



Appendix 2:  
list of public  
QRT's

2023

## S.02.01.02.01

### Balance sheet

		Solvency II value C0010
<b>ASSETS</b>		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	0
Deferred tax assets	R0040	86,734,793
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	880,395
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	10,195,648,938
Property (other than for own use)	R0080	679,494,574
Holdings in related undertakings, including participations	R0090	327,442,813
Equities	R0100	533,448,590
Equities – listed	R0110	358,819,441
Equities – unlisted	R0120	174,629,150
Bonds	R0130	7,632,221,610
Government Bonds	R0140	5,422,922,530
Corporate Bonds	R0150	2,142,835,859
Structured notes	R0160	64,795,226
Collateralised securities	R0170	1,667,994
Collective Investments Undertakings	R0180	1,013,573,245
Derivatives	R0190	4,412,800
Deposits other than cash equivalents	R0200	5,055,306
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	4,176,214,270
Loans and mortgages	R0230	4,296,565,140
Loans on policies	R0240	106,200,907
Loans and mortgages to individuals	R0250	3,609,614,633
Other loans and mortgages	R0260	580,749,601
Reinsurance recoverables from:	R0270	77,544,678
Non-life and health similar to non-life	R0280	66,347,577
Non-life excluding health	R0290	60,169,177
Health similar to non-life	R0300	6,178,400
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	11,197,101
Health similar to life	R0320	0
Life excluding health and index-linked and unit-linked	R0330	11,197,101
Life index-linked and unit-linked	R0340	0
Deposits to cedants	R0350	8,592,421
Insurance and intermediaries receivables	R0360	80,046,393
Reinsurance receivables	R0370	11,152,279
Receivables (trade, not insurance)	R0380	88,415,904
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	255,238,619
Any other assets, not elsewhere shown	R0420	29,293,197
<b>TOTAL ASSETS</b>	<b>R0500</b>	<b>19,306,327,026</b>

		Solvency II value C0010
<b>LIABILITIES</b>		
Technical provisions – non-life	R0510	1,225,815,430
Technical provisions – non-life (excluding health)	R0520	968,858,950
Technical provisions calculated as a whole	R0530	0
Best Estimate	R0540	891,312,057
Risk margin	R0550	77,546,893
Technical provisions – health (similar to non-life)	R0560	256,956,480
Technical provisions calculated as a whole	R0570	0
Best Estimate	R0580	241,536,839
Risk margin	R0590	15,419,641
Technical provisions – life (excluding index-linked and unit-linked)	R0600	10,357,885,718
Technical provisions – health (similar to life)	R0610	0
Technical provisions calculated as a whole	R0620	0
Best Estimate	R0630	0
Risk margin	R0640	0
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	10,357,885,718
Technical provisions calculated as a whole	R0660	0
Best Estimate	R0670	10,143,050,302
Risk margin	R0680	214,835,416
Technical provisions – index-linked and unit-linked	R0690	4,193,205,001
Technical provisions calculated as a whole	R0700	0
Best Estimate	R0710	4,174,540,705
Risk margin	R0720	18,664,296
Other technical provisions	R0730	0
Contingent liabilities	R0740	0
Provisions other than technical provisions	R0750	184,508,832
Pension benefit obligations	R0760	142,819,308
Deposits from reinsurers	R0770	7,990,364
Deferred tax liabilities	R0780	0
Derivatives	R0790	611,035
Debts owed to credit institutions	R0800	664,807,158
Financial liabilities other than debts owed to credit institutions	R0810	0
Insurance & intermediaries payables	R0820	112,032,511
Reinsurance payables	R0830	20,198,233
Payables (trade, not insurance)	R0840	141,664,794
Subordinated liabilities	R0850	567,860,527
Subordinated liabilities not in Basic Own Funds	R0860	62,393,797
Subordinated liabilities in Basic Own Funds	R0870	505,466,730
Any other liabilities, not elsewhere shown	R0880	23,739,196
<b>TOTAL LIABILITIES</b>	<b>R0900</b>	<b>17,643,138,107</b>
<b>EXCESS OF ASSETS OVER LIABILITIES</b>	<b>R1000</b>	<b>1,663,188,919</b>

