



Quantitative reporting templates 2016

Appendix SFCR Schade

Inhoud

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Balance sheet

		Solvency II value C0010	Statutory accounts value C0020
Assets			
Goodwill	R0010		-
Deferred acquisition costs	R0020		-
Intangible assets	R0030	-	-
Deferred tax assets	R0040	3.117.245	31.741.551
Pension benefit surplus	R0050	-	-
Property, plant & equipment held for own use	R0060	-	-
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	1.001.426.036	1.001.428.526
• Property (other than for own use)	R0080	-	-
• Holdings in related undertakings, including participations	R0090	-	-
• Equities	R0100	-	-
- Equities - listed	R0110	-	-
- Equities - unlisted	R0120	-	-
• Bonds	R0130	846.772.205	846.774.695
- Government Bonds	R0140	305.391.946	305.394.436
- Corporate Bonds	R0150	301.502.326	301.502.326
- Structured notes	R0160	-	-
• Collateralised securities	R0170	239.877.933	239.877.933
• Collective Investments Undertakings	R0180	151.657.111	151.657.111
• Derivatives	R0190	2.996.721	2.996.721
• Deposits other than cash equivalents	R0200	-	-
• Other investments	R0210	-	-
Assets held for index-linked and unit-linked contracts	R0220	-	-
Loans and mortgages	R0230	-	-
• Loans on policies	R0240	-	-
• Loans and mortgages to individuals	R0250	-	-
• Other loans and mortgages	R0260	-	-
Reinsurance recoverables from:	R0270	29.505.941	33.994.442
• Non-life and health similar to non-life	R0280	4.693.174	7.391.564
- Non-life excluding health	R0290	-	-
- Health similar to non-life	R0300	4.693.174	7.391.564
• Life and health similar to life, excluding health and index-linked and unit-linked	R0310	24.812.768	26.602.878
- Health similar to life	R0320	24.812.768	26.602.878
- Life excluding health and index-linked and unit-linked	R0330	-	-
• Life index-linked and unit-linked	R0340	-	-
Deposits to cedants	R0350	-	-
Insurance and intermediaries receivables	R0360	12.027.303	12.027.303
Reinsurance receivables	R0370	1.804.553	1.804.553
Receivables (trade, not insurance)	R0380	741.132	741.132
Own shares (held directly)	R0390	-	-
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	-	-
Cash and cash equivalents	R0410	69.000.905	67.508.802

Balance sheet

		Solvency II value C0010	Statutory accounts value C0020
Any other assets, not elsewhere shown	R0420	128.268	1.617.882
Total assets	R0500	1.117.751.383	1.150.864.191
Liabilities			
Technical provisions - non-life	R0510	221.493.806	397.291.533
• Technical provisions - non-life (excluding health)	R0520	3.998.050	3.400.280
- Technical provisions calculated as a whole	R0530	-	
- Best Estimate	R0540	3.495.024	
- Risk margin	R0550	503.026	
• Technical provisions - health (similar to non-life)	R0560	217.495.756	393.891.252
- Technical provisions calculated as a whole	R0570	-	
- Best Estimate	R0580	187.592.029	
- Risk margin	R0590	29.903.727	
Technical provisions - life (excluding index-linked and unit-linked)	R0600	552.613.055	495.800.741
• Technical provisions - health (similar to life)	R0610	552.613.055	495.800.741
- Technical provisions calculated as a whole	R0620	-	
- Best Estimate	R0630	520.431.181	
- Risk margin	R0640	32.181.874	
• Technical provisions - life (excluding health and index-linked and unit-linked)	R0650	-	-
- Technical provisions calculated as a whole	R0660	-	
- Best Estimate	R0670	-	
- Risk margin	R0680	-	
• Technical provisions - index-linked and unit-linked	R0690	-	-
- Technical provisions calculated as a whole	R0700	-	
- Best Estimate	R0710	-	
- Risk margin	R0720	-	
Other technical provisions	R0730		-
Contingent liabilities	R0740	-	-
Provisions other than technical provisions	R0750	3.286.497	3.286.497
Pension benefit obligations	R0760	-	-
Deposits from reinsurers	R0770	-	-
Deferred tax liabilities	R0780	-	-
Derivatives	R0790	1.957.646	1.957.646
Debts owed to credit institutions	R0800	-	-
Financial liabilities other than debts owed to credit institutions	R0810	-	-
Insurance & intermediaries payables	R0820	9.894.324	9.894.324
Reinsurance payables	R0830	451.422	451.422
Payables (trade, not insurance)	R0840	22.013.453	22.013.453
Subordinated liabilities	R0850	-	-
• Subordinated liabilities not in Basic Own Funds	R0860	-	-
• Subordinated liabilities in Basic Own Funds	R0870	-	-
Any other liabilities, not elsewhere shown	R0880	12.453.253	12.453.253
Total liabilities	R0900	824.163.455	943.148.868
Excess of assets over liabilities	R1000	293.587.928	207.715.322

