

# 2018

## Public Quantitative Reporting Templates Solvency II

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This document contains the following quantitative reporting templates (QRTs) which relate to the position at 31 December 2018:

- S.02.01.02 Balance sheet
- S.05.01.02 Premiums, claims and expenses by line of business
- S.05.02.01 Premiums, claims and expense by country
- S.12.01.02 Life and Health SLT Technical Provisions
- S.22.01.21 Impact of long term guarantees measures and transitionals
- S.23.01.01 Own Funds
- S.25.02.21 Solvency Capital Requirement – for undertakings using the standard formula and partial internal model
- S.28.01.01 Minimum Capital Requirement

All amounts are expressed in thousands of Euros.

## S.02.01 Balance Sheet

Solvency II value

C0010

### Assets

|  |              |                  |
|--|--------------|------------------|
| Intangible assets  | R0030        | 0                |
| Deferred tax assets  | R0040        | 0                |
| Pension benefit surplus  | R0050        | 0                |
| Property, plant & equipment held for own use   | R0060        | 0                |
| <b>Investments (other than assets held for index-linked and unit-linked contracts)</b> | <b>R0070</b> | <b>129,624</b>   |
| Property (other than for own use)  | R0080        | 0                |
| Holdings in related undertakings, including participations                             | R0090        | 0                |
| <i>Equities</i>  | <i>R0100</i> |                  |
| Equities - listed  | R0110        | 0                |
| Equities - unlisted  | R0120        | 0                |
| <i>Bonds</i>   | <i>R0130</i> | <i>129,624</i>   |
| Government Bonds   | R0140        | 40,987           |
| Corporate Bonds  | R0150        | 56,619           |
| Structured notes   | R0160        | 0                |
| Collateralised securities  | R0170        | 32,017           |
| Collective Investments Undertakings  | R0180        | 0                |
| Derivatives  | R0190        | 0                |
| Deposits other than cash equivalents   | R0200        | 0                |
| Other investments  | R0210        | 0                |
| Assets held for index-linked and unit-linked contracts                                 | R0220        | 1,550,316        |
| <b>Loans and mortgages</b>   | <b>R0230</b> | <b>171,603</b>   |
| Loans on policies  | R0240        | 509              |
| Loans and mortgages to individuals   | R0250        | 43,564           |
| Other loans and mortgages  | R0260        | 127,530          |
| <b>Reinsurance recoverables from:</b>  | <b>R0270</b> |                  |
| Non-life and health similar to non-life  | R0280        |                  |
| Non-life excluding health  | R0290        | 0                |
| Health similar to non-life   | R0300        | 0                |
| linked   | R0310        |                  |
| Health similar to life   | R0320        | 0                |
| Life excluding health and index-linked and unit-linked                                 | R0330        | 0                |
| Life index-linked and unit-linked  | R0340        | 0                |
| Deposits to cedants  | R0350        | 0                |
| Insurance and intermediaries receivables   | R0360        | 9,463            |
| Reinsurance receivables  | R0370        | 0                |
| Receivables (trade, not insurance)   | R0380        | -1               |
| Own shares (held directly)   | R0390        |                  |
| paid in  | R0400        | 0                |
| Cash and cash equivalents  | R0410        | 88,779           |
| Any other assets, not elsewhere shown  | R0420        | 0                |
| <b>Total assets</b>  | <b>R0500</b> | <b>1,949,783</b> |