## S.05.01.02

### Premiums, claims and expenses by line of business

## 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-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>	<b>AR0109</b>																	
Gross – Direct Business	R0110	31,227,816	33,369,591	30,871,118	193,822,535	127,132,629		320,436,158	48,424,795	0	47,843,168	25,186,521	1,155,432				859,469,763	
Gross – Proportional reinsurance accepted	R0120	0	95,301	143,246	0	0		0	53,361	0	0	0	0				291,909	
Gross – Non-proportional reinsurance accepted	R0130															0	0	
Reinsurers' share	R0140	422,402	936,491	650,112	4,972,290	1,450,559		24,262,595	1,095,033	0	0	13,245,843	0			0	47,035,325	
Net	R0200	30,805,413	32,528,401	30,364,252	188,850,245	125,682,070		296,173,564	47,383,124	0	47,843,168	11,940,677	1,155,432			0	812,726,346	
<b>PREMIUMS EARNED</b>	<b>AR0209</b>																	
Gross – Direct Business	R0210	31,154,592	33,259,721	30,834,838	193,014,188	125,766,437		314,504,866	48,102,622	0	47,036,781	24,216,357	1,147,928				849,038,330	
Gross – Proportional reinsurance accepted	R0220	0	95,301	143,246	0	0		0	53,361	0	0	0	0				291,909	
Gross – Non-proportional reinsurance accepted	R0230															0	0	
Reinsurers' share	R0240	422,402	936,491	650,112	4,972,290	1,450,559		24,262,595	1,012,298	0	0	13,245,843	0			0	46,952,591	
Net	R0300	30,732,189	32,418,532	30,327,972	188,041,897	124,315,878		290,242,271	47,143,685	0	47,036,781	10,970,513	1,147,928			0	802,377,648	
<b>CLAIMS INCURRED</b>	<b>AR0309</b>																	
Gross – Direct Business	R0310	20,612,150	10,933,528	17,842,206	108,355,077	72,213,193		114,479,435	15,007,386	0	302,869	13,822,181	388,102				373,956,127	
Gross – Proportional reinsurance accepted	R0320	0	(1,218,365)	917,879	283,671	153,925		1,208,504	16,059	0	0	0	0				1,361,673	
Gross – Non-proportional reinsurance accepted	R0330															0	0	
Reinsurers' share	R0340	334,230	178,287	1,743,790	4,624,581	(426,069)		(429,576)	581,100	0	0	8,546,051	0			1,489,201	16,641,596	
Net	R0400	20,277,920	9,536,876	17,016,295	104,014,167	72,793,187		116,117,515	14,442,345	0	302,869	5,276,130	388,102			(1,489,201)	358,676,205	
<b>EXPENSES INCURRED</b>	<b>R0550</b>	<b>10,226,311</b>	<b>11,652,000</b>	<b>8,900,517</b>	<b>100,057,837</b>	<b>57,788,630</b>		<b>151,939,668</b>	<b>27,569,619</b>	<b>11,957</b>	<b>38,376,448</b>	<b>8,968,745</b>	<b>1,536,831</b>			<b>0</b>	<b>417,028,563</b>	
<b>BALANCE – OTHER TECHNICAL EXPENSES/INCOME</b>	<b>R1210</b>																<b>1,808,752</b>	
<b>TOTAL TECHNICAL EXPENSES</b>	<b>R1300</b>																<b>418,837,315</b>	