Non-Life

		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 C0010	Income protection insurance C0020	Workers' compensation insurance C0030	Motor vehicle liability insurance C0040	Other motor insurance C0050	Marine, aviation and transport insurance C0060	Fire and other damage to property insurance C0070	General liability insurance C0080	Credit and suretyship insurance C0090	Legal expenses insurance C0100	Assistance C0110	Miscellaneous financial loss C0120	Health C0130	Casualty C0140	Marine, aviation, transport C0150		Property C0160
• Premiums written																		
- Gross - Direct Business	R0110	-	10.092.935	-	-	-	-	-	1.651.201	-	-	-	-	-	-	-	-	11.744.136
- Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Gross - Non-proportional reinsurance accepted	R0130	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Reinsurers' share	R0140	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Net	R0200	-	10.092.935	-	-	-	-	-	1.651.201	-	-	-	-	-	-	-	-	11.744.136
• Premiums earned																		
- Gross - Direct Business	R0210	-	10.001.569	-	-	-	-	-	1.262.104	-	-	-	-	-	-	-	-	11.263.673
- Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Gross - Non-proportional reinsurance accepted	R0230	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Reinsurers' share	R0240	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Net	R0300	-	10.001.569	-	-	-	-	-	1.262.104	-	-	-	-	-	-	-	-	11.263.673
• Claims incurred																		
- Gross - Direct Business	R0310	-	8.832.890	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8.832.890
- Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Gross - Non-proportional reinsurance accepted	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Reinsurers' share	R0340	-	3.801.539	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.801.539
- Net	R0400	-	5.031.351	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.031.351
• Changes in other technical provisions																		
- Gross - Direct Business	R0410	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Gross - Proportional reinsurance accepted	R0420	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Gross - Non-proportional reinsurance accepted	R0430	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Reinsurers' share	R0440	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Net	R0500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expenses incurred	R0550	-	2.458.891	-	-	-	-	-	1.862.763	-	-	-	-	-	-	-	-	4.321.654
• Administrative expenses																		
- Gross - Direct Business	R0610	-	2.458.891	-	-	-	-	-	1.862.763	-	-	-	-	-	-	-	-	4.321.654
- Gross - Proportional reinsurance accepted	R0620	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Gross - Non-proportional reinsurance accepted	R0630	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Reinsurers' share	R0640	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Net	R0700	-	2.458.891	-	-	-	-	-	1.862.763	-	-	-	-	-	-	-	-	4.321.654
• Investment management expenses																		
- Gross - Direct Business	R0710	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Gross - Proportional reinsurance accepted	R0720	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Gross - Non-proportional reinsurance accepted	R0730	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Reinsurers' share	R0740	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Net	R0800	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
• Claims management expenses																		
- Gross - Direct Business	R0810	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Gross - Proportional reinsurance accepted	R0820	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Gross - Non-proportional reinsurance accepted	R0830	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Reinsurers' share	R0840	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Net	R0900	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
• Acquisition expenses																		
- Gross - Direct Business	R0910	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Gross - Proportional reinsurance accepted	R0920	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Gross - Non-proportional reinsurance accepted	R0930	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Reinsurers' share	R0940	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Net	R1000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
• Overhead expenses																		
- Gross - Direct Business	R1010	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Gross - Proportional reinsurance accepted	R1020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Gross - Non-proportional reinsurance accepted	R1030	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Reinsurers' share	R1040	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Net	R1100	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other expenses	R1200	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total expenses	R1300																	4.321.654