## Liabilities

|  |              |                  |
|--|--------------|------------------|
| <b>Technical provisions - non-life</b>                               | <b>R0510</b> |                  |
| <b>Technical provisions - non-life (excluding health)</b>            | <b>R0520</b> |                  |
| TP calculated as a whole   | R0530        | 0                |
| Best estimate  | R0540        | 0                |
| Risk margin  | R0550        | 0                |
| <b>Technical provisions - health (similar to non-life)</b>           | <b>R0560</b> |                  |
| TP calculated as a whole   | R0570        | 0                |
| Best estimate  | R0580        | 0                |
| Risk margin  | R0590        | 0                |
| <b>TP - life (excluding index-linked and unit-linked)</b>            | <b>R0600</b> |                  |
| <b>Technical provisions - health (similar to life)</b>               | <b>R0610</b> |                  |
| TP calculated as a whole   | R0620        | 0                |
| Best estimate  | R0630        | 0                |
| Risk margin  | R0640        | 0                |
| <b>TP - life (excluding health and index-linked and unit-linked)</b> | <b>R0650</b> |                  |
| TP calculated as a whole   | R0660        | 0                |
| Best estimate  | R0670        | 0                |
| Risk margin  | R0680        | 0                |
| <b>TP - index-linked and unit-linked</b>                             | <b>R0690</b> | <b>1,549,988</b> |
| TP calculated as a whole   | R0700        | 0                |
| Best estimate  | R0710        | 1,534,421        |
| Risk margin  | R0720        | 15,567           |
| Contingent liabilities   | R0740        | 0                |
| Provisions other than technical provisions                           | R0750        | 0                |
| Pension benefit obligations  | R0760        | 0                |
| Deposits from reinsurers   | R0770        | 0                |
| Deferred tax liabilities   | R0780        | 16,730           |
| Derivatives  | R0790        | 588              |
| Debts owed to credit institutions                                    | R0800        |                  |
| Financial liabilities other than debts owed to credit institutions   | R0810        | 440              |
| Insurance & intermediaries payables                                  | R0820        | 43,280           |
| Reinsurance payables   | R0830        | 0                |
| Payables (trade, not insurance)                                      | R0840        | 18,670           |
| <b>Subordinated liabilities</b>                                      | <b>R0850</b> |                  |
| Subordinated liabilities not in BOF                                  | R0860        | 0                |
| Subordinated liabilities in BOF                                      | R0870        | 0                |
| Any other liabilities, not elsewhere shown                           | R0880        | 0                |
| <b>Total liabilities</b>   | <b>R0900</b> | <b>1,629,697</b> |
| <b>Excess of assets over liabilities</b>                             | <b>R1000</b> | <b>320,086</b>   |

## S.05.01 Premiums, claims and expenses by line of business

|  |              | Line of Business for: life insurance obligations |                      | Total          |
|--|--------------|--|----------------------|----------------|
|  |              | Index-linked and unit-linked insurance           | Other life insurance |                |
|  |              | C0230  | C0240                |                |
| <b>Premiums written</b>                      |              |  |                      |                |
| Gross  | R1410        | 41,709   | 0                    | <b>41,709</b>  |
| Reinsurers' share                            | R1420        | 0  | 24                   | <b>24</b>      |
| <b>Net</b>                                   | <b>R1500</b> | <b>41,709</b>                                    | <b>-24</b>           | <b>41,685</b>  |
| <b>Premiums earned</b>                       |              |  |                      |                |
| Gross  | R1510        | 41,709   | 0                    | <b>41,709</b>  |
| Reinsurers' share                            | R1520        | 0  | 24                   | <b>24</b>      |
| <b>Net</b>                                   | <b>R1600</b> | <b>41,709</b>                                    | <b>-24</b>           | <b>41,685</b>  |
| <b>Claims incurred</b>                       |              |  |                      |                |
| Gross  | R1610        | 377,313  | 0                    | <b>377,313</b> |
| Reinsurers' share                            | R1620        | 0  | 0                    | <b>0</b>       |
| <b>Net</b>                                   | <b>R1700</b> | <b>377,313</b>                                   |                      | <b>377,313</b> |
| <b>Changes in other technical provisions</b> |              |  |                      |                |
| Gross  | R1710        | 0  | 0                    | <b>0</b>       |
| Reinsurers' share                            | R1720        | 0  | 0                    | <b>0</b>       |
| <b>Net</b>                                   | <b>R1800</b> |  |                      | <b>0</b>       |
| <b>Expenses incurred</b>                     | <b>R1900</b> | <b>6,023</b>                                     |                      | <b>6,023</b>   |
| <b>Other expenses</b>                        | <b>R2500</b> |  |                      | <b>0</b>       |
| <b>Total expenses</b>                        | <b>R2600</b> |  |                      | <b>6,023</b>   |

