

Quantitative reporting templates 2017

Appendix

Verslag over de solvabiliteit en de financiële toestand Loyalis Leven 2017



jij, je pensioen en **Loyalis**

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Balance sheet

		Solvency II value C0010	Statutory accounts value C0020
Assets			
Goodwill	R0010		0,00
Deferred acquisition costs	R0020		0,00
Intangible assets	R0030	0,00	0,00
Deferred tax assets	R0040	59.809.301,58	83.265.685,26
Pension benefit surplus	R0050	0,00	0,00
Property, plant & equipment held for own use	R0060	0,00	0,00
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	1.143.261.403,87	1.143.261.403,87
• Property (other than for own use)	R0080	0,00	0,00
• Holdings in related undertakings, including participations	R0090	0,00	0,00
• Equities	R0100	0,00	0,00
- Equities - listed	R0110	0,00	0,00
- Equities - unlisted	R0120	0,00	0,00
• Bonds	R0130	951.665.859,67	951.665.859,67
- Government Bonds	R0140	328.860.208,43	328.860.208,43
- Corporate Bonds	R0150	374.341.364,91	374.341.364,91
- Structured notes	R0160	0,00	0,00
- Collateralised securities	R0170	248.464.286,33	248.464.286,33
• Collective Investments Undertakings	R0180	179.000.486,02	179.000.486,02
• Derivatives	R0190	12.595.058,17	12.595.058,17
• Deposits other than cash equivalents	R0200	0,00	0,00
• Other investments	R0210	0,00	0,00
Assets held for index-linked and unit-linked contracts	R0220	954.178.958,01	946.738.859,07
Loans and mortgages	R0230	0,00	0,00
• Loans on policies	R0240	0,00	0,00
• Loans and mortgages to individuals	R0250	0,00	0,00
• Other loans and mortgages	R0260	0,00	0,00
Reinsurance recoverables from:	R0270	0,00	0,00
• Non-life and health similar to non-life	R0280	0,00	0,00
- Non-life excluding health	R0290	0,00	0,00
- Health similar to non-life	R0300	0,00	0,00
• Life and health similar to life, excluding health and index-linked and unit-linked	R0310	0,00	0,00
- Health similar to life	R0320	0,00	0,00
- Life excluding health and index-linked and unit-linked	R0330	0,00	0,00
• Life index-linked and unit-linked	R0340	0,00	0,00
Deposits to cedants	R0350	0,00	0,00
Insurance and intermediaries receivables	R0360	4.328.915,37	4.328.915,37
Reinsurance receivables	R0370	0,00	0,00
Receivables (trade, not insurance)	R0380	3.838.869,63	3.838.869,63
Own shares (held directly)	R0390	0,00	0,00
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0,00	0,00
Cash and cash equivalents	R0410	69.157.372,23	67.766.347,75
Any other assets, not elsewhere shown	R0420	24.787,73	10.316.498,73
Total assets	R0500	2.234.599.608,42	2.259.516.579,68

Balance sheet

		Solvency II value C0010	Statutory accounts value C0020
Liabilities			
Technical provisions - non-life	R0510	0,00	0,00
• Technical provisions - non-life (excluding health)	R0520	0,00	0,00
- Technical provisions calculated as a whole	R0530	0,00	
- Best Estimate	R0540	0,00	
- Risk margin	R0550	0,00	
• Technical provisions - health (similar to non-life)	R0560	0,00	0,00
- Technical provisions calculated as a whole	R0570	0,00	
- Best Estimate	R0580	0,00	
- Risk margin	R0590	0,00	
Technical provisions - life (excluding index-linked and unit-linked)	R0600	954.964.418,77	1.084.624.767,88
• Technical provisions - health (similar to life)	R0610	0,00	0,00
- Technical provisions calculated as a whole	R0620	0,00	
- Best Estimate	R0630	0,00	
- Risk margin	R0640	0,00	
• Technical provisions - life (excluding health and index-linked and unit-linked)	R0650	954.964.418,77	1.084.624.767,88
- Technical provisions calculated as a whole	R0660	0,00	
- Best Estimate	R0670	898.656.106,17	
- Risk margin	R0680	56.308.312,59	
• Technical provisions - index-linked and unit-linked	R0690	956.979.473,97	921.144.659,55
- Technical provisions calculated as a whole	R0700	0,00	
- Best Estimate	R0710	951.609.297,15	
- Risk margin	R0720	5.370.176,81	
Other technical provisions	R0730		0,00
Contingent liabilities	R0740	0,00	0,00
Provisions other than technical provisions	R0750	1.683.024,05	1.683.024,05
Pension benefit obligations	R0760	0,00	0,00
Deposits from reinsurers	R0770	0,00	0,00
Deferred tax liabilities	R0780	0,00	0,00
Derivatives	R0790	7.017.036,34	7.017.036,34
Debts owed to credit institutions	R0800	0,00	0,00
Financial liabilities other than debts owed to credit institutions	R0810	0,00	0,00
Insurance & intermediaries payables	R0820	4.367.898,26	4.367.898,26
Reinsurance payables	R0830	168.796,11	168.796,11
Payables (trade, not insurance)	R0840	4.108.046,11	4.108.046,11
Subordinated liabilities	R0850	0,00	0,00
• Subordinated liabilities not in Basic Own Funds	R0860	0,00	0,00
• Subordinated liabilities in Basic Own Funds	R0870	0,00	0,00
Any other liabilities, not elsewhere shown	R0880	25.200.617,14	26.661.451,60
Total liabilities	R0900	1.954.489.310,74	2.049.775.679,91
Excess of assets over liabilities	R1000	280.110.297,68	209.740.899,77