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	C0300
• Premiums written										
- Gross	R1410	128.804.152	-	-	-	-	-	-	-	128.804.152
- Reinsurers' share	R1420	-	-	-	-	-	-	-	-	-
- Net	R1500	128.804.152	-	-	-	-	-	-	-	128.804.152
- Premiums earned										
- Gross	R1510	128.618.718	-	-	-	-	-	-	-	128.618.718
- Reinsurers' share	R1520	42.714	-	-	-	-	-	-	-	42.714
- Net	R1600	128.576.005	-	-	-	-	-	-	-	128.576.005
• Claims incurred										
- Gross	R1610	46.678.527	-	-	-	-	-	-	-	46.678.527
- Reinsurers' share	R1620	-	-	-	-	-	-	-	-	-
- Net	R1700	46.678.527	-	-	-	-	-	-	-	46.678.527
• Changes in other technical provisions										
- Gross	R1710	-	-	-	-	-	-	-	-	-
- Reinsurers' share	R1720	-	-	-	-	-	-	-	-	-
- Net	R1800	-	-	-	-	-	-	-	-	-
- Expenses incurred	R1900	40.746.007	-	-	-	-	-	-	-	40.746.007
• Administrative expenses										
- Gross	R1910	40.746.007	-	-	-	-	-	-	-	40.746.007
- Reinsurers' share	R1920	-	-	-	-	-	-	-	-	-
- Net	R2000	40.746.007	-	-	-	-	-	-	-	40.746.007
• Investment management expenses										
- Gross	R2010	-	-	-	-	-	-	-	-	-
- Reinsurers' share	R2020	-	-	-	-	-	-	-	-	-
- Net	R2100	-	-	-	-	-	-	-	-	-
• Claims management expenses										
- Gross	R2110	-	-	-	-	-	-	-	-	-
- Reinsurers' share	R2120	-	-	-	-	-	-	-	-	-
- Net	R2200	-	-	-	-	-	-	-	-	-
• Acquisition expenses										
- Gross	R2210	-	-	-	-	-	-	-	-	-
- Reinsurers' share	R2220	-	-	-	-	-	-	-	-	-
- Net	R2300	-	-	-	-	-	-	-	-	-
• Overhead expenses										
- Gross	R2310	-	-	-	-	-	-	-	-	-
- Reinsurers' share	R2320	-	-	-	-	-	-	-	-	-
- Net	R2400	-	-	-	-	-	-	-	-	-
Other expenses	R2500									
Total expenses	R2600									40.746.007
Total amount of surrenders	R2700									

Home Country - non-life obligations

		Home country C0080
• Premiums written		
- Gross - Direct Business	R0110	11.744.136
- Gross - Proportional reinsurance accepted	R0120	-
- Gross - Non-proportional reinsurance accepted	R0130	-
- Reinsurers' share	R0140	-
- Net	R0200	11.744.136
• Premiums earned		
- Gross - Direct Business	R0210	11.263.673
- Gross - Proportional reinsurance accepted	R0220	-
- Gross - Non-proportional reinsurance accepted	R0230	-
- Reinsurers' share	R0240	-
- Net	R0300	11.263.673
• Claims incurred		
- Gross - Direct Business	R0310	8.832.890
- Gross - Proportional reinsurance accepted	R0320	-
- Gross - Non-proportional reinsurance accepted	R0330	-
- Reinsurers' share	R0340	3.801.539
- Net	R0400	5.031.351
• Changes in other technical provisions		
- Gross - Direct Business	R0410	-
- Gross - Proportional reinsurance accepted	R0420	-
- Gross - Non-proportional reinsurance accepted	R0430	-
- Reinsurers' share	R0440	-
- Net	R0500	-
Expenses incurred	R0550	4.321.654
Other expenses	R1200	
Total expenses	R1300	

Total Top 5 and home country - non-life obligations

		Total Top 5 and home country C0140
• Premiums written		
- Gross - Direct Business	R0110	11.744.136
- Gross - Proportional reinsurance accepted	R0120	-
- Gross - Non-proportional reinsurance accepted	R0130	-
- Reinsurers' share	R0140	-
- Net	R0200	11.744.136
• Premiums earned		
- Gross - Direct Business	R0210	11.263.673
- Gross - Proportional reinsurance accepted	R0220	-
- Gross - Non-proportional reinsurance accepted	R0230	-
- Reinsurers' share	R0240	-
- Net	R0300	11.263.673
• Claims incurred		
- Gross - Direct Business	R0310	8.832.890
- Gross - Proportional reinsurance accepted	R0320	-
- Gross - Non-proportional reinsurance accepted	R0330	-
- Reinsurers' share	R0340	3.801.539
- Net	R0400	5.031.351
• Changes in other technical provisions		
- Gross - Direct Business	R0410	-
- Gross - Proportional reinsurance accepted	R0420	-
- Gross - Non-proportional reinsurance accepted	R0430	-
- Reinsurers' share	R0440	-
- Net	R0500	-
Expenses incurred	R0550	4.321.654
Other expenses	R1200	-
Total expenses	R1300	4.321.654