## S.05.02 Premiums, claims and expenses by country

|  | R01400       | Home Country   | Top 5 countries (by amount of gross premiums written) - life obligations | Total Top 5 and home country |  |
|--|--------------|----------------|--|------------------------------|--|
|  |              | C0150          | C0160  | C0210                        |  |
|  |              | <del>BE</del>  |  | <del></del>                  |  |
|  |              | C0220          | C0230  | C0280                        |  |
| <b>Premium written</b>                       |              |                |  |                              |  |
| Gross  | R1410        | 37,501         | 4,209  | 41,709                       |  |
| Reinsurers' share                            | R1420        | 24             | 0  | 24                           |  |
| <b>Net</b>                                   | <b>R1500</b> | <b>37,476</b>  | <b>4,209</b>   | <b>41,685</b>                |  |
| <b>Premium earned</b>                        |              |                |  |                              |  |
| Gross  | R1510        | 37,501         | 4,209  | 41,709                       |  |
| Reinsurers' share                            | R1520        | 24             | 0  | 24                           |  |
| <b>Net</b>                                   | <b>R1600</b> | <b>37,476</b>  | <b>4,209</b>   | <b>41,685</b>                |  |
| <b>Claims incurred</b>                       |              |                |  |                              |  |
| Gross  | R1610        | 362,211        | 15,102   | 377,313                      |  |
| Reinsurers' share                            | R1620        | 0              | 0  | 0                            |  |
| <b>Net</b>                                   | <b>R1700</b> | <b>362,211</b> | <b>15,102</b>  | <b>377,313</b>               |  |
| <b>Changes in other technical provisions</b> |              |                |  |                              |  |
| Gross  | R1710        | 0              | 0  | 0                            |  |
| Reinsurers' share                            | R1720        | 0              | 0  | 0                            |  |
| <b>Net</b>                                   | <b>R1800</b> |                |  | <b>0</b>                     |  |
| <b>Expenses incurred</b>                     | <b>R1900</b> | 5,458          | 565  | 6,023                        |  |
| <b>Other expenses</b>                        | <b>R2500</b> |                |  | 0                            |  |
| <b>Total expenses</b>                        | <b>R2600</b> |                |  | <b>6,023</b>                 |  |

## S.12.01 Life and Health SLT Technical Provisions

|  |              | Index-linked and unit-linked insurance <input type="checkbox"/> |  |                                      | Total (Life other than health insurance, including Unit-Linked) |
|--|--------------|---|--|--------------------------------------|---|
|  |              |   | Contracts without options and guarantees | Contracts with options or guarantees |   |
|  |              | C0030   | C0040                                    | C0050                                |   |
| <b>Technical provisions calculated as a whole</b>  | <b>R0010</b> | 0   |  |                                      | <b>0</b>  |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole | R0020        |   |  |                                      | 0   |
| <b>Technical provisions calculated as a sum of BE and RM <input type="checkbox"/></b>  |              |   |  |                                      |   |
| <b>Best Estimate <input type="checkbox"/></b>  |              |   |  |                                      |   |
| <b>Gross Best Estimate</b>   | <b>R0030</b> |   | 1,224,811                                | 309,610                              | <b>1,534,421</b>  |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default                             | R0080        |   | 0  | 0                                    | 0   |
| Best estimate minus recoverables from reinsurance/SPV and Finite Re  | R0090        |   | <b>1,224,811</b>                         | <b>309,610</b>                       | <b>1,534,421</b>  |
| <b>Risk Margin</b>   | <b>R0100</b> | 15,567  |  |                                      | <b>15,567</b>   |
| <b>Amount of the transitional on Technical Provisions <input type="checkbox"/></b>   |              |   |  |                                      |   |
| Technical Provisions calculated as a whole   | R0110        |   |  |                                      | 0   |
| Best estimate  | R0120        |   |  |                                      | 0   |
| Risk margin  | R0130        |   |  |                                      | 0   |
| <b>Technical provisions - total</b>  | <b>R0200</b> | <b>1,549,988</b>  |  |                                      | <b>1,549,988</b>  |

## S.22.01 Impact of long term guarantees measures and transitionals

|   |       | Amount with Long Term<br>Guarantee measures and<br>transitionals | Impact of<br>transitional on<br>technical | Impact of<br>transitional on<br>interest rate | Impact of<br>volatility<br>adjustment set | Impact of<br>matching<br>adjustment set to |
|---|-------|--|---|---|---|--|
|   |       | C0010  | C0030                                     | C0050   | C0070                                     | C0090                                      |
| Technical provisions                                    | R0010 | 1,549,988  |   |   | 879                                       |  |
| Basic own funds   | R0020 | 220,086  |   |   | -659                                      |  |
| Eligible own funds to meet Solvency Capital Requirement | R0050 | 220,086  |   |   | -659                                      |  |
| Solvency Capital Requirement                            | R0090 | 43,924   |   |   | -27                                       |  |
| Eligible own funds to meet Minimum Capital Requirement  | R0100 | 220,086  |   |   | -659                                      |  |
| Minimum Capital Requirement                             | R0110 | 11,792   |   |   | 172                                       |  |