# S.05.01.02.02

## 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	C0300
<b>PREMIUMS WRITTEN</b>	<b>AR1409</b>									
Gross	R1410		1,030,860,143	127,481,517	184,245,633				(6,222,791)	1,336,364,502
Reinsurers' share	R1420		336,985	0	2,329,665				0	2,666,649
Net	R1500		1,030,523,158	127,481,517	181,915,968				(6,222,791)	1,333,697,852
<b>PREMIUMS EARNED</b>	<b>AR1509</b>									
Gross	R1510		1,030,860,143	127,481,517	184,245,633				(6,222,791)	1,336,364,502
Reinsurers' share	R1520		336,985	0	2,329,665				0	2,666,649
Net	R1600		1,030,523,158	127,481,517	181,915,968				(6,222,791)	1,333,697,852
<b>CLAIMS INCURRED</b>	<b>AR1609</b>									
Gross	R1610		977,729,437	222,677,256	57,729,375				304,442	1,258,440,510
Reinsurers' share	R1620		1,533,626	0	1,973,553				0	3,507,179
Net	R1700		976,195,811	222,677,256	55,755,821				304,442	1,254,933,330
<b>EXPENSES INCURRED</b>	<b>R1900</b>		<b>76,666,559</b>	<b>35,427,534</b>	<b>60,538,111</b>				<b>13,966</b>	<b>172,646,168</b>
<b>BALANCE – OTHER TECHNICAL EXPENSES/INCOME</b>	<b>R2510</b>									<b>8,684,709</b>
<b>TOTAL TECHNICAL EXPENSES</b>	<b>R2600</b>									<b>181,330,878</b>
<b>TOTAL AMOUNT OF SURRENDERS</b>	<b>R2700</b>									<b>724,552,333</b>

# 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 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)
		C0020	C0030	Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees				Contracts with options or guarantees	C0160			
<b>TECHNICAL PROVISIONS CALCULATED AS A WHOLE</b>	<b>R0010</b>													
<b>TOTAL RECOVERABLES FROM REINSURANCE/SPV AND FINITE RE AFTER THE ADJUSTMENT FOR EXPECTED LOSSES DUE TO COUNTERPARTY DEFAULT ASSOCIATED TO TP CALCULATED AS A WHOLE</b>	<b>R0020</b>													
<b>TECHNICAL PROVISIONS CALCULATED AS A SUM OF BE AND RM</b>	<b>AR0028</b>													
Best Estimate	AR0029													
Gross Best Estimate	R0030	9,811,440,656		13,116,463	4,161,424,241		33,187,760	297,719,591		702,294	14,317,591,006			
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	0		0	0		0	11,197,101		0	11,197,101			
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	9,811,440,656		13,116,463	4,161,424,241		33,187,760	286,522,490		702,294	14,306,393,906			
Risk Margin	R0100	207,826,615	18,664,296				7,008,801			0	233,499,712			
<b>TECHNICAL PROVISIONS - TOTAL</b>	<b>R0200</b>	<b>10,019,267,272</b>	<b>4,193,205,001</b>			<b>337,916,152</b>				<b>702,294</b>	<b>14,551,090,718</b>			

