

## Annexe 2 : Etats annuels quantitatifs (QRT) 2016

S.02.01.02 : Bilan .....	1
S.05.01.02 : Primes, sinistres et dépenses par ligne d'activité .....	2
S.05.02.01 : Primes, sinistres et dépenses par pays .....	3
S.12.01.02 : Provisions techniques d'assurance vie et d'assurance santé exercée sur une base technique similaire à celle de l'assurance vie.....	4
S.17.01.02 : Provisions techniques non-vie .....	5
S.19.01.21 : Sinistres en non-vie .....	6
S.22.01.21 : Impact des mesures relatives aux garanties de long terme et des mesures transitoires....	7
S.23.01.01 : Fonds propres .....	8
S.25.03.21 : Capital de solvabilité requis — pour les entreprises qui utilisent un modèle interne intégral .....	9
S.28.02.01 : Minimum de capital requis — Activités d'assurance ou de réassurance à la fois vie et non-vie .....	10

S.02.01.02  
Balance sheet

		Solvency II value
		C0010
<b>Assets</b>		
Intangible assets	R0030	0
Deferred tax assets	R0040	0
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	2 988
<b>Investments (other than assets held for index-linked and unit-linked contracts)</b>	<b>R0070</b>	<b>129 807 492</b>
Property (other than for own use)	R0080	48 529
Holdings in related undertakings, including participations	R0090	580 363
<b>Equities</b>	<b>R0100</b>	<b>2 744 229</b>
Equities - listed	R0110	2 461 808
Equities - unlisted	R0120	282 421
<b>Bonds</b>	<b>R0130</b>	<b>93 407 832</b>
Government Bonds	R0140	65 405 866
Corporate Bonds	R0150	27 183 858
Structured notes	R0160	50 932
Collateralised securities	R0170	767 177
Collective Investments Undertakings	R0180	33 086 328
Derivatives	R0190	-59 791
Deposits other than cash equivalents	R0200	0
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	31 730 535
<b>Loans and mortgages</b>	<b>R0230</b>	<b>6 531 362</b>
Loans on policies	R0240	583 955
Loans and mortgages to individuals	R0250	0
Other loans and mortgages	R0260	5 947 407
<b>Reinsurance recoverables from:</b>	<b>R0270</b>	<b>3 465 788</b>
Non-life and health similar to non-life	R0280	922 841
Non-life excluding health	R0290	0
Health similar to non-life	R0300	922 841
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	2 538 725
Health similar to life	R0320	428 124
Life excluding health and index-linked and unit-linked	R0330	2 110 601
Life index-linked and unit-linked	R0340	4 222
Deposits to cedants	R0350	1 391 537
Insurance and intermediaries receivables	R0360	4 556 434
Reinsurance receivables	R0370	176 654
Receivables (trade, not insurance)	R0380	1 643 271
Own shares (held directly)	R0390	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0
Cash and cash equivalents	R0410	1 352 874
Any other assets, not elsewhere shown	R0420	291 181
<b>Total assets</b>	<b>R0500</b>	<b>180 950 115</b>
		Solvency II value
		C0010
<b>Liabilities</b>		
<b>Technical provisions – non-life</b>	<b>R0510</b>	<b>6 233 607</b>
<b>Technical provisions – non-life (excluding health)</b>	<b>R0520</b>	<b>0</b>
TP calculated as a whole	R0530	0
Best Estimate	R0540	0
Risk margin	R0550	0
Technical provisions - health (similar to non-life)	R0560	6 233 607
TP calculated as a whole	R0570	0
Best Estimate	R0580	6 046 815
Risk margin	R0590	186 792
<b>Technical provisions - life (excluding index-linked and unit-linked)</b>	<b>R0600</b>	<b>120 116 701</b>
<b>Technical provisions - health (similar to life)</b>	<b>R0610</b>	<b>4 359 983</b>
TP calculated as a whole	R0620	0
Best Estimate	R0630	4 202 237
Risk margin	R0640	157 746
<b>Technical provisions – life (excluding health and index-linked and unit-linked)</b>	<b>R0650</b>	<b>115 756 719</b>
TP calculated as a whole	R0660	0
Best Estimate	R0670	114 715 293
Risk margin	R0680	1 041 426
<b>Technical provisions – index-linked and unit-linked</b>	<b>R0690</b>	<b>30 256 186</b>
TP calculated as a whole	R0700	0
Best Estimate	R0710	29 916 986
Risk margin	R0720	339 200
Contingent liabilities	R0740	0
Provisions other than technical provisions	R0750	80 529
Pension benefit obligations	R0760	765 197
Deposits from reinsurers	R0770	761 416
Deferred tax liabilities	R0780	694 722
Derivatives	R0790	0
Debts owed to credit institutions	R0800	42 317
Financial liabilities other than debts owed to credit institutions	R0810	10 810 112
Insurance & intermediaries payables	R0820	1 638 705
Reinsurance payables	R0830	1 315 937
Payables (trade, not insurance)	R0840	469 409
<b>Subordinated liabilities</b>	<b>R0850</b>	<b>0</b>
Subordinated liabilities not in BOF	R0860	0
Subordinated liabilities in BOF	R0870	0
Any other liabilities, not elsewhere shown	R0880	156 229
<b>Total liabilities</b>	<b>R0900</b>	<b>173 341 067</b>
<b>Excess of assets over liabilities</b>	<b>R1000</b>	<b>7 609 048</b>

