

Récap :

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S.02.01.02

Balance sheet

In EUR

		Solvency II value
		C0010
Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	-
Deferred tax assets	R0040	-
Pension benefit surplus	R0050	-
Property, plant & equipment held for own use	R0060	461 252
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	194 438 288
Property (other than for own use)	R0080	-
Holdings in related undertakings, including participations	R0090	-
Equities	R0100	6 842 913
Equities - listed	R0110	6 593 294
Equities - unlisted	R0120	249 619
Bonds	R0130	162 048 247
Government Bonds	R0140	51 241 993
Corporate Bonds	R0150	110 806 254
Structured notes	R0160	-
Collateralised securities	R0170	-
Collective Investments Undertakings	R0180	25 547 128
Derivatives	R0190	-
Deposits other than cash equivalents	R0200	-
Other investments	R0210	-
Assets held for index-linked and unit-linked contracts	R0220	-
Loans and mortgages	R0230	35 020
Loans on policies	R0240	-
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	35 020
Reinsurance recoverables from:	R0270	- 624 740
Non-life and health similar to non-life	R0280	- 624 740
Non-life excluding health	R0290	- 624 740
Health similar to non-life	R0300	-

S.04.05.21

Premiums, claims and expenses by country

S.04.05.21.01

Home country: Non-life insurance and reinsurance obligations

In EUR

		Home country
		C0010
Premiums written (gross)		
Gross Written Premium (direct)	R0020	153 560 049
Gross Written Premium (proportional reinsurance)	R0021	4 120 856
Gross Written Premium (non-proportional reinsurance)	R0022	424 721
Premiums earned (gross)		
Gross Earned Premium (direct)	R0030	153 332 468
Gross Earned Premium (proportional reinsurance)	R0031	4 128 109
Gross Earned Premium (non-proportional reinsurance)	R0032	424 721
Claims incurred (gross)		
Claims incurred (direct)	R0040	67 160 803
Claims incurred (proportional reinsurance)	R0041	1 064 768
Claims incurred (non-proportional reinsurance)	R0042	215 541
Expenses incurred (gross)		
Gross Expenses Incurred (direct)	R0050	66 018 979
Gross Expenses Incurred (proportional reinsurance)	R0051	1 942 181
Gross Expenses Incurred (non-proportional reinsurance)	R0052	

S.04.05.21.02

Top 5 countries (by amount of gross premiums written): Non-life insurance and reinsurance obligations

In EUR

BE	LU
112 133	74 391
111 044	74 391
8 147	151
52 849	35 061

S.17.01.02

Non-Life Technical Provisions

In EUR

		Direct business and accepted proportional reinsurance											
		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	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130
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		R0050									-		
Technical provisions calculated as a sum of BE and RM													
Best estimate													
<u>Premium provisions</u>													
Gross		R0060									9 524 842		
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		R0140									- 626 509		
Net Best Estimate of Premium Provisions		R0150									10 151 351		
<u>Claims provisions</u>													
Gross		R0160									77 276 609		
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		R0240									1 769		
Net Best Estimate of Claims Provisions		R0250									77 274 839		
Total Best estimate - gross		R0260									86 801 450		
Total Best estimate - net		R0270									87 426 190		
Risk margin		R0280									6 338 229		
Technical provisions - total													
Technical provisions - total		R0320									93 139 679		
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total		R0330									- 624 740		
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total		R0340									93 764 419		

Accepted non-proportional				Total Non-Life obligation
Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and	Non-proportional property reinsurance	
C0140	C0150	C0160	C0170	C0180
			0	-
			-	-
			4 440	9 529 282
			-	626 509
			4 440	10 155 791
			203 033	77 479 642
			-	1 769
			203 033	77 477 873
			207 474	87 008 924
			207 474	87 633 664
			15 041	6 353 271
			222 515	93 362 194
			-	624 740
			222 515	93 986 934

S.19.01.21.01

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

In EUR

Z0020	AY
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		0	1	2	3	4	5	6	7	8	9	10 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											
N-9	R0160	24 200 629	8 422 912	3 609 657	1 830 879	881 927	525 821	189 663	152 586	79 703	104 755	
N-8	R0170	26 201 495	8 878 684	3 259 498	1 461 791	888 816	569 737	259 679	196 172	103 809		
N-7	R0180	27 255 208	7 289 626	2 912 095	1 492 949	689 190	593 716	402 519	173 216			
N-6	R0190	26 524 092	8 421 133	2 873 661	1 393 558	928 418	521 803	329 185				
N-5	R0200	26 614 072	8 440 721	3 253 684	1 739 044	993 357	1 127 693					
N-4	R0210	27 697 263	8 099 489	3 397 227	1 683 499	1 127 488						
N-3	R0220	27 588 593	8 730 897	3 226 379	1 822 945							
N-2	R0230	31 908 233	10 107 527	3 886 627								
N-1	R0240	33 571 153	11 657 882									
N	R0250	37 779 371										