# S.17.01.02

## 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
<b>TECHNICAL PROVISIONS CALCULATED AS A WHOLE</b>	<b>R0010</b>																	
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0050																	
<b>TECHNICAL PROVISIONS CALCULATED AS A SUM OF BE AND RM BEST ESTIMATE</b>																		
Premium provisions																		
Gross	R0060	(292,802)	514,464	599,356	17,330,320	12,918,756		37,707,262	7,219,004		9,188,251	1,721,249	(35,894)				86,869,968	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	(36,403)	(375,624)	(465,569)	(1,335,133)	(586,876)		913,842	(727,574)			(3,532,126)					(6,145,464)	
Net Best Estimate of Premium Provisions	R0150	(256,399)	890,089	1,064,925	18,665,454	13,505,632		36,793,420	7,946,578		9,188,251	5,253,375	(35,894)				93,015,431	
Claims provisions																		
Gross	R0160	42,621,209	84,576,921	113,517,691	477,657,069	14,801,635		104,343,215	127,764,016	1,115,500	78,089,701	1,403,200	88,772				1,045,978,929	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	121,723	3,844,962	3,089,312	45,238,861	45,612		9,306,810	9,525,225			1,320,536					72,493,041	
Net Best Estimate of Claims Provisions	R0250	42,499,486	80,731,959	110,428,379	432,418,208	14,756,023		95,036,405	118,238,791	1,115,500	78,089,701	82,663	88,772				973,485,888	
<b>TOTAL BEST ESTIMATE - GROSS</b>	<b>R0260</b>	<b>42,328,408</b>	<b>85,091,385</b>	<b>114,117,047</b>	<b>494,987,390</b>	<b>27,720,392</b>		<b>142,050,477</b>	<b>134,983,019</b>	<b>1,115,500</b>	<b>87,277,952</b>	<b>3,124,448</b>	<b>52,879</b>				<b>1,132,848,896</b>	
<b>TOTAL BEST ESTIMATE - NET</b>	<b>R0270</b>	<b>42,243,087</b>	<b>81,622,047</b>	<b>111,493,304</b>	<b>451,083,662</b>	<b>28,261,655</b>		<b>131,829,825</b>	<b>126,185,369</b>	<b>1,115,500</b>	<b>87,277,952</b>	<b>5,336,038</b>	<b>52,879</b>				<b>1,066,501,319</b>	
<b>RISK MARGIN</b>	<b>R0280</b>	<b>1,571,953</b>	<b>6,506,143</b>	<b>7,341,545</b>	<b>25,140,705</b>	<b>7,824,821</b>		<b>32,032,141</b>	<b>8,336,985</b>	<b>96,927</b>	<b>3,403,490</b>	<b>648,996</b>	<b>62,829</b>				<b>92,966,534</b>	
<b>TECHNICAL PROVISIONS - TOTAL</b>																		
Technical provisions - total	R0320	43,900,361	91,597,528	121,458,591	520,128,095	35,545,213		174,082,618	143,320,004	1,212,427	90,681,442	3,773,444	115,708				1,225,815,430	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	85,320	3,469,338	2,623,742	43,903,728	(541,263)		10,220,651	8,797,651			(2,211,590)					66,347,577	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	43,815,041	88,128,190	118,834,849	476,224,367	36,086,476		163,861,966	134,522,354	1,212,427	90,681,442	5,985,034	115,708				1,159,467,853	

## S.19.01.21

### Non-life insurance claims

Z0020	Accident year / Underwriting year	Accident year
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## S.19.01.21.01

### Gross Claims Paid (non-cumulative) - Development year (absolute amount). Total Non-Life Business

		0	1	2	3	4	5	6	7	8	9	10 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											13,089,610
N-9	R0160	195,641,720	80,522,655	16,592,022	12,621,844	7,367,705	5,583,506	2,309,454	2,935,963	3,567,121	2,273,596	
N-8	R0170	165,745,187	79,104,335	17,847,025	9,077,508	7,233,532	7,239,778	6,228,028	4,887,378	3,724,349		
N-7	R0180	178,360,240	84,423,379	17,864,935	12,525,799	9,397,734	7,468,200	6,047,139	6,313,644			
N-6	R0190	164,659,077	83,775,385	21,119,087	13,631,492	11,511,848	9,714,868	6,820,631				
N-5	R0200	197,360,125	89,806,773	21,967,887	14,113,483	11,175,567	9,486,397					
N-4	R0210	212,818,382	86,711,426	21,495,947	14,355,752	13,357,704						
N-3	R0220	188,534,393	74,089,960	17,103,032	10,776,313							
N-2	R0230	265,343,233	97,448,556	35,425,801								
N-1	R0240	230,228,143	108,423,376									
N	R0250	195,984,916										

## S.19.01.21.02

### Gross Claims Paid (non-cumulative) – Current year, sum of years (cumulative). Total Non-Life Business

		In Current year	Sum of years (cumulative)
		C0170	C0180
Prior	R0100	13,089,610	1,470,348,081
N-9	R0160	2,273,596	329,415,585
N-8	R0170	3,724,349	301,087,122
N-7	R0180	6,313,644	322,401,070
N-6	R0190	6,820,631	311,232,388
N-5	R0200	9,486,397	343,910,232
N-4	R0210	13,357,704	348,739,211
N-3	R0220	10,776,313	290,503,699
N-2	R0230	35,425,801	398,217,590
N-1	R0240	108,423,376	338,651,519
N	R0250	195,984,916	195,984,916
<b>TOTAL</b>	<b>R0260</b>	<b>405,676,338</b>	<b>4,650,491,413</b>

