



Appendix 2: list of public QRT's 2025

S.02.01.02

Balance sheet

		Solvency II value C0010
ASSETS		
Goodwill	R0010	0
Deferred acquisition costs	R0020	0
Intangible assets	R0030	0
Deferred tax assets	R0040	115,050,971
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	814,036
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	11,237,201,172
Property (other than for own use)	R0080	722,825,968
Holdings in related undertakings, including participations	R0090	81,486,449
Equities	R0100	779,377,907
Equities - listed	R0110	477,691,246
Equities - unlisted	R0120	301,686,661
Bonds	R0130	8,431,170,100
Government Bonds	R0140	5,829,181,132
Corporate Bonds	R0150	2,535,152,009
Structured notes	R0160	66,836,958
Collateralised securities	R0170	0
Collective Investments Undertakings	R0180	1,175,686,806
Derivatives	R0190	1,386,115
Deposits other than cash equivalents	R0200	45,267,829
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	5,376,339,619
Loans and mortgages	R0230	4,085,004,173
Loans on policies	R0240	122,964,497
Loans and mortgages to individuals	R0250	3,332,266,517
Other loans and mortgages	R0260	629,773,159
Reinsurance recoverables from:	R0270	81,775,118
Non-life and health similar to non-life	R0280	66,110,111
Non-life excluding health	R0290	59,222,645
Health similar to non-life	R0300	6,887,466
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	15,665,007
Health similar to life	R0320	0
Life excluding health and index-linked and unit-linked	R0330	15,665,007
Life index-linked and unit-linked	R0340	0
Deposits to cedants	R0350	7,276,794
Insurance and intermediaries receivables	R0360	91,993,869
Reinsurance receivables	R0370	3,494,375
Receivables (trade, not insurance)	R0380	89,153,890
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	125,408,147
Any other assets, not elsewhere shown	R0420	33,504,242
TOTAL ASSETS	R0500	21,247,016,406

		Solvency II value C0010
LIABILITIES		
Technical provisions – non-life	R0510	1,208,978,096
Technical provisions – non-life (excluding health)	R0520	958,734,989
Technical provisions calculated as a whole	R0530	0
Best Estimate	R0540	888,373,259
Risk margin	R0550	70,361,730
Technical provisions - health (similar to non-life)	R0560	250,243,107
Technical provisions calculated as a whole	R0570	0
Best Estimate	R0580	236,166,268
Risk margin	R0590	14,076,838
Technical provisions - life (excluding index-linked and unit-linked)	R0600	11,105,360,738
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	11,105,360,738
Technical provisions calculated as a whole	R0660	0
Best Estimate	R0670	10,874,512,809
Risk margin	R0680	230,847,929
Technical provisions – index-linked and unit-linked	R0690	5,328,352,192
Technical provisions calculated as a whole	R0700	0
Best Estimate	R0710	5,302,572,873
Risk margin	R0720	25,779,320
Other technical provisions	R0730	0
Contingent liabilities	R0740	0
Provisions other than technical provisions	R0750	159,150,541
Pension benefit obligations	R0760	159,456,130
Deposits from reinsurers	R0770	8,097,185
Deferred tax liabilities	R0780	0
Derivatives	R0790	42,286,563
Debts owed to credit institutions	R0800	499,621,823
Financial liabilities other than debts owed to credit institutions	R0810	0
Insurance & intermediaries payables	R0820	94,129,845
Reinsurance payables	R0830	9,833,207
Payables (trade, not insurance)	R0840	175,838,511
Subordinated liabilities	R0850	516,379,106
Subordinated liabilities not in Basic Own Funds	R0860	170,991,950
Subordinated liabilities in Basic Own Funds	R0870	345,387,156
Any other liabilities, not elsewhere shown	R0880	17,718,022
TOTAL LIABILITIES	R0900	19,325,201,960
EXCESS OF ASSETS OVER LIABILITIES	R1000	1,921,814,446

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Premiums, claims and expenses by line of business