Annex 1  
S.05.01.02  
Premiums, claims and expenses by line of business

in thousand EUR	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)													Line of business for: accepted non-proportional reinsurance				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		
<b>Premiums written</b>																		
Gross - Direct Business	R0110	1 848 287	1 006 755	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2 855 041
Gross - Proportional reinsurance accepted	R0120	1 605 633	601 174	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2 206 808
Gross - Non-proportional reinsurance accepted	R0130	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0140	531 279	269 577	-	-	-	-	-	-	-	-	-	-	-	-	-	-	800 856
Net	R0200	2 922 641	1 338 352	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 260 993
<b>Premiums earned</b>																		
Gross - Direct Business	R0210	1 849 800	1 006 310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2 856 110
Gross - Proportional reinsurance accepted	R0220	1 605 633	601 174	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2 206 808
Gross - Non-proportional reinsurance accepted	R0230	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0240	532 462	270 655	-	-	-	-	-	-	-	-	-	-	-	-	-	-	803 118
Net	R0300	2 922 971	1 336 829	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 259 800
<b>Claims incurred</b>																		
Gross - Direct Business	R0310	1 466 213	773 702	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2 239 915
Gross - Proportional reinsurance accepted	R0320	1 402 308	299 935	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1 702 243
Gross - Non-proportional reinsurance accepted	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0340	501 177	399 051	-	-	-	-	-	-	-	-	-	-	-	-	-	-	900 228
Net	R0400	2 367 344	674 587	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3 041 931
<b>Changes in other technical provisions</b>																		
Gross - Direct Business	R0410	-6 367	6 357	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-11
Gross - Proportional reinsurance accepted	R0420	-1 407	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-1 407
Gross - Non-proportional reinsurance accepted	R0430	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0440	-4 636	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-4 636
Net	R0500	-3 139	6 357	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3 218
<b>Expenses incurred</b>	R0550	565 112	230 404	-	-	-	-	-	-	-	-	-	-	-	-	-	-	795 516
<b>Other expenses</b>	R1200	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total expenses</b>	R1300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	795 516

in thousand EUR	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	Amortisation of non-life insurance contracts and relating to health insurance obligations	Health reinsurance	Life reinsurance	
	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	
<b>Premiums written</b>									
Gross	R1410	228 373	6 884 403	3 103 579	525 200	-	66 261	1 084 317	11 892 133
Reinsurers' share	R1420	42 509	1 441 847	148 535	47 327	-	4 146	159 527	1 843 890
Net	R1500	185 864	5 442 556	2 955 044	477 873	-	62 115	924 790	10 048 243
<b>Premiums earned</b>									
Gross	R1510	231 549	6 884 403	3 103 579	525 200	-	50 046	1 084 317	11 899 094
Reinsurers' share	R1520	44 514	1 441 847	148 535	47 327	-	4 782	159 527	1 846 532
Net	R1600	177 035	5 442 556	2 955 044	477 873	-	45 264	924 790	10 052 562
<b>Claims incurred</b>									
Gross	R1610	77 716	7 043 170	1 843 303	270 087	249 013	-	220 256	10 669 372
Reinsurers' share	R1620	47 589	10 847 879	1 639 626	54 841	27 506	-	69 244	13 252 549
Net	R1700	30 126	-3 804 709	203 677	215 246	221 507	-	151 012	399 963
<b>Changes in other technical provisions</b>									
Gross	R1710	94 848	1 590 003	2 023 238	22 539	25 815	-	17 633	390 425
Reinsurers' share	R1720	-11 697	-9 234 421	-1 498 861	-79 148	-88 996	-	-11 445	-438 511
Net	R1800	106 545	10 944 424	3 522 099	101 687	114 811	-	29 077	828 937
<b>Expenses incurred</b>	R1900	124 997	838 224	427 526	188 391	72 189	-	18 291	117 373
<b>Other expenses</b>	R2500	-	-	-	-	-	-	-	38 287
<b>Total expenses</b>	R2600	-	-	-	-	-	-	-	1 825 276