Premiums, claims and expenses by line of business

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	0,00	15.382.955,60	57.969.403,45	30.903.051,21	0,00	0,00	0,00	0,00	104.255.410,26
- Reinsurers' share	R1420	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
- Net	R1500	0,00	15.382.955,60	57.969.403,45	30.903.051,21	0,00	0,00	0,00	0,00	104.255.410,26
Premiums earned										
- Gross	R1510	0,00	15.830.028,52	58.333.171,43	32.121.424,27	0,00	0,00	0,00	0,00	106.284.624,22
- Reinsurers' share	R1520	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
- Net	R1600	0,00	15.830.028,52	58.333.171,43	32.121.424,27	0,00	0,00	0,00	0,00	106.284.624,22
Claims incurred										
- Gross	R1610	0,00	38.878.674,50	126.061.454,02	33.397.629,16	0,00	0,00	0,00	0,00	198.337.757,68
- Reinsurers' share	R1620	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
- Net	R1700	0,00	38.878.674,50	126.061.454,02	33.397.629,16	0,00	0,00	0,00	0,00	198.337.757,68
Changes in other technical provisions										
- Gross	R1710	0,00	(32.354.345,00)	(44.199.396,00)	(24.627.062,00)	0,00	0,00	0,00	0,00	(101.180.803,00)
- Reinsurers' share	R1720	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
- Net	R1800	0,00	(32.354.345,00)	(44.199.396,00)	(24.627.062,00)	0,00	0,00	0,00	0,00	(101.180.803,00)
Expenses incurred	R1900	0,00	6.311.000,54	11.679.942,50	5.608.549,78	0,00	0,00	0,00	0,00	23.599.492,82
• Administrative expenses										
- Gross	R1910	0,00	1.656.463,81	3.230.754,77	1.253.381,97	0,00	0,00	0,00	0,00	6.140.600,55
- Reinsurers' share	R1920	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
- Net	R2000	0,00	1.656.463,81	3.230.754,77	1.253.381,97	0,00	0,00	0,00	0,00	6.140.600,55
• Investment management expenses										
- Gross	R2010	0,00	1.143.809,91	1.277.811,81	360.781,50	0,00	0,00	0,00	0,00	2.782.403,22
- Reinsurers' share	R2020	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
- Net	R2100	0,00	1.143.809,91	1.277.811,81	360.781,50	0,00	0,00	0,00	0,00	2.782.403,22
• Claims management expenses										
- Gross	R2110	0,00	302.167,60	134.645,95	184.939,15	0,00	0,00	0,00	0,00	621.752,70
- Reinsurers' share	R2120	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
- Net	R2200	0,00	302.167,60	134.645,95	184.939,15	0,00	0,00	0,00	0,00	621.752,70
• Acquisition expenses										
- Gross	R2210	0,00	997.250,92	2.723.810,61	2.136.235,88	0,00	0,00	0,00	0,00	5.857.297,41
- Reinsurers' share	R2220	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
- Net	R2300	0,00	997.250,92	2.723.810,61	2.136.235,88	0,00	0,00	0,00	0,00	5.857.297,41
• Overhead expenses										
- Gross	R2310	0,00	2.211.308,30	4.312.919,36	1.673.211,28	0,00	0,00	0,00	0,00	8.197.438,94
- Reinsurers' share	R2320	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
- Net	R2400	0,00	2.211.308,30	4.312.919,36	1.673.211,28	0,00	0,00	0,00	0,00	8.197.438,94
Other expenses	R2500									
Total expenses	R2600									23.599.492,82
Total amount of surrenders	R2700									