S.19.01.21.02

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

In EUR

		In Current year	Sum of years (cumulative)
		C0170	C0180
Prior	R0100	53 735	166 874 206
N-9	R0160	104 755	39 998 532
N-8	R0170	103 809	41 819 680
N-7	R0180	173 216	40 808 518
N-6	R0190	329 185	40 991 849
N-5	R0200	1 127 693	42 168 570
N-4	R0210	1 127 488	42 004 966
N-3	R0220	1 822 945	41 368 814
N-2	R0230	3 886 627	45 902 388
N-1	R0240	11 657 882	45 229 035
N	R0250	37 779 371	37 779 371
Total	R0260	58 166 705	584 945 929

S.19.01.21.04

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

In EUR

Z0020	AY
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		Year end (discounted data)
		C0360
Prior	R0100	110 487
N-9	R0160	87 955
N-8	R0170	121 544
N-7	R0180	168 782
N-6	R0190	373 739
N-5	R0200	800 563
N-4	R0210	2 062 323
N-3	R0220	3 223 121
N-2	R0230	6 111 571
N-1	R0240	10 901 931
N	R0250	29 042 277
Total	R0260	53 004 293

S.23.01.01

Own funds

In EUR

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35						
Ordinary share capital (gross of own shares)	R0010	14 627 855	14 627 855			
Share premium account related to ordinary share capital	R0030	1 371 841	1 371 841			
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	73 821 764	73 821 764			
Subordinated liabilities	R0140	-				
An amount equal to the value of net deferred tax assets	R0160	-				
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	-				
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220					
Deductions						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	89 821 460	89 821 460			
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	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	89 821 460	89 821 460			
Total available own funds to meet the MCR	R0510	89 821 460	89 821 460			
Total eligible own funds to meet the SCR	R0540	89 821 460	89 821 460			
Total eligible own funds to meet the MCR	R0550	89 821 460	89 821 460			
SCR	R0580	68 046 559				
MCR	R0600	20 533 553				
Ratio of Eligible own funds to SCR	R0620	1,32				
Ratio of Eligible own funds to MCR	R0640	4,37				

S.23.01.01.02**Reconciliation reserve**

In EUR

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	107 141 697
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	17 320 237
Other basic own fund items	R0730	15 999 696
Adjustment for restricted own fund items in respect of matching adjustment	R0740	
Reconciliation reserve	R0760	73 821 764
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	7 362 989
Total Expected profits included in future premiums (EPIFP)	R0790	7 362 989

S.25.01.21**Solvency Capital Requirement - for undertakings on Standard Formula****S.25.01.21.01****Basic Solvency Capital Requirement**

In EUR

		Gross solvency capital requirement	Simplifications
		C0110	C0120
Market risk	R0010	12 145 428	
Counterparty default risk	R0020	3 125 416	
Life underwriting risk	R0030	-	
Health underwriting risk	R0040	-	
Non-life underwriting risk	R0050	58 740 480	
Diversification	R0060	- 9 458 973	
Intangible asset risk	R0070	-	
Basic Solvency Capital Requirement	R0100	64 552 350	

S.25.01.21.03**Basic Solvency Capital Requirement (USP)**

In EUR

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

S.25.01.21.02**Calculation of Solvency Capital Requirement**

In EUR

		Value
		C0100
Operational risk	R0130	4 742 122
Loss-absorbing capacity of technical provisions	R0140	-
Loss-absorbing capacity of deferred taxes	R0150	- 1 247 913
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	-
Solvency Capital Requirement excluding capital add-on	R0200	68 046 559
Capital add-on already set	R0210	-
of which, capital add-ons already set - Article 37 (1) Type a	R0211	-
of which, capital add-ons already set - Article 37 (1) Type b	R0212	-
of which, capital add-ons already set - Article 37 (1) Type c	R0213	-
of which, capital add-ons already set - Article 37 (1) Type d	R0214	-
Solvency capital requirement	R0220	68 046 559
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	

S.25.01.21.04**Approach to tax rate**

In EUR

		Yes/No
		C0109
Approach based on average tax rate	R0590	1

S.25.01.21.05**Calculation of loss absorbing capacity of deferred taxes**

In EUR

		LAC DT
		C0130
LAC DT	R0640	- 1 247 913
LAC DT justified by reversion of deferred tax liabilities	R0650	- 1 247 913
LAC DT justified by reference to probable future taxable economic profit	R0660	-
LAC DT justified by carry back, current year	R0670	-
LAC DT justified by carry back, future years	R0680	-
Maximum LAC DT	R0690	-