## S.05.02.01

## Premiums, claims and expenses by country

in thousand EUR

		Home Country	Top 5 countries (by amount of gross premiums written) non-life obligations						Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	
		R0010	C0080	C0090	C0100	C0110	C0120	C0130	C0140
<b>Premiums written</b>									
Gross - Direct Business	R0110	2 855 041	-	-	-	-	-	2 855 041	
Gross - Proportional reinsurance accepted	R0120	2 206 808	-	-	-	-	-	2 206 808	
Gross - Non-proportional reinsurance accepted	R0130	-	-	-	-	-	-	-	
Reinsurers' share	R0140	800 856	-	-	-	-	-	800 856	
Net	R0200	4 260 993	-	-	-	-	-	4 260 993	
<b>Premiums earned</b>									
Gross - Direct Business	R0210	2 856 110	-	-	-	-	-	2 856 110	
Gross - Proportional reinsurance accepted	R0220	2 206 808	-	-	-	-	-	2 206 808	
Gross - Non-proportional reinsurance accepted	R0230	-	-	-	-	-	-	-	
Reinsurers' share	R0240	803 118	-	-	-	-	-	803 118	
Net	R0300	4 259 800	-	-	-	-	-	4 259 800	
<b>Claims incurred</b>									
Gross - Direct Business	R0310	2 239 915	-	-	-	-	-	2 239 915	
Gross - Proportional reinsurance accepted	R0320	1 702 243	-	-	-	-	-	1 702 243	
Gross - Non-proportional reinsurance accepted	R0330	-	-	-	-	-	-	0	
Reinsurers' share	R0340	900 228	-	-	-	-	-	900 228	
Net	R0400	3 041 931	-	-	-	-	-	3 041 931	
<b>Changes in other technical provisions</b>									
Gross - Direct Business	R0410	-11	-	-	-	-	-	-11	
Gross - Proportional reinsurance accepted	R0420	-1 407	-	-	-	-	-	-1 407	
Gross - Non-proportional reinsurance accepted	R0430	-	-	-	-	-	-	-	
Reinsurers' share	R0440	-4 636	-	-	-	-	-	-4 636	
Net	R0500	3 218	-	-	-	-	-	3 218	
<b>Expenses incurred</b>	R0550	795 516	-	-	-	-	-	795 516	
<b>Other expenses</b>	R1200	-	-	-	-	-	-	-	
<b>Total expenses</b>	R1300	-	-	-	-	-	-	795 516	

		Home Country	Top 5 countries (by amount of gross premiums written) - life obligations						Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210	
		R1400	C0220	C0230	C0240	C0250	C0260	C0270	C0280
<b>Premiums written</b>									
Gross	R1410	11 892 133	-	-	-	-	-	11 892 133	
Reinsurers' share	R1420	1 843 890	-	-	-	-	-	1 843 890	
Net	R1500	10 048 243	-	-	-	-	-	10 048 243	
<b>Premiums earned</b>									
Gross	R1510	11 869 094	-	-	-	-	-	11 869 094	
Reinsurers' share	R1520	1 846 532	-	-	-	-	-	1 846 532	
Net	R1600	10 022 562	-	-	-	-	-	10 022 562	
<b>Claims incurred</b>									
Gross	R1610	10 669 372	-	-	-	-	-	10 669 372	
Reinsurers' share	R1620	13 252 549	-	-	-	-	-	13 252 549	
Net	R1700	-2 583 177	-	-	-	-	-	-2 583 177	
<b>Changes in other technical provisions</b>									
Gross	R1710	4 164 501	-	-	-	-	-	4 164 501	
Reinsurers' share	R1720	-11 483 080	-	-	-	-	-	-11 483 080	
Net	R1800	15 647 580	-	-	-	-	-	15 647 580	
<b>Expenses incurred</b>	R1900	1 786 990	-	-	-	-	-	1 786 990	
<b>Other expenses</b>	R2500	-	-	-	-	-	-	38 287	
<b>Total expenses</b>	R2600	-	-	-	-	-	-	1 825 276	