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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
PREMIUMS WRITTEN	AR0109																	
Gross – Direct Business	R0110	31,346,386	33,830,845	31,543,000	207,507,323	144,710,021		353,305,516	53,171,723	0	56,373,945	33,637,909	1,285,712				946,712,379	
Gross – Proportional reinsurance accepted	R0120	5,260,671	58,151	166,248	0	0		0	59,342	0	0	0	0				5,544,412	
Gross – Non-proportional reinsurance accepted	R0130																0	
Reinsurers' share	R0140	656,579	971,815	797,748	6,575,982	1,487,400		22,870,158	1,364,148	0	0	19,133,329	0				53,857,158	
Net	R0200	35,950,478	32,917,180	30,911,500	200,931,341	143,222,621		330,435,358	51,866,917	0	56,373,945	14,504,581	1,285,712				898,399,633	
PREMIUMS EARNED	AR0209																	
Gross – Direct Business	R0210	31,613,053	33,846,696	31,610,678	206,759,110	143,775,942		351,854,743	52,398,730	0	55,636,256	32,775,311	1,274,068				941,544,588	
Gross – Proportional reinsurance accepted	R0220	5,260,671	58,151	166,248	0	0		0	59,342	0	0	0	0				5,544,412	
Gross – Non-proportional reinsurance accepted	R0230																	
Reinsurers' share	R0240	656,579	971,815	797,748	6,575,982	1,487,400		22,870,158	1,311,589	0	0	19,133,329	0				53,804,599	
Net	R0300	36,217,145	32,933,032	30,979,179	200,183,128	142,288,542		328,984,585	51,146,484	0	55,636,256	13,641,983	1,274,068				893,284,402	
CLAIMS INCURRED	AR0309																	
Gross – Direct Business	R0310	21,977,418	12,514,339	17,765,477	102,127,508	75,372,591		81,627,469	22,035,413	0	2,146,511	14,766,982	525,285				350,858,992	
Gross – Proportional reinsurance accepted	R0320	4,072,264	398,599	19,343	47,406	23,758		-71,070	23,630	0	0	0	0				4,513,930	
Gross – Non-proportional reinsurance accepted	R0330																	
Reinsurers' share	R0340	372,288	589,018	1,230,688	4,508,798	-12,663		2,017,153	1,010,111	0	0	14,346,981	0			-1,076,140	22,986,236	
Net	R0400	25,677,393	12,323,920	16,554,133	97,666,116	75,409,011		79,539,246	21,048,931	0	2,146,511	420,000	525,285			1,076,140	332,386,686	
EXPENSES INCURRED	R0550	11,200,348	12,882,611	9,818,935	105,181,485	62,983,204		177,829,396	32,157,159	372	54,805,568	11,743,894	710,114				479,313,086	
BALANCE – OTHER TECHNICAL EXPENSES/INCOME	R1210																1,464,463	
TOTAL TECHNICAL EXPENSES	R1300																480,777,549	

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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	AR1409									
Gross	R1410		1,168,299,951	691,932,481	202,697,956				0	2,062,930,387
Reinsurers' share	R1420		548,701	0	10,818,885				0	11,367,586
Net	R1500		1,167,751,249	691,932,481	191,879,071				0	2,051,562,801
PREMIUMS EARNED	AR1509									
Gross	R1510		1,168,299,951	691,932,481	202,697,956				0	2,062,930,387
Reinsurers' share	R1520		548,701	0	10,818,885				0	11,367,586
Net	R1600		1,167,751,249	691,932,481	191,879,071				0	2,051,562,801
CLAIMS INCURRED	AR1609									
Gross	R1610		676,088,974	250,188,254	62,931,718				67,481	989,276,426
Reinsurers' share	R1620		130,838	0	3,324,974				0	3,455,812
Net	R1700		675,958,135	250,188,254	59,606,744				67,481	985,820,614
EXPENSES INCURRED	R1900		85,190,069	41,809,699	64,397,289				10,416	191,407,473
BALANCE – OTHER TECHNICAL EXPENSES/INCOME	R2510									8,353,617
TOTAL TECHNICAL EXPENSES	R2600									199,761,089
TOTAL AMOUNT OF SURRENDERS	R2700		232,574,556	155,952,034	6,322,164					394,848,755

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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				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 CALCULATED AS A WHOLE	R0020																
TECHNICAL PROVISIONS CALCULATED AS A SUM OF BE AND RM	AR0028																
Best Estimate	AR0029																
Gross Best Estimate	R0030	10,596,015,273		16,465,987	5,286,106,885		20,903,182	256,891,720		702,635	16,177,085,682						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	0		0	0		0	15,665,007		0	15,665,007						
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	10,596,015,273		16,465,987	5,286,106,885		20,903,182	241,226,713		702,635	16,161,420,676						
Risk Margin	R0100	122,128,501	25,779,320				108,719,428			0	256,627,248						
TECHNICAL PROVISIONS - TOTAL	R0200	10,718,143,773	5,328,352,192			386,514,330				702,635	16,433,712,931						