## S.19.01.21.03

### Gross undiscounted Best Estimate Claims Provisions - Development year (absolute amount). Total Non-Life Business

		0	1	2	3	4	5	6	7	8	9	10 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100											285,916,141
N-9	R0160	0	0	75,557,886	60,119,006	51,519,916	48,228,043	46,233,920	40,382,123	33,612,541	32,921,073	
N-8	R0170	0	91,988,142	79,435,272	74,444,495	69,309,535	61,220,171	51,074,838	44,364,716	45,748,418		
N-7	R0180	263,762,838	130,701,070	93,567,307	85,302,472	73,666,586	62,266,639	60,050,152	55,532,525			
N-6	R0190	211,019,076	112,777,624	101,113,767	85,526,386	83,756,210	77,909,285	74,221,065				
N-5	R0200	212,843,891	129,691,675	106,160,501	90,276,872	86,895,676	74,765,524					
N-4	R0210	205,734,511	111,281,699	87,958,754	79,562,672	63,590,946						
N-3	R0220	183,796,482	102,168,312	79,494,201	59,147,565							
N-2	R0230	244,939,793	163,088,417	110,641,238								
N-1	R0240	232,628,186	121,569,810									
N	R0250	237,163,387										

## S.19.01.21.04

### Gross discounted Best Estimate Claims Provisions – Current year, sum of years (cumulative).

#### Total Non-Life Business

		Year end (discounted data)
		C0360
Prior	R0100	257,416,092
N-9	R0160	26,345,881
N-8	R0170	36,466,833
N-7	R0180	45,270,435
N-6	R0190	59,563,733
N-5	R0200	60,975,675
N-4	R0210	53,263,265
N-3	R0220	50,586,242
N-2	R0230	94,072,796
N-1	R0240	104,741,552
N	R0250	217,199,080
<b>TOTAL</b>	<b>R0260</b>	<b>1,005,901,583</b>



## S.22.01.21

### Impact of long-term guarantees measures and transitionals

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Without volatility adjustment and without other transitional measures	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0060	C0070	C0090
Technical provisions	R0010	15,776,906,149			15,963,519,382	186,613,233	
Basic own funds	R0020	2,050,159,097			1,910,199,173	(139,959,925)	
Eligible own funds to meet Solvency Capital Requirement	R0050	2,061,061,776			1,921,101,852	(139,959,925)	
Solvency Capital Requirement	R0090	1,055,170,360			1,093,431,468	38,261,108	
Eligible own funds to meet Minimum Capital Requirement	R0100	1,724,263,187			1,541,093,454	(183,169,733)	
Minimum Capital Requirement	R0110	474,826,662			492,044,161	17,217,499	