Home Country - life obligations

		Home country C0220
• Premiums written		
- Gross	R1410	128.804.152
- Reinsurers' share	R1420	-
- Net	R1500	128.804.152
• Premiums earned		
- Gross	R1510	128.618.718
- Reinsurers' share	R1520	42.714
- Net	R1600	128.576.005
• Claims incurred		
- Gross	R1610	46.678.527
- Reinsurers' share	R1620	-
- Net	R1700	46.678.527
• Changes in other technical provisions		
- Gross	R1710	-
- Reinsurers' share	R1720	-
- Net	R1800	-
Expenses incurred	R1900	40.746.007
Other expenses	R2500	
Total expenses	R2600	

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 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)				
				Contracts without options and guarantees	Contracts with options or guarantees			Contracts without options and guarantees	Contracts with options or guarantees		Insurance with profit participation		Index-linked and unit-linked insurance	Other life insurance				Annuities stemming from non-life accepted insurance contracts and relating to insurance obligation other than health insurance obligations		Contracts without options and guarantees	Contracts with options or guarantees
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	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 calculated as a whole	R0020																				
Technical provisions calculated as a sum of BE and RM																					
• Best Estimate																					
- Gross Best Estimate	R0030	-		-	-		-	-	-	-				-		-		520.431.181	-	520.431.181	
- Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0040	-		-	-		-	-	-	-				-		-		24.935.086	-	24.935.086	
- Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	R0050	-		-	-		-	-	-	-				-		-		24.935.086	-	24.935.086	
- Recoverables from SPV before adjustment for expected losses	R0060	-		-	-		-	-	-	-				-		-		-	-	-	
- Recoverables from Finite Re before adjustment for expected losses	R0070	-		-	-		-	-	-	-				-		-		-	-	-	
- Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	-		-	-		-	-	-	-				-		-		24.812.768	-	24.812.768	

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 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)	
				Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees		Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life accepted insurance contracts and relating to insurance obligation other than health insurance obligations		Contracts without options and guarantees	Contracts with options or guarantees					
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210
- Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	495.618.413	-	495.618.413
• Risk Margin	R0100	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32.181.874	-	32.181.874
Amount of the transitional on Technical Provisions																					
• Technical Provisions calculated as a whole	R0110																				
• Best estimate	R0120																				
• Risk margin	R0130																				
Technical provisions - total	R0200	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	552.613.055	-	552.613.055
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0210	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	527.800.287	-	527.800.287
Best Estimate of products with a surrender option	R0220	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross BE for Cash flow																					
• Cash out-flows																					
- Future guaranteed and discretionary benefits	R0230	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	532.875.492	-	
- Future guaranteed benefits	R0240	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
- Future discretionary benefits	R0250	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
- Future expenses and other cash out-flows	R0260	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	58.828.378	-	58.828.378
• Cash in-flows																					
- Future premiums	R0270	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-71.272.689	-	-71.272.689
- Other cash in-flows	R0280	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Percentage of gross Best Estimate calculated using approximations	R0290	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Surrender value	R0300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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 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)				
				Contracts without options and guarantees	Contracts with options or guarantees			Contracts without options and guarantees	Contracts with options or guarantees	Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance	Annuities stemming from non-life accepted insurance contracts and relating to insurance obligation other than health insurance obligations				Contracts without options and guarantees	Contracts with options or guarantees		
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Best estimate subject to transitional of the interest rate	R0310																				
Technical provisions without transitional on interest rate	R0320																				
Best estimate subject to volatility adjustment	R0330	-	-			-			-	-				-	-			520.431.181	-	520.431.181	
Technical provisions without volatility adjustment and without others transitional measures	R0340	-	-			-			-	-				-	-			556.555.469	-	556.555.469	
Best estimate subject to matching adjustment	R0350																				
Technical provisions without matching adjustment and without all the others	R0360																				