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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
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	R0050																	
TECHNICAL PROVISIONS CALCULATED AS A SUM OF BE AND RM BEST ESTIMATE																		
Premium provisions																		
Gross	R0060	37,418,224	4,342,903	-5,875,991	17,735,199	11,777,090		33,352,961	7,307,757	0	9,783,090	818,222	431				116,659,886	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-134,165	-343,950	-427,956	-924,490	-472,444		-447,338	-148,738	0	0	-5,066,642	0				-7,965,722	
Net Best Estimate of Premium Provisions	R0150	37,552,390	4,686,853	-5,448,035	18,659,689	12,249,534		33,800,298	7,456,495	0	9,783,090	5,884,864	431				124,625,608	
Claims provisions																		
Gross	R0160	13,673,299	72,525,401	114,082,431	466,586,224	12,953,162		90,470,817	142,269,254	1,115,500	87,771,718	6,318,991	112,844				1,007,879,642	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	114,381	3,717,841	3,961,315	41,982,976	7,389		7,177,177	11,081,900	0	0	6,032,854	0				74,075,833	
Net Best Estimate of Claims Provisions	R0250	13,558,918	68,807,560	110,121,117	424,603,248	12,945,773		83,293,639	131,187,355	1,115,500	87,771,718	286,136	112,844				933,803,809	
TOTAL BEST ESTIMATE - GROSS	R0260	51,091,524	76,868,304	108,206,440	484,321,423	24,730,252		123,823,777	149,577,011	1,115,500	97,554,808	7,137,213	113,275				1,124,539,528	
TOTAL BEST ESTIMATE - NET	R0270	51,111,308	73,494,413	104,673,081	443,262,937	25,195,307		117,093,937	138,643,849	1,115,500	97,554,808	6,171,001	113,275				1,058,429,417	
RISK MARGIN	R0280	1,587,360	5,558,210	6,931,269	23,399,210	5,608,014		27,737,995	8,731,998	92,462	3,652,099	1,069,823	70,128				84,438,568	
TECHNICAL PROVISIONS - TOTAL																		
Technical provisions - total	R0320	52,678,884	82,426,514	115,137,709	507,720,633	30,338,265		151,561,773	158,309,009	1,207,962	101,206,908	8,207,036	183,403				1,208,978,096	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-19,785	3,373,891	3,533,359	41,058,486	-465,055		6,729,840	10,933,162	0	0	966,212	0				66,110,111	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	52,698,668	79,052,622	111,604,350	466,662,147	30,803,320		144,831,933	147,375,847	1,207,962	101,206,908	7,240,823	183,403				1,142,867,985	

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Non-life insurance claims

Z0020	Accident year / Underwriting year	Accident year
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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											17,967,020
N-9	R0160	178,360,240	84,423,379	17,864,935	12,525,799	9,397,734	7,468,200	6,047,139	6,313,644	3,990,973	2,964,233	
N-8	R0170	164,659,077	83,775,385	21,119,087	13,631,492	11,511,848	9,714,868	6,820,631	4,470,655	5,250,491		
N-7	R0180	197,360,125	89,806,773	21,967,887	14,113,483	11,175,567	9,486,397	5,841,383	5,896,179			
N-6	R0190	212,818,382	86,711,426	21,495,947	14,355,752	13,357,704	9,428,972	5,841,630				
N-5	R0200	188,534,393	74,089,960	17,103,032	10,776,313	6,670,122	7,875,570					
N-4	R0210	265,343,233	97,448,556	35,425,801	5,239,994	11,225,104						
N-3	R0220	230,228,143	108,423,376	21,651,322	13,093,801							
N-2	R0230	195,984,916	120,467,891	23,728,692								
N-1	R0240	227,872,744	118,364,352									
N	R0250	227,076,811										