Premiums, claims and expenses by country

Home country - life obligations

		Home country C0220
Premiums written		
• Gross	R1410	104.255.410,26
• Reinsurers' share	R1420	0,00
• Net	R1500	104.255.410,26
Premiums earned		
• Gross	R1510	106.284.624,22
• Reinsurers' share	R1520	0,00
• Net	R1600	106.284.624,22
Claims incurred		
• Gross	R1610	198.337.757,68
• Reinsurers' share	R1620	0,00
• Net	R1700	198.337.757,68
Changes in other technical provisions		
• Gross	R1710	(101.180.803,00)
• Reinsurers' share	R1720	0,00
• Net	R1800	(101.180.803,00)
Expenses incurred	R1900	23.599.492,82
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	0,00	0,00			0,00			0,00	0,00	0,00	0,00	0,00	0,00	0,00			0,00	0,00	0,00	
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	776.639.127,85		307.094.594,16	644.514.702,99		122.016.978,32	0,00	0,00	0,00				1.850.265.403,33		0,00	0,00	0,00	0,00	0,00	
• Total recoverables from reinsurance/ SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0040	0,00		0,00	0,00		0,00	0,00	0,00	0,00				0,00		0,00	0,00	0,00	0,00	0,00	
- Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	R0050	0,00		0,00	0,00		0,00	0,00	0,00	0,00				0,00		0,00	0,00	0,00	0,00	0,00	
- Recoverables from SPV before adjustment for expected losses	R0060	0,00		0,00	0,00		0,00	0,00	0,00	0,00				0,00		0,00	0,00	0,00	0,00	0,00	
- Recoverables from Finite Re before adjustment for expected losses	R0070	0,00		0,00	0,00		0,00	0,00	0,00	0,00				0,00		0,00	0,00	0,00	0,00	0,00	
• Total Recoverables from reinsurance/ SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	0,00		0,00	0,00		0,00	0,00	0,00	0,00				0,00		0,00	0,00	0,00	0,00	0,00	

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	776.639.127,85		307.094.594,16	644.514.702,99				0,00	0,00				1.850.265.403,33		0,00	0,00	0,00	0,00	0,00	
Risk Margin	R0100	24.001.130,64	5.370.176,81			32.307.181,95			0,00	0,00				61.678.489,41	0,00			0,00	0,00	0,00	
Amount of the transitional on Technical Provisions																					
Technical Provisions calculated as a whole	R0110																				
Best estimate	R0120																				
Risk margin	R0130																				
Technical provisions - total	R0200	800.640.258,49	956.979.473,97			154.324.160,27			0,00	0,00				1.911.943.892,73	0,00			0,00	0,00	0,00	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0210	800.640.258,49	956.979.473,97			154.324.160,27			0,00	0,00	0,00	0,00	0,00	1.911.943.892,73	0,00			0,00	0,00	0,00	
Best Estimate of products with a surrender option	R0220	162.322.860,09	951.609.297,15			(4.034.547,62)			0,00					1.109.897.609,62	0,00			0,00		0,00	
Gross BE for Cash flow																					
Cash out-flows																					
• Future guaranteed and discretionary benefits	R0230		1.072.748.498,09			313.548.469,80			0,00						0,00			0,00	0,00		
- Future guaranteed benefits	R0240	684.452.868,25								0,00											
- Future discretionary benefits	R0250	12.187.159,60																			
• Future expenses and other cash out-flows	R0260	81.371.851,17	49.416.297,59			32.850.472,36			0,00	0,00				163.638.621,12	0,00			0,00	0,00	0,00	
Cash in-flows																					
• Future premiums	R0270	(1.372.751,17)	(170.555.498,53)			(224.381.963,84)			0,00	0,00				(396.310.213,54)	0,00			0,00	0,00	0,00	
• Other cash in-flows	R0280		0,00			0,00			0,00	0,00					0,00			0,00	0,00	0,00	
Percentage of gross Best Estimate calculated using approximations	R0290	0,00%	0,00%			0,00%			0,00%	0,00%					0,00%			0,00%	0,00%		
Surrender value	R0300	770.146.875,02	911.071.252,88			246.834.946,64			0,00	0,00				1.928.053.074,54	0,00			0,00	0,00	0,00	
Best estimate subject to transitional of the interest rate	R0310																				