S.28.01.01**Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity**

In EUR

		MCR components
		C0010
MCR _{NL} Result	R0010	20 533 553

S.28.01.01.02**Background information**

In EUR

		Background information	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	-	-
Income protection insurance and proportional	R0030	-	-
Workers' compensation insurance and proportional reinsurance	R0040	-	-
Motor vehicle liability insurance and proportional reinsurance	R0050	-	-
Other motor insurance and proportional reinsurance	R0060	-	-
Marine, aviation and transport insurance and proportional reinsurance	R0070	-	-
Fire and other damage to property insurance and proportional reinsurance	R0080	-	-
General liability insurance and proportional reinsurance	R0090	-	-
Credit and suretyship insurance and proportional	R0100	-	-
Legal expenses insurance and proportional reinsurance	R0110	87 426 190	159 822 317
Assistance and proportional reinsurance	R0120	-	-
Miscellaneous financial loss insurance and proportional reinsurance	R0130	-	-
Non-proportional health reinsurance	R0140	-	-
Non-proportional casualty reinsurance	R0150	-	-
Non-proportional marine, aviation and transport	R0160	-	-
Non-proportional property reinsurance	R0170	207 474	424 721

S.28.01.01.03**Linear formula component for life insurance and reinsurance obligations**

In EUR

		C0040
MCR _L Result	R0200	

S.28.01.01.04**Total capital at risk for all life (re)insurance obligations**

In EUR

		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	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	R0240		
Total capital at risk for all life (re)insurance obligations	R0250		

S.28.01.01.05**Overall MCR calculation**

In EUR

		C0070
Linear MCR	R0300	20 533 553
SCR	R0310	68 046 559
MCR cap	R0320	30 620 952
MCR floor	R0330	17 011 640
Combined MCR	R0340	20 533 553
Absolute floor of the MCR	R0350	2 700 000
Minimum Capital Requirement	R0400	20 533 553

S.28.02.01**Minimum Capital Requirement - Both life and non-life insurance activity**

In EUR

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	20 533 553	-

S.28.02.01.02

Background information

In EUR		Background			
		Non-life		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	-	-	-	-
Income protection insurance and proportional reinsurance	R0030	-	-	-	-
Workers' compensation insurance and proportional reinsurance	R0040	-	-	-	-
Motor vehicle liability insurance and proportional reinsurance	R0050	-	-	-	-
Other motor insurance and proportional reinsurance	R0060	-	-	-	-
Marine, aviation and transport insurance and proportional reinsurance	R0070	-	-	-	-
Fire and other damage to property insurance and proportional reinsurance	R0080	-	-	-	-
General liability insurance and proportional reinsurance	R0090	-	-	-	-
Credit and suretyship insurance and proportional reinsurance	R0100	-	-	-	-
Legal expenses insurance and proportional reinsurance	R0110	87 426 190	159 822 317	-	-
Assistance and proportional reinsurance	R0120	-	-	-	-
Miscellaneous financial loss insurance and proportional reinsurance	R0130	-	-	-	-
Non-proportional health reinsurance	R0140	-	-	-	-
Non-proportional casualty reinsurance	R0150	207 474	424 721	-	-
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

In EUR

In EUR		Background	
		Non-life	Life activities
		MCR _(L, NL) Result	MCR _(L, L) Result
		C0070	C0080
Linear formula component for life insurance and reinsurance obligations	R0200		

S.28.02.01.04

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

In EUR

In EUR		Non-life		Life	
		Net (of reinsurance/SPV) best estimate	Net (of reinsurance/SPV) total	Net (of reinsurance/SPV) best estimate	Net (of reinsurance/SPV) total
		C0090	C0100	C0110	C0120
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				
Total capital at risk for all life (re)insurance obligations	R0250				

S.28.02.01.05**Overall MCR calculation**

In EUR

		C0130
Linear MCR	R0300	20 533 553
SCR	R0310	68 046 559
MCR cap	R0320	30 620 952
MCR floor	R0330	17 011 640
Combined MCR	R0340	20 533 553
Absolute floor of the MCR	R0350	2 700 000
Minimum Capital Requirement	R0400	20 533 553

S.28.02.01.06**Notional non-life and life MCR calculation**

In EUR

		Non-life activities	Life
		C0140	C0150
Notional linear MCR	R0500	20 533 553	-
Notional SCR excluding add-on (annual or latest calculation)	R0510	68 046 559	-
Notional MCR cap	R0520	30 620 952	-
Notional MCR floor	R0530	17 011 640	-
Notional Combined MCR	R0540	20 533 553	-
Absolute floor of the notional MCR	R0550	2 700 000	-
Notional MCR	R0560	20 533 553	-