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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	17,967,020	1,529,348,744
N-9	R0160	2,964,233	329,356,276
N-8	R0170	5,250,491	320,953,533
N-7	R0180	5,896,179	355,647,795
N-6	R0190	5,841,630	364,009,813
N-5	R0200	7,875,570	305,049,391
N-4	R0210	11,225,104	414,682,689
N-3	R0220	13,093,801	373,396,642
N-2	R0230	23,728,692	340,181,499
N-1	R0240	118,364,352	346,237,096
N	R0250	227,076,811	227,076,811
TOTAL	R0260	439,283,884	4,905,940,288

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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											303,431,675
N-9	R0160	263,762,838	130,701,070	93,567,307	85,302,472	73,666,586	62,266,639	60,050,152	55,532,525	47,779,611	43,226,894	
N-8	R0170	211,019,076	112,777,624	101,113,767	85,526,386	83,756,210	77,909,285	74,221,065	68,881,289	62,928,974		
N-7	R0180	212,843,891	129,691,675	106,160,501	90,276,872	86,895,676	74,765,524	69,086,293	61,179,460			
N-6	R0190	205,734,511	111,281,699	87,958,754	79,562,672	63,590,946	52,679,369	47,243,398				
N-5	R0200	183,796,482	102,168,312	79,494,201	59,147,565	57,328,843	46,961,185					
N-4	R0210	244,939,793	163,088,417	110,641,238	98,491,551	75,439,426						
N-3	R0220	232,628,186	121,569,810	102,738,986	90,206,303							
N-2	R0230	237,163,387	117,357,016	103,376,891								
N-1	R0240	229,597,060	116,730,700									
N	R0250	224,697,636										

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Gross discounted Best Estimate Claims Provisions – Current year, sum of years (cumulative). Total Non-Life Business

		Year end (discounted data)	
		C0360	
Prior	R0100		270,318,921
N-9	R0160		34,899,422
N-8	R0170		48,851,585
N-7	R0180		47,249,237
N-6	R0190		37,902,424
N-5	R0200		38,927,262
N-4	R0210		60,884,421
N-3	R0220		73,416,822
N-2	R0230		86,563,385
N-1	R0240		101,424,858
N	R0250		207,441,303
TOTAL	R0260		1,007,879,642

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	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	17,642,691,027			117,128,564	
Basic own funds	R0020	2,267,201,603			-87,846,423	
Eligible own funds to meet Solvency Capital Requirement	R0050	2,278,104,282			-108,625,647	
Solvency Capital Requirement	R0090	1,133,786,057			-15,689,034	
Eligible own funds to meet Minimum Capital Requirement	R0100	1,908,804,220			-118,540,577	
Minimum Capital Requirement	R0110	510,203,726			-7,060,065	

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Own funds

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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	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	1,215,655,971	1,215,655,971			
Subordinated liabilities	R0140	345,387,156			345,387,156	
An amount equal to the value of net deferred tax assets	R0160	115,050,971				115,050,971
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						
	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					
DEDUCTIONS						
Deductions for participations in financial and credit institutions	R0230					
TOTAL BASIC OWN FUNDS AFTER DEDUCTIONS	R0290	2,267,201,603	1,806,763,475		345,387,156	115,050,971
ANCILLARY OWN FUNDS						
	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					
TOTAL ANCILLARY OWN FUNDS	R0400	10,902,679			10,902,679	
AVAILABLE AND ELIGIBLE OWN FUNDS						
Total available own funds to meet the SCR	R0500	2,278,104,282	1,806,763,475		356,289,835	115,050,971
Total available own funds to meet the MCR	R0510	2,152,150,631	1,806,763,475		345,387,156	
Total eligible own funds to meet the SCR	R0540	2,278,104,282	1,806,763,475		356,289,835	115,050,971
Total eligible own funds to meet the MCR	R0550	1,908,804,220	1,806,763,475		102,040,745	
SCR	R0580	1,133,786,057				
MCR	R0600	510,203,726				
RATIO OF ELIGIBLE OWN FUNDS TO SCR	R0620	201%				
RATIO OF ELIGIBLE OWN FUNDS TO MCR	R0640	374%				

S.23.01.21.02

Reconciliation reserve

		Value
		C0060
RECONCILIATION RESERVE		
Excess of assets over liabilities	R0700	1,921,814,446
Own shares (held directly and indirectly)	R0710	0
Foreseeable dividends, distributions and charges	R0720	0
Other basic own fund items	R0730	706,158,476
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0
RECONCILIATION RESERVE	R0760	1,215,655,971
EXPECTED PROFITS		
Expected profits included in future premiums (EPIFP) - Life business	R0770	577,235,527
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	84,427,978
TOTAL EXPECTED PROFITS INCLUDED IN FUTURE PREMIUMS (EPIFP)	R0790	661,663,505