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 without transitional on interest rate	R0320																				
Best estimate subject to volatility adjustment	R0330	776.639.127,85	951.609.297,15			122.016.978,32			0,00	0,00				1.850.265.403,33	0,00			0,00	0,00	0,00	
Technical provisions without volatility adjustment and without others transitional measures	R0340	804.066.694,72	957.158.553,01			154.986.005,69			0,00	0,00				1.916.211.253,42	0,00			0,00	0,00	0,00	
Best estimate subject to matching adjustment	R0350																				
Technical provisions without matching adjustment and without all the others	R0360																				

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	1.911.943.892,73	1.911.943.892,73	0,00	1.911.943.892,73	0,00	1.916.211.253,42	4.267.360,69	1.916.211.253,42	0,00	4.267.360,69
Basic own funds	R0020	280.110.297,68	280.110.297,68	0,00	280.110.297,68	0,00	276.909.777,49	(3.200.520,19)	276.909.777,49	0,00	(3.200.520,19)
• Excess of assets over liabilities	R0030	280.110.297,68	280.110.297,68	0,00	280.110.297,68	0,00	276.909.777,49	(3.200.520,19)	276.909.777,49	0,00	(3.200.520,19)
• Restricted own funds due to ring-fencing and matching portfolio	R0040	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Eligible own funds to meet Solvency Capital Requirement	R0050	240.960.394,65	240.960.394,65	0,00	240.960.394,65	0,00	234.828.720,40	(6.131.674,24)	234.828.720,40	0,00	(6.131.674,24)
• Tier 1	R0060	220.300.996,10	220.300.996,10	0,00	220.300.996,10	0,00	214.147.286,97	(6.153.709,13)	214.147.286,97	0,00	(6.153.709,13)
• Tier 2	R0070	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
• Tier 3	R0080	20.659.398,55	20.659.398,55	0,00	20.659.398,55	0,00	20.681.433,43	22.034,89	20.681.433,43	0,00	22.034,89
Solvency Capital Requirement	R0090	137.729.323,65	137.729.323,65	0,00	137.729.323,65	0,00	137.876.222,89	146.899,24	137.876.222,89	0,00	146.899,24
Eligible own funds to meet Minimum Capital Requirement	R0100	220.300.996,10	220.300.996,10	0,00	220.300.996,10	0,00	214.147.286,97	(6.153.709,13)	214.147.286,97	0,00	(6.153.709,13)
Minimum Capital Requirement	R0110	40.685.551,34	40.685.551,34	0,00	40.685.551,34	0,00	42.301.223,73	1.615.672,39	42.301.223,73	0,00	1.615.672,39

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	108.749.738,34	108.749.738,34		0,00	
• Share premium account related to ordinary share capital	R0030	303.820.780,10	303.820.780,10		0,00	
• Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0,00	0,00		0,00	
• Subordinated mutual member accounts	R0050	0,00		0,00	0,00	0,00
• Surplus funds	R0070	0,00	0,00			
• Preference shares	R0090	0,00		0,00	0,00	0,00
• Share premium account related to preference shares	R0110	0,00		0,00	0,00	0,00
• Reconciliation reserve	R0130	(192.269.522,34)	(192.269.522,34)			
• Subordinated liabilities	R0140	0,00		0,00	0,00	0,00
• An amount equal to the value of net deferred tax assets	R0160	59.809.301,58				59.809.301,58
• Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0,00	0,00	0,00	0,00	0,00
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	0,00				
Deductions						
• Deductions for participations in financial and credit institutions	R0230	0,00	0,00	0,00	0,00	
Total basic own funds after deductions	R0290	280.110.297,68	220.300.996,10	0,00	0,00	59.809.301,58
Ancillary own funds						
• Unpaid and uncalled ordinary share capital callable on demand	R0300	0,00			0,00	
• Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310	0,00			0,00	
• Unpaid and uncalled preference shares callable on demand	R0320	0,00			0,00	0,00
• A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0,00			0,00	0,00
• Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0,00			0,00	
• Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0,00			0,00	0,00
• Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0,00			0,00	
• Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0,00			0,00	0,00
• Other ancillary own funds	R0390	0,00			0,00	0,00
Total ancillary own funds	R0400	0,00			0,00	0,00
Available and eligible own funds						
• Total available own funds to meet the SCR	R0500	280.110.297,68	220.300.996,10	0,00	0,00	59.809.301,58
• Total available own funds to meet the MCR	R0510	220.300.996,10	220.300.996,10	0,00	0,00	
• Total eligible own funds to meet the SCR	R0540	240.960.394,65	220.300.996,10	0,00	0,00	20.659.398,55
• Total eligible own funds to meet the MCR	R0550	220.300.996,10	220.300.996,10	0,00	0,00	
SCR	R0580	137.729.323,65				
MCR	R0600	40.685.551,34				
Ratio of Eligible own funds to SCR	R0620	174,95%				
Ratio of Eligible own funds to MCR	R0640	541,47%				