## S.23.01 Own funds

|  |              | Total<br>C0010  | Tier 1 -<br>unrestricted<br>C0020 | Tier 1 -<br>restricted<br>C0030 | Tier 2<br>C0040 | Tier 3<br>C0050 |
|--|--------------|-----------------|-----------------------------------|---------------------------------|-----------------|-----------------|
| <b>Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35</b>                                |              |                 |                                   |                                 |                 |                 |
| Ordinary share capital (gross of own shares)   | R0010        | 910             | 910                               |                                 | 0               |                 |
| Share premium account related to ordinary share capital  | R0030        | -2              | -2                                |                                 | 0               |                 |
| 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        | 319,179         | 319,179                           |                                 |                 |                 |
| Subordinated liabilities   | R0140        |                 |                                   | 0                               | 0               | 0               |
| An amount equal to the value of net deferred tax assets  | R0160        |                 |                                   |                                 |                 | 0               |
| 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> |              |                 |                                   |                                 |                 |                 |
| 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        | 100,000         |                                   |                                 |                 |                 |
| <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>220,086</b>  | <b>220,086</b>                    |                                 |                 |                 |
| <b>Ancillary own funds</b>   |              |                 |                                   |                                 |                 |                 |
| Unpaid and uncalled ordinary share capital callable on demand  | R0300        |                 |                                   |                                 |                 |                 |
| Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand                      | R0310        |                 |                                   |                                 |                 |                 |
| Unpaid and uncalled preference shares callable on demand   | R0320        |                 |                                   |                                 |                 |                 |
| A legally binding commitment to subscribe and pay for subordinated liabilities on demand   | R0330        |                 |                                   |                                 |                 |                 |
| Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC  | R0340        |                 |                                   |                                 |                 |                 |
| Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC   | R0350        |                 |                                   |                                 |                 |                 |
| Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC   | R0360        |                 |                                   |                                 |                 |                 |
| Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC  | R0370        |                 |                                   |                                 |                 |                 |
| Other ancillary own funds  | R0390        |                 |                                   |                                 |                 |                 |
| <b>Total ancillary own funds</b>   | <b>R0400</b> |                 |                                   |                                 |                 |                 |
| <b>Available and eligible own funds</b>  |              |                 |                                   |                                 |                 |                 |
| <b>Total available own funds to meet the SCR</b>   | <b>R0500</b> | <b>220,086</b>  | <b>220,086</b>                    |                                 |                 |                 |
| <b>Total available own funds to meet the MCR</b>   | <b>R0510</b> | <b>220,086</b>  | <b>220,086</b>                    |                                 |                 |                 |
| <b>Total eligible own funds to meet the SCR</b>  | <b>R0540</b> | <b>220,086</b>  | <b>220,086</b>                    |                                 |                 |                 |
| <b>Total eligible own funds to meet the MCR</b>  | <b>R0550</b> | <b>220,086</b>  | <b>220,086</b>                    |                                 |                 |                 |
| <b>SCR</b>   | <b>R0580</b> | <b>43,924</b>   |                                   |                                 |                 |                 |
| <b>MCR</b>   | <b>R0600</b> | <b>11,792</b>   |                                   |                                 |                 |                 |
| <b>Ratio of Eligible own funds to SCR</b>  | <b>R0620</b> | <b>501.06%</b>  |                                   |                                 |                 |                 |
| <b>Ratio of Eligible own funds to MCR</b>  | <b>R0640</b> | <b>1866.41%</b> |                                   |                                 |                 |                 |
| <b>C0060</b>   |              |                 |                                   |                                 |                 |                 |
| <b>Reconciliation reserve</b>  |              |                 |                                   |                                 |                 |                 |
| Excess of assets over liabilities  | R0700        | 320,086         |                                   |                                 |                 |                 |
| Own shares (held directly and indirectly)  | R0710        | 0               |                                   |                                 |                 |                 |
| Foreseeable dividends, distributions and charges   | R0720        | 0               |                                   |                                 |                 |                 |
| Other basic own fund items   | R0730        | 908             |                                   |                                 |                 |                 |
| Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds  | R0740        |                 |                                   |                                 |                 |                 |
| <b>Reconciliation reserve</b>  | <b>R0760</b> | <b>319,179</b>  |                                   |                                 |                 |                 |
| <b>Expected profits</b>  |              |                 |                                   |                                 |                 |                 |
| Expected profits included in future premiums (EPIFP) - Life Business   | R0770        | 798             |                                   |                                 |                 |                 |
| Expected profits included in future