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	879,504,275
Counterparty default risk	R0020	96,500,346
Life underwriting risk	R0030	575,554,525
Health underwriting risk	R0040	78,546,248
Non-life underwriting risk	R0050	350,996,869
Diversification	R0060	-633,535,158
Intangible asset risk	R0070	0
BASIC SOLVENCY CAPITAL REQUIREMENT	R0100	1,347,567,104

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.25.01.21.02

Calculation of Solvency Capital Requirement

		Value
		C0100
Operational risk	R0130	86,498,574
Loss-absorbing capacity of technical provisions	R0140	-165,838,937
Loss-absorbing capacity of deferred taxes	R0150	-134,440,684
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0
SOLVENCY CAPITAL REQUIREMENT EXCLUDING CAPITAL ADD-ON	R0200	1,133,786,057
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
SOLVENCY CAPITAL REQUIREMENT	R0220	1,133,786,057
OTHER INFORMATION ON SCR		
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.25.01.21.04

Approach to tax rate

		C0109
Approach based on average tax rate	R0590	Approach not based on average tax rate

S.25.01.21.05

Calculation of loss absorbing capacity of deferred taxes

		LAC DT
		C0130
LAC DT	R0640	-134,440,684
LAC DT justified by reversion of deferred tax liabilities	R0650	0
LAC DT justified by reference to probable future taxable economic profit	R0660	-134,440,684
LAC DT justified by carry back, current year	R0670	0
LAC DT justified by carry back, future years	R0680	0
Maximum LAC DT	R0690	229,190,801

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	173,569,806	0

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	51,111,308	35,952,151		
Income protection insurance and proportional reinsurance	R0030	73,494,413	32,917,049		
Workers' compensation insurance and proportional reinsurance	R0040	104,673,081	30,911,512		
Motor vehicle liability insurance and proportional reinsurance	R0050	443,262,937	200,931,339		
Other motor insurance and proportional reinsurance	R0060	25,195,307	143,222,624		
Marine, aviation and transport insurance and proportional reinsurance	R0070	0	0		
Fire and other damage to property insurance and proportional reinsurance	R0080	117,093,937	330,249,344		
General liability insurance and proportional reinsurance	R0090	138,643,849	51,862,284		
Credit and suretyship insurance and proportional reinsurance	R0100	1,115,500	0		
Legal expenses insurance and proportional reinsurance	R0110	97,554,808	56,368,748		
Assistance and proportional reinsurance	R0120	6,171,001	14,358,473		
Miscellaneous financial loss insurance and proportional reinsurance	R0130	113,275	1,285,712		
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 (re)insurance 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	0	445,779,592

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			10,222,319,504	
Obligations with profit participation - future discretionary benefits	R0220			374,398,403	
Index-linked and unit-linked insurance obligations	R0230			5,302,572,873	
Other life (re)insurance and health (re)insurance obligations	R0240			262,129,896	
Total capital at risk for all life (re)insurance obligations	R0250				63,428,212,891

S.28.02.01.05

Overall MCR calculation

		Value
		C0130
Linear MCR	R0300	619,349,398
SCR	R0310	1,133,786,057
MCR cap	R0320	510,203,726
MCR floor	R0330	283,446,514
Combined MCR	R0340	510,203,726
Absolute floor of the MCR	R0350	8,000,000
Minimum Capital Requirement	R0400	510,203,726

S.28.02.01.06

Notional non-life and life MCR calculation

		Non-life activities	Life activities
		C0140	C0150
Notional linear MCR	R0500	173,569,806	445,779,592
Notional SCR excluding add-on (annual or latest calculation)	R0510	317,738,302	816,047,755
Notional MCR cap	R0520	142,982,236	367,221,490
Notional MCR floor	R0530	79,434,576	204,011,939
Notional Combined MCR	R0540	142,982,236	367,221,490
Absolute floor of the notional MCR	R0550	4,000,000	4,000,000
Notional MCR	R0560	142,982,236	367,221,490

NEED FURTHER GENERAL INFO ON BELFIUS INSURANCE?

Surf communication@belfius-insurance.be

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