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
• Technical provisions calculated as a whole	R0010	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Direct business	R0020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Accepted proportional reinsurance business	R0030	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Accepted non-proportional reinsurance	R0040	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	R0050	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Technical provisions calculated as a sum of BE and RM Best estimate																		
• Premium provisions																		
- Gross - Total	R0060	-	-17.596.943	-	-	-	-	-	-	3.495.024	-	-	-	-	-	-	-	-14.101.919
- Gross - direct business	R0070	-	-17.596.943	-	-	-	-	-	-	3.495.024	-	-	-	-	-	-	-	-14.101.919
- Gross - accepted proportional reinsurance business	R0080	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Gross - accepted non-proportional reinsurance business	R0090	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
• Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0100	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Recoverables from SPV before adjustment for expected losses	R0120	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Recoverables from Finite Reinsurance before adjustment for expected losses	R0130	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
• Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Net Best Estimate of Premium Provisions	R0150	-	-17.596.943	-	-	-	-	-	-	3.495.024	-	-	-	-	-	-	-	-14.101.919
• Claims provisions																		
- Gross - Total	R0160	-	205.188.972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	205.188.972
- Gross - direct business	R0170	-	205.188.972	-	-	-	-	-	-	-	-	-	-	-	-	-	-	205.188.972
- Gross - accepted proportional reinsurance business	R0180	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Gross - accepted non-proportional reinsurance business	R0190	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
• Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0200	-	4.706.682	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.706.682
- Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0210	-	4.706.682	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.706.682
- Recoverables from SPV before adjustment for expected losses	R0220	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Recoverables from Finite Reinsurance before adjustment for expected losses	R0230	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
• Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	-	4.693.174	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.693.174
• Net Best Estimate of Claims Provisions	R0250	-	200.495.798	-	-	-	-	-	-	-	-	-	-	-	-	-	-	200.495.798
Total Best estimate - gross	R0260	-	187.592.029	-	-	-	-	-	-	3.495.024	-	-	-	-	-	-	-	191.087.053
Total Best estimate - net	R0270	-	182.898.855	-	-	-	-	-	-	3.495.024	-	-	-	-	-	-	-	186.393.879
Risk margin	R0280	-	29.903.727	-	-	-	-	-	-	503.026	-	-	-	-	-	-	-	30.406.753

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
• Amount of the transitional on Technical Provisions																		
- TP as a whole	R0290																	
- Best estimate	R0300																	
- Risk margin	R0310																	
• Technical provisions - total																		
- Technical provisions - total	R0320	-	217.495.756	-	-	-	-	-	3.998.050	-	-	-	-	-	-	-	-	221.493.806
- Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-	4.693.174	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.693.174
- Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	-	212.802.582	-	-	-	-	-	3.998.050	-	-	-	-	-	-	-	-	216.800.632
• Line of Business: further segmentation (Homogeneous Risk Groups)																		
- Premium provisions - Total number of homogeneous risk groups	R0350	-	3	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-
- Claims provisions - Total number of homogeneous risk groups	R0360	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash-flows of the Best estimate of Premium Provisions (Gross)																		
• Cash out-flows																		
- Future benefits and claims	R0370	-	39.004.944	-	-	-	-	-	3.495.024	-	-	-	-	-	-	-	-	42.499.968
- Future expenses and other cash-out flows	R0380	-	9.829.482	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9.829.482
• Cash in-flows																		
- Future premiums	R0390	-	-66.431.369	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-66.431.369
- Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash-flows of the Best estimate of Claims Provisions (Gross)																		
• Cash out-flows																		
- Future benefits and claims	R0410	-	192.923.880	-	-	-	-	-	-	-	-	-	-	-	-	-	-	192.923.880
- Future expenses and other cash-out flows	R0420	-	12.265.092	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12.265.092
• Cash in-flows																		
- Future premiums	R0430	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0440	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Percentage of gross Best Estimate calculated using approximations		R0450	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Best estimate subject to transitional of the interest rate		R0460																
Technical provisions without transitional on interest rate		R0470																
Best estimate subject to volatility adjustment	R0480	-	187.592.029	-	-	-	-	-	3.495.024	-	-	-	-	-	-	-	-	191.087.053
Technical provisions without volatility adjustment and without others transitional measures	R0490	-	219.593.280	-	-	-	-	-	3.998.050	-	-	-	-	-	-	-	-	223.591.330