Own funds

Reconciliation reserve

		C0060
Reconciliation reserve		
• Excess of assets over liabilities	R0700	280.110.297,68
• Own shares (held directly and indirectly)	R0710	0,00
• Foreseeable dividends, distributions and charges	R0720	0,00
• Other basic own fund items	R0730	472.379.820,02
• Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0,00
Reconciliation reserve	R0760	(192.269.522,34)
Expected profits		
• Expected profits included in future premiums (EPIFP) - Life business	R0770	112.882.437,12
• Expected profits included in future premiums (EPIFP) - Non-life business	R0780	0,00
Total Expected profits included in future premiums (EPIFP)	R0790	112.882.437,12

Solvency capital requirement - for undertakings on standard formula

Basic solvency capital requirement

		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Market risk	R0010	62.106.425,84	82.016.793,51	
Counterparty default risk	R0020	0,00	10.075.079,24	
Life underwriting risk	R0030	76.076.295,98	105.667.963,84	
Health underwriting risk	R0040	0,00	0,00	
Non-life underwriting risk	R0050	0,00	0,00	
Diversification	R0060	(28.605.240,75)	(45.205.834,98)	
Intangible asset risk	R0070	0,00	0,00	
Basic Solvency Capital Requirement	R0100	109.577.481,07	152.554.001,61	

Solvency capital requirement - for undertakings on standard formula

Calculation of solvency capital requirement

		Value
		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Operational risk	R0130	7.830.765,64
Loss-absorbing capacity of technical provisions	R0140	(12.187.159,60)
Loss-absorbing capacity of deferred taxes	R0150	(10.468.284,00)
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0,00
Solvency Capital Requirement excluding capital add-on	R0200	137.729.323,65
Capital add-on already set	R0210	0,00
Solvency capital requirement	R0220	137.729.323,65
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	0,00
• Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	0,00
• 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	12.187.159,60

S.28.01.01.01

Minimum capital requirement - only life or only non-life insurance or reinsurance activity

Linear formula component for non-life insurance and reinsurance obligations

		MCR components
		C0010
MCRNL Result	R0010	0,00

S.28.01.01.02

Background information

		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	0,00	0,00
Income protection insurance and proportional reinsurance	R0030	0,00	0,00
Workers' compensation insurance and proportional reinsurance	R0040	0,00	0,00
Motor vehicle liability insurance and proportional reinsurance	R0050	0,00	0,00
Other motor insurance and proportional reinsurance	R0060	0,00	0,00
Marine, aviation and transport insurance and proportional reinsurance	R0070	0,00	0,00
Fire and other damage to property insurance and proportional reinsurance	R0080	0,00	0,00
General liability insurance and proportional reinsurance	R0090	0,00	0,00
Credit and suretyship insurance and proportional reinsurance	R0100	0,00	0,00
Legal expenses insurance and proportional reinsurance	R0110	0,00	0,00
Assistance and proportional reinsurance	R0120	0,00	0,00
Miscellaneous financial loss insurance and proportional reinsurance	R0130	0,00	0,00
Non-proportional health reinsurance	R0140	0,00	0,00
Non-proportional casualty reinsurance	R0150	0,00	0,00
Non-proportional marine, aviation and transport reinsurance	R0160	0,00	0,00
Non-proportional property reinsurance	R0170	0,00	0,00

S.28.01.01.03

Minimum capital requirement - only life or only non-life insurance or reinsurance activity

Linear formula component for life insurance and reinsurance
obligations

		C0040
MCRL Result	R0200	40.685.551,34

S.28.01.01.04

Minimum capital requirement - only life or only non-life insurance or reinsurance activity

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	764.451.968,25	
Obligations with profit participation - future discretionary benefits	R0220	12.187.159,60	
Index-linked and unit-linked insurance obligations	R0230	951.609.297,15	
Other life (re)insurance and health (re)insurance obligations	R0240	122.016.978,32	
Total capital at risk for all life (re)insurance obligations	R0250		5.444.198.840,20

S.28.01.01.05

Minimum capital requirement - only life or only non-life insurance or reinsurance activity

Overall MCR calculation

		C0070
Linear MCR	R0300	40.685.551,34
SCR	R0310	137.729.323,65
MCR cap	R0320	61.978.195,64
MCR floor	R0330	34.432.330,91
Combined MCR	R0340	40.685.551,34
Absolute floor of the MCR	R0350	3.700.000,00
Minimum Capital Requirement	R0400	40.685.551,34