## S.12.01.02

## Life and Health SLT Technical Provisions

in thousand EUR

		Index-linked and unit-linked insurance				Other life insurance			Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	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 insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
		Insurance with profit participation	Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees					Contracts without options and 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	-	-			-			-	-	-	-			-	-	-
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0020	-	-			-			-	-	-	-			-	-	-
<b>Technical provisions calculated as a sum of BE and RM</b>																	
<b>Best Estimate</b>																	
Gross Best Estimate	R0030	103 683 470		4 193 176	25 693 695		1 481 260	51 727	-	9 528 950	144 632 279		462 841	26 055	1 953 570	1 759 770	4 202 236
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	1 510 305		229	3 993		-22 553	0	-	622 849	2 114 824		-29 511	-2 576	162 192	298 019	428 124
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	102 173 165		4 192 947	25 689 702		1 503 813	51 727	-	8 906 101	142 517 455		492 353	28 631	1 791 378	1 461 750	3 774 112
Risk Margin	R0100	836 575	338 903			52 439			-	152 710	1 380 626	7 366			109 084	41 296	157 746
<b>Amount of the transitional on Technical Provisions</b>																	
Technical Provisions calculated as a whole	R0110	-	-			0			-	-	-	-			-	-	-
Best estimate	R0120	-		0	0		0	0	-	-	-		-	-	-	-	-
Risk margin	R0130	-	-			0			-	-	-	-			-	-	-
Technical provisions - total	R0200	104 520 045	30 225 774			1 585 426			-	9 681 660	146 012 905	496 263			2 062 654	1 801 066	4 359 982

S.17.01.02  
Non-life Technical Provisions

in thousand EUR		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>		R0010	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole		R0050	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Technical provisions calculated as a sum of BE and RM</b>																		
<b>Best estimate</b>																		
Premium provisions																		
Gross		R0060	-117 919	67 172	-	-	-	-	-	-	-	-	-	-	-	-	-	-50 747
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		R0140	12 487	41 235	-	-	-	-	-	-	-	-	-	-	-	-	-	53 721
Net Best Estimate of Premium Provisions		R0150	-130 405	25 937	-	-	-	-	-	-	-	-	-	-	-	-	-	-104 468
<b>Claims provisions</b>																		
Gross		R0160	1 857 026	4 240 536	-	-	-	-	-	-	-	-	-	-	-	-	-	6 097 562
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		R0240	330 642	538 478	-	-	-	-	-	-	-	-	-	-	-	-	-	869 119
Net Best Estimate of Claims Provisions		R0250	1 526 384	3 702 058	-	-	-	-	-	-	-	-	-	-	-	-	-	5 228 442
<b>Total Best estimate - gross</b>		R0260	1 739 107	4 307 708	-	-	-	-	-	-	-	-	-	-	-	-	-	6 046 815
<b>Total Best estimate - net</b>		R0270	1 395 979	3 727 996	-	-	-	-	-	-	-	-	-	-	-	-	-	5 123 974
<b>Risk margin</b>		R0280	68 190	118 602	-	-	-	-	-	-	-	-	-	-	-	-	-	186 792
<b>Amount of the transitional on Technical Provisions</b>																		
Technical Provisions calculated as a whole		R0290	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Best estimate		R0300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Risk margin		R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Technical provisions - total</b>																		
Technical provisions - total		R0320	1 807 296	4 426 310	-	-	-	-	-	-	-	-	-	-	-	-	-	6 233 607
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total		R0330	343 128	579 713	-	-	-	-	-	-	-	-	-	-	-	-	-	922 841
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total		R0340	1 464 168	3 846 598	-	-	-	-	-	-	-	-	-	-	-	-	-	5 310 766