## S.23.01.01

### Own funds

## S.23.01.01.01

### Own funds

		Total	Tier 1 – unrestricted	Tier 1 – restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
<b>BASIC OWN FUNDS BEFORE DEDUCTION FOR PARTICIPATIONS IN OTHER FINANCIAL SECTOR AS FORESEEN IN ARTICLE 68 OF DELEGATED REGULATION 2015/35</b>						
Ordinary share capital (gross of own shares)	R0010	556,522,549	556,522,549			
Share premium account related to ordinary share capital	R0030					
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	34,584,956	34,584,956			
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	866,850,070	866,850,070			
Subordinated liabilities	R0140	505,466,730		171,340,280	334,126,450	
An amount equal to the value of net deferred tax assets	R0160	86,734,793				86,734,793
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
<b>OWN FUNDS FROM THE FINANCIAL STATEMENTS THAT SHOULD NOT BE REPRESENTED BY THE RECONCILIATION RESERVE AND DO NOT MEET THE CRITERIA TO BE CLASSIFIED AS SOLVENCY II OWN FUNDS</b>						
	AR0219					
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					
<b>DEDUCTIONS</b>						
Deductions for participations in financial and credit institutions	R0230	0				
<b>TOTAL BASIC OWN FUNDS AFTER DEDUCTIONS</b>	<b>R0290</b>	<b>2,050,159,097</b>	<b>1,457,957,574</b>	<b>171,340,280</b>	<b>334,126,450</b>	<b>86,734,793</b>
<b>ANCILLARY OWN FUNDS</b>						
	AR0299					
Unpaid and uncalled ordinary share capital callable on demand	R0300	10,902,679			10,902,679	
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					
<b>TOTAL ANCILLARY OWN FUNDS</b>	<b>R0400</b>	<b>10,902,679</b>			<b>10,902,679</b>	<b>0</b>
<b>AVAILABLE AND ELIGIBLE OWN FUNDS</b>						
Total available own funds to meet the SCR	R0500	2,061,061,776	1,457,957,574	171,340,280	345,029,129	86,734,793
Total available own funds to meet the MCR	R0510	1,963,424,305	1,457,957,574	171,340,280	334,126,450	
Total eligible own funds to meet the SCR	R0540	2,061,061,776	1,457,957,574	171,340,280	345,029,129	86,734,793
Total eligible own funds to meet the MCR	R0550	1,724,263,187	1,457,957,574	171,340,280	94,965,332	
<b>SCR</b>	<b>R0580</b>	<b>1,055,170,360</b>				
<b>MCR</b>	<b>R0600</b>	<b>474,826,662</b>				
<b>RATIO OF ELIGIBLE OWN FUNDS TO SCR</b>	<b>R0620</b>	<b>195%</b>				
<b>RATIO OF ELIGIBLE OWN FUNDS TO MCR</b>	<b>R0640</b>	<b>363%</b>				

## S.23.01.01.02

### Reconciliation reserve

		Value
		C0060
<b>RECONCILIATION RESERVE</b>		
Excess of assets over liabilities	R0700	1,663,188,919
Own shares (held directly and indirectly)	R0710	0
Foreseeable dividends, distributions and charges	R0720	118,496,552
Other basic own fund items	R0730	677,842,297
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0
<b>RECONCILIATION RESERVE</b>	<b>R0760</b>	<b>866,850,070</b>
<b>EXPECTED PROFITS</b>		
Expected profits included in future premiums (EPIFP) - Life business	R0770	475,078,046
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	70,634,943
<b>TOTAL EXPECTED PROFITS INCLUDED IN FUTURE PREMIUMS (EPIFP)</b>	<b>R0790</b>	<b>545,712,989</b>

## S.25.01.21

### Solvency Capital Requirement - for undertakings on Standard Formula

## S.25.01.21.01

### Basic Solvency Capital Requirement

		Gross solvency capital requirement
		C0110
Market risk	R0010	746,538,953
Counterparty default risk	R0020	133,369,899
Life underwriting risk	R0030	472,884,729
Health underwriting risk	R0040	79,188,129
Non-life underwriting risk	R0050	350,973,968
Diversification	R0060	(592,413,003)
Intangible asset risk	R0070	0
Basic Solvency Capital Requirement	R0100	1,190,542,675

## S.25.01.21.03

### Basic Solvency Capital Requirement (USP)

		USP
		C0090
Life underwriting risk	R0030	0
Health underwriting risk	R0040	0
Non-life underwriting risk	R0050	0

## S.25.01.01.02

### Calculation of Solvency Capital Requirement

		<b>Value</b>
		<b>C0100</b>
Adjustment due to RFF/MAP nSCR aggregation	R0120	0
Operational risk	R0130	82,519,444
Loss-absorbing capacity of technical provisions	R0140	(122,370,517)
Loss-absorbing capacity of deferred taxes	R0150	(95,521,242)
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0
<b>SOLVENCY CAPITAL REQUIREMENT EXCLUDING CAPITAL ADD-ON</b>	<b>R0200</b>	<b>1,055,170,360</b>
Capital add-on already set	R0210	0
of which, capital add-ons already set - Article 37 (1) Type a	R0211	0
of which, capital add-ons already set - Article 37 (1) Type b	R0212	0
of which, capital add-ons already set - Article 37 (1) Type c	R0213	0
of which, capital add-ons already set - Article 37 (1) Type d	R0214	0
<b>SOLVENCY CAPITAL REQUIREMENT</b>	<b>R0220</b>	<b>1,055,170,360</b>
<b>OTHER INFORMATION ON SCR</b>		
Capital requirement for duration-based equity risk sub-module	R0400	0
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	0
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	0
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	0
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0