Gross Claims Paid (non-cumulative)

Line of business	Z0010	Income protection insurance [direct business and accepted proportional reinsurance] {s2c_LB:x52}
Accident year / Underwriting year	Z0020	Underwriting year [UWY] {s2c_AM:x88}
Currency	Z0030	EUR {s2c_CU:EUR}
Currency conversion	Z0040	Expressed in currency of denomination (not converted to reporting currency) {s2c_CA:x1}

		-	1,00	2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00	10,00	11,00	12,00	13,00	14,00	15 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
Prior	R0100																54.360
N-14	R0110	1.120	-	8.461	-	-	-	-	-	-	-	-	-	-	-	-	-
N-13	R0120	-	-	-	3.015	-	-	-	-	-	-	-	-	-	-	-	-
N-12	R0130	-	21.164	92.059	-	-	-	-	-	-	-	-	-	-	-	-	-
N-11	R0140	-	-	-	9.513	-	-	-	-	-	-	-	-	-	-	-	-
N-10	R0150	-	-	88.971	-	-	-	-	-	-	-	-	-	-	-	-	-
N-9	R0160	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-8	R0170	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-7	R0180	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-6	R0190	7.790.029	7.920.945	1.046.969	60.670	-	-	-	-	-	-	-	-	-	-	-	-
N-5	R0200	6.582.567	5.698.660	1.076.199	10.413	-	-	-	-	-	-	-	-	-	-	-	-
N-4	R0210	5.254.213	5.670.417	1.057.567	4.032	-	-	-	-	-	-	-	-	-	-	-	-
N-3	R0220	3.861.701	4.806.314	1.038.096	10.006	-	-	-	-	-	-	-	-	-	-	-	-
N-2	R0230	3.317.691	3.901.425	852.771													
N-1	R0240	3.077.453	3.317.820														
N	R0250	3.023.415															

Gross undiscounted Best Estimate Claims Provisions

Line of business	Z0010	Income protection insurance [direct business and accepted proportional reinsurance] {s2c_LB:x52}
Accident year / Underwriting year	Z0020	Underwriting year [UWY] {s2c_AM:x88}
Currency	Z0030	EUR {s2c_CU:EUR}
Currency conversion	Z0040	Expressed in currency of denomination (not converted to reporting currency) {s2c_CA:x1}

		-	1,00	2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00	10,00	11,00	12,00	13,00	14,00	15 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350
Prior	R0100																1.127.848,71
N-14	R0110	263.776	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-13	R0120	608.818	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-12	R0130	708.188	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-11	R0140	1.287.272	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-10	R0150	2.268.189	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-9	R0160	3.383.416	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-8	R0170	2.917.746	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-7	R0180	4.523.909	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-6	R0190	7.032.163	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-5	R0200	15.456.479	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-4	R0210	20.379.228	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-3	R0220	22.240.049	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-2	R0230	25.618.801	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-1	R0240	27.678.210	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N	R0250	33.458.950	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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	774.106.860	774.106.860	-	774.106.860	-	780.146.798	6.039.938	780.146.798	-	6.039.938
• Basic own funds	R0020	293.587.928	293.587.928	-	293.587.928	-	289.340.254	-4.247.674	289.340.254	-	-4.247.674
- Excess of assets over liabilities	R0030	293.587.928	293.587.928	-	293.587.928	-	289.340.254	-4.247.674	289.340.254	-	-4.247.674
- Restricted own funds due to ring-fencing and matching portfolio	R0040	-	-	-	-	-	-	-	-	-	-
• Eligible own funds to meet Solvency Capital Requirement	R0050	293.587.928	293.587.928	-	293.587.928	-	289.340.254	-4.247.674	289.340.254	-	-4.247.674
- Tier 1	R0060	290.470.683	290.470.683	-	290.470.683	-	284.807.052	-5.663.631	284.807.052	-	-5.663.631
- Tier 2	R0070	-	-	-	-	-	-	-	-	-	-
- Tier 3	R0080	3.117.245	3.117.245	-	3.117.245	-	4.533.202	1.415.957	4.533.202	-	1.415.957
Solvency Capital Requirement	R0090	172.567.696	172.567.696	-	172.567.696	-	167.884.452	-4.683.243	167.884.452	-	-4.683.243
Eligible own funds to meet Minimum Capital Requirement	R0100	290.470.683	290.470.683	-	290.470.683	-	289.340.254	-1.130.429	289.340.254	-	-1.130.429
Minimum Capital Requirement	R0110	55.464.314	55.464.314	-	55.464.314	-	55.914.314	450.000	55.914.314	-	450.000