S.19.01.21

Non-life Insurance Claims Information

Total Non-Life Business

Accident year / Underwriting year  
in thousand EUR

Z0020	AY
-------	----

Gross Claims Paid (non-cumulative)  
(absolute amount)

Year	Development year											10 & +	In Current year		Sum of years (cumulative)		
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110		C0170	C0180			
Prior																	
N-9	R0100																
	R0160	239 792	1 389 892	241 565	568 670	22 461	4 010	3 924	3 850	5 755	2 444						
N-8	R0170	1 052 065	904 122	210 202	594 136	16 024	844	18 014	4 807	2 868							
N-7	R0180	1 275 519	1 002 479	217 769	610 891	12 111	11 769	13 242	4 935								
N-6	R0190	1 369 439	1 044 128	207 024	760 651	15 436	7 326	8 498									
N-5	R0200	1 442 253	1 127 059	253 475	649 051	12 340	11 248										
N-4	R0210	1 426 225	1 184 481	294 962	724 917	23 140											
N-3	R0220	1 501 089	1 225 018	243 356	776 980												
N-2	R0230	1 594 722	1 248 761	280 949													
N-1	R0240	1 611 954	1 393 959														
N	R0250	1 722 625															
	Total																

Gross undiscounted Best Estimate Claims Provisions  
(absolute amount)

Year	Development year											10 & +	Year end (discounted data)	
	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300		C0360	C0300
Prior	R0100													
N-9	R0160	97 124	47 959	497 866	-3 607	-10 735	-8 587	12 992	-5 074	-5 229	1 457			
N-8	R0170	110 526	762 481	542 929	-37 043	-16 843	-15 309	-489	-2 132	5 186				
N-7	R0180	1 608 929	749 100	555 095	-2 697	11 685	8 433	10 504	2 382					
N-6	R0190	1 691 172	829 848	668 764	2 660	11 619	11 153	50 681						
N-5	R0200	1 838 446	882 231	668 118	13 979	28 320	34 728							
N-4	R0210	1 932 412	978 853	660 146	-10 322	22 055								
N-3	R0220	2 091 412	937 553	772 853	33 280									
N-2	R0230	2 376 366	1 048 541	839 231										
N-1	R0240	2 556 461	1 277 756											
N	R0250	2 798 768												
	Total													

S.22.01.21

Impact of long term guarantees and transitional measures

in thousand EUR

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	156 606 494	-	-	696 178	-
Basic own funds	R0020	7 101 771	-	-	-498 318	-
Eligible own funds to meet Solvency Capital Requirement	R0050	7 101 771	-	-	-498 318	-
Solvency Capital Requirement	R0090	4 898 425	-	-	1 511 000	-
Eligible own funds to meet Minimum Capital Requirement	R0100	7 101 771	-	-	-498 318	-
Minimum Capital Requirement	R0110	2 204 291	-	-	679 950	-



S.23.01.01

Own funds  
in thousand EUR

		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	487 725	487 725			
Share premium account related to ordinary share capital	R0030	1 060 659	1 060 659			
Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings	R0040	-				
Subordinated mutual member accounts	R0050	-				
Surplus funds	R0070	-				
Preference shares	R0090	-				
Share premium account related to preference shares	R0110	-				
Reconciliation reserve	R0130	5 553 430	5 553 430			
Subordinated liabilities	R0140	-				
An amount equal to the value of net deferred tax assets	R0160	-				
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	-				
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220	-				
Deductions						
Deductions for participations in financial and credit institutions	R0230	-	-	-	-	-
Total basic own funds after deductions	R0290	7 101 814	7 101 814	-	-	-
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300	-			-	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310	-			-	
Unpaid and uncalled preference shares callable on demand	R0320	-			-	-
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	-			-	-
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	-			-	-
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	-			-	-
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	-			-	-
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	-			-	-
Other ancillary own funds	R0390	-			-	-
Total ancillary own funds	R0400	-			-	-
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	7 101 814	7 101 814	-	-	-
Total available own funds to meet the MCR	R0510	7 101 814	7 101 814	-	-	-
Total eligible own funds to meet the SCR	R0540	7 101 814	7 101 814	-	-	-
Total eligible own funds to meet the MCR	R0550	7 101 814	7 101 814	-	-	-
SCR	R0580	4 898 425				
MCR	R0600	2 204 291				
Ratio of Eligible own funds to SCR	R0620	145%				
Ratio of Eligible own funds to MCR	R0640	322%				

