
Notional MCR floor	R0530	195.947	165.975.319	
Notional Combined MCR	R0540	352.705	298.755.574	
Absolute floor of the notional MCR	R0550	4.000.000	4.000.000	
Notional MCR	R0560	4.000.000	298.755.574	

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

		0	1	2	3	4	5	6	7	8	9	10 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											162.083,63
N-9	R0160	-	-	158.290,08	42.117,52	108.568,54	15.736,68	-	-	-	-	
N-8	R0170	-	1.139.110,07	108.471,92	32.785,06	5.453,93	- 2.112,58	- 7.986,81	- 3.495,54	21.110,83		
N-7	R0180	998.879,07	1.207.094,66	420.292,51	254.044,41	385.486,61	422.403,33	172.324,51	190.665,99			
N-6	R0190	493.564,21	849.716,47	155.978,34	28.058,71	81.236,44	- 54.870,76	229,66				
N-5	R0200	1.588.276,45	939.850,45	239.537,71	16.728,29	11.151,03	4.382,76					
N-4	R0210	1.211.682,79	683.285,05	190.770,64	10.084,31	-						
N-3	R0220	444.554,32	762.117,68	72.725,21	-							
N-2	R0230	384.085,31	597.795,73	95.901,79								
N-1	R0240	727.867,94	786.779,76									
N	R0250	697.215,48										

	In Current year	Sum of years (cumulative)
	C0170	C0180
R0100	162.084	162.084
R0160	0	324.713
R0170	21.111	1.293.337
R0180	190.666	4.051.191
R0190	230	1.553.913
R0200	4.383	2.799.927
R0210	0	2.095.823
R0220	0	1.279.397
R0230	95.902	1.077.783
R0240	786.780	1.514.648
R0250	697.215	697.215
Total	R0260	1.958.370
		16.850.030

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

		0	1	2	3	4	5	6	7	8	9	10 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100											904.175,79
N-9	R0160	-	-	354.823,63	303.682,11	343.699,35	294.960,97	294.960,97	294.960,97	294.960,97	294.961,00	
N-8	R0170	-	602.400,85	423.951,41	597.028,14	463.752,77	405.680,07	1.010.977,10	1.010.977,10	405.196,58		
N-7	R0180	2.029.271,78	2.126.625,97	3.196.152,27	2.971.743,55	2.741.947,56	1.746.910,57	1.681.873,94	2.218.461,63			
N-6	R0190	1.712.760,20	574.390,52	443.260,93	267.992,75	157.819,52	98.071,99	98.071,91				
N-5	R0200	1.681.785,80	353.677,47	246.313,17	92.502,26	81.916,70	143.480,45					
N-4	R0210	1.728.100,44	527.716,70	400.030,10	299.027,41	207.553,69						
N-3	R0220	1.608.953,51	297.050,77	288.244,62	267.135,33							
N-2	R0230	1.240.107,25	420.801,73	182.313,34								
N-1	R0240	1.462.949,42	485.121,24									
N	R0250	909.329,88										

	Year end (discounted data)
	C0360
R0100	904.176
R0110	294.961
R0170	405.197
R0180	2.218.462
R0190	98.072
R0200	143.480
R0210	207.554
R0220	267.135
R0230	182.313
R0240	485.121
R0250	909.330
Total	R0260
	6.115.801