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	36.302.400	36.302.400		-	
- Share premium account related to ordinary share capital	R0030	107.000.000	107.000.000		-	
- 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	147.168.283	147.168.283			
- Subordinated liabilities	R0140	-		-	-	-
- An amount equal to the value of net deferred tax assets	R0160	3.117.245				3.117.245
- 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	293.587.928	290.470.683	-	-	3.117.245
• 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	293.587.928	290.470.683	-	-	3.117.245
- Total available own funds to meet the MCR	R0510	290.470.683	290.470.683	-	-	
- Total eligible own funds to meet the SCR	R0540	293.587.928	290.470.683	-	-	3.117.245
- Total eligible own funds to meet the MCR	R0550	290.470.683	290.470.683	-	-	
• SCR	R0580	172.567.696				
• MCR	R0600	55.464.314				
• Ratio of Eligible own funds to SCR	R0620	170 %				
• Ratio of Eligible own funds to MCR	R0640	524 %				

Reconciliation reserve

		C0060
• Reconciliation reserve		
- Excess of assets over liabilities	R0700	293.587.928
- Own shares (held directly and indirectly)	R0710	-
- Foreseeable dividends, distributions and charges	R0720	-
- Other basic own fund items	R0730	146.419.645
- Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	-
• Reconciliation reserve	R0760	147.168.283
• Expected profits		
- Expected profits included in future premiums (EPIFP) - Life business	R0770	17.566.756
- Expected profits included in future premiums (EPIFP) - Non-life business	R0780	-
Total Expected profits included in future premiums (EPIFP)	R0790	17.566.756

Basic Solvency Capital Requirement

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		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Market risk	R0010	48.174.630	48.174.630	
Counterparty default risk	R0020	-	8.606.981	
Life underwriting risk	R0030	-	-	
Health underwriting risk	R0040	154.893.655	175.593.424	
Non-life underwriting risk	R0050	1.490.586	1.490.586	
Diversification	R0060	-31.117.418	-37.724.246	
Intangible asset risk	R0070	-	-	
Basic Solvency Capital Requirement	R0100	173.441.454	196.141.375	

Calculation of Solvency Capital Requirement

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		Value
		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Operational risk	R0130	8.074.552
Loss-absorbing capacity of technical provisions	R0140	-13.648.231
Loss-absorbing capacity of deferred taxes	R0150	-18.000.000
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	-
Solvency Capital Requirement excluding capital add-on	R0200	172.567.696
Capital add-on already set	R0210	-
Solvency capital requirement	R0220	172.567.696
• Other information on SCR		
- Capital requirement for duration-based equity risk sub-module	R0400	
- Total amount of Notional Solvency Capital Requirements for remaining part	R0410	-
- Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	-
- Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	
- Diversification effects due to RFF nSCR aggregation for article 304	R0440	
- Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	
- Net future discretionary benefits	R0460	13.648.231

S.28.01.01.01

Linear formula component for non-life insurance and reinsurance obligations

		MCR components
		C0010
MCRNL Result	R0010	25.622.854

S.28.01.01.03

Linear formula component for life insurance and reinsurance obligations

		C0040
MCRL Result	R0200	29.841.459

S.28.01.01.04

Total capital at risk for all life (re)insurance obligations

		Net (of reinsurance/ SPV) best estimate and TP calculated as a whole	Net (of reinsurance/ SPV) total capital at risk
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210	-	
Obligations with profit participation - future discretionary benefits	R0220	-	
Index-linked and unit-linked insurance obligations	R0230	-	
Other life (re)insurance and health (re)insurance obligations	R0240	495.618.413	
Total capital at risk for all life (re)insurance obligations	R0250		27.762.103.517

S.28.01.01.05

Overall MCR calculation

		C0070
Linear MCR	R0300	55.464.314
SCR	R0310	172.567.696
MCR cap	R0320	77.655.463
MCR floor	R0330	43.141.924
Combined MCR	R0340	55.464.314
Absolute floor of the MCR	R0350	3.700.000
Minimum Capital Requirement	R0400	55.464.314