Reconciliation reserve

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	7 609 048
Own shares (held directly and indirectly)	R0710	-
Foreseeable dividends, distributions and charges	R0720	507 234
Other basic own fund items	R0730	1 548 384
Adjustment for restricted own fund items in respect of ring-fenced funds due to ring fencing	R0740	-
Reconciliation reserve	R0760	5 553 430
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	784 138
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	-
Total Expected profits included in future premiums (EPIFP)	R0790	784 138

Solvency Capital Requirement - for undertakings on Full Internal Models  
 Component-specific information  
 S.25.03.21

in thousand EUR

(\*) Closed list of values :  
 1 (Future management actions regarding the loss-absorbing capacity of technical provisions embedded within the component)  
 2 (Future management actions regarding the loss-absorbing capacity of deferred taxes embedded within the component)  
 3 (Future management actions regarding the loss-absorbing capacity of technical provisions and deferred taxes embedded within the component)  
 4 (No embedded consideration of future management actions)

Unique number of component (*)	Components Description	Calculation of the Solvency Capital	Consideration of the future management actions regarding technical provisions and/or deferred taxes (*)
C0010	C0020	C0030	C0060
Credit Risk	credit Risk	539 485	4
P&C Insurance Risk	P&C Insurance Risk	-	4
Operational Risk	Operational Risk	426 928	4
market risk	market risk	3 792 001	4
Life Insurance Risk	Life Insurance Risk	2 654 902	4
Intangible risk	Intangible risk	-	4

Calculation of Solvency Capital Requirement

		C0100
Total undiversified components	R0110	7 413 316
Diversification	R0060	-1 820 168
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	4 898 425
Capital add-ons already set	R0210	
Solvency capital requirement	R0220	4 898 425
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	2 149 908
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	R0310	-694 722
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirement for ring fenced funds	R0420	
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	

Minimum Capital Requirement - Both life and non-life insurance activity

S.28.02.01

MCR components  
in thousand EUR

		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		805 102

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			1 395 979	2 922 641
Income protection insurance and proportional reinsurance	R0030			3 727 996	1 338 352
Workers' compensation insurance and proportional reinsurance	R0040				
Motor vehicle liability insurance and proportional reinsurance	R0050				
Other motor insurance and proportional reinsurance	R0060				
Marine, aviation and transport insurance and proportional reinsurance	R0070				
Fire and other damage to property insurance and proportional reinsurance	R0080				
General liability insurance and proportional reinsurance	R0090				
Credit and suretyship insurance and proportional reinsurance	R0100				
Legal expenses insurance and proportional reinsurance	R0110				
Assistance and proportional reinsurance	R0120				
Miscellaneous financial loss insurance and proportional reinsurance	R0130				
Non-proportional health reinsurance	R0140				
Non-proportional casualty reinsurance	R0150				
Non-proportional marine, aviation and transport reinsurance	R0160				
Non-proportional property reinsurance	R0170				

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 or reinsurance obligations	R0200		3 277 540

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) best estimate provisions	Net (of reinsurance/SPV) total capital at risk
		C0090	C0100	C0110	C0120
Obligations with profit participation - guaranteed benefits	R0210			93 354 160	
Obligations with profit participation - future discretionary benefits	R0220			17 541 449	
Index-linked and unit-linked insurance obligations	R0230			29 912 763	
Other life (re)insurance and health (re)insurance obligations	R0240			5 483 195	
Total capital at risk for all life (re)insurance obligations	R0250				587 221 037

Overall MCR calculation

		C0130
Linear MCR	R0300	4 082 642
SCR	R0310	4 898 425
MCR cap	R0320	2 204 291
MCR floor	R0330	1 224 606
Combined MCR	R0340	2 204 291
Absolute floor of the MCR	R0350	3 700
Minimum Capital Requirement	R0400	2 204 291

Notional non-life and life MCR calculation

		Non-life activities	Life activities
		C0140	C0150
Notional linear MCR	R0500		4 082 642
Notional SCR excluding add-on (annual or latest calculation)	R0510		4 898 425
Notional MCR cap	R0520		2 204 291
Notional MCR floor	R0530		1 224 606
Notional Combined MCR	R0540		2 204 291
Absolute floor of the notional MCR	R0550		3 700
Notional MCR	R0560		2 204 291