## S.25.01.01.04

### Approach to tax rate

		<b>C0109</b>
Approach based on average tax rate	R0590	Approach not based on average tax rate

## S.25.01.01.05

### Calculation of loss absorbing capacity of deferred taxes

		<b>LAC DT</b>
		<b>C0130</b>
<b>LAC DT</b>	<b>R0640</b>	<b>(95,521,242)</b>
LAC DT justified by reversion of deferred tax liabilities	R0650	0
LAC DT justified by reference to probable future taxable economic profit	R0660	(95,521,242)
LAC DT justified by carry back, current year	R0670	0
LAC DT justified by carry back, future years	R0680	0
Maximum LAC DT	R0690	227,617,338

## S.28.02.01

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

## S.28.02.01.01

### MCR components

		MCR components	
		Non-life activities	Life activities
		MCR(NL, NL) Result	MCR(NL, L)Result
		C0010	C0020
Linear formula component for non-life insurance and reinsurance obligations	R0010	167,838,297	

## 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	42,243,087	33,022,562		
Income protection insurance and proportional reinsurance	R0030	81,622,047	30,308,121		
Workers' compensation insurance and proportional reinsurance	R0040	111,493,304	30,364,252		
Motor vehicle liability insurance and proportional reinsurance	R0050	451,083,662	188,851,722		
Other motor insurance and proportional reinsurance	R0060	28,261,655	125,682,067		
Marine, aviation and transport insurance and proportional reinsurance	R0070				
Fire and other damage to property insurance and proportional reinsurance	R0080	131,829,825	296,173,728		
General liability insurance and proportional reinsurance	R0090	126,185,369	47,383,142		
Credit and suretyship insurance and proportional reinsurance	R0100	1,115,500	0		
Legal expenses insurance and proportional reinsurance	R0110	87,277,952	47,843,168		
Assistance and proportional reinsurance	R0120	5,336,038	11,940,681		
Miscellaneous financial loss insurance and proportional reinsurance	R0130	52,879	1,155,432		
Non-proportional health reinsurance	R0140				
Non-proportional casualty reinsurance	R0150				
Non-proportional marine, aviation and transport reinsurance	R0160				
Non-proportional property reinsurance	R0170				

## S.28.02.01.03

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

		Non-life activities	Life activities
		MCR(L, NL) Result	MCR(L, L) Result
		C0070	C0080
Linear formula component for life insurance and reinsurance obligations	R0200		410,817,429

## 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			9,489,083,354	
Obligations with profit participation - future discretionary benefits	R0220			323,059,597	
Index-linked and unit-linked insurance obligations	R0230			4,174,540,705	
Other life (re)insurance and health (re)insurance obligations	R0240			319,710,250	
Total capital at risk for all life (re)insurance obligations	R0250				57,978,205,447

## S.28.02.01.05

### Overall MCR calculation

		Value
		C0130
Linear MCR	R0300	578,655,726
SCR	R0310	1,055,170,360
MCR cap	R0320	474,826,662
MCR floor	R0330	263,792,590
Combined MCR	R0340	474,826,662
Absolute floor of the MCR	R0350	8,000,000
Minimum Capital Requirement	R0400	474,826,662

## S.28.02.01.06

### Notional non-life and life MCR calculation

		Non-life activities	Life activities
		C0140	C0150
Notional linear MCR	R0500	167,838,297	410,817,429
Notional SCR excluding add-on (annual or latest calculation)	R0510	306,050,710	749,119,650
Notional MCR cap	R0520	137,722,820	337,103,842
Notional MCR floor	R0530	76,512,678	187,279,912
Notional Combined MCR	R0540	137,722,820	337,103,842
Absolute floor of the notional MCR	R0550	4,000,000	4,000,000
Notional MCR	R0560	137,722,820	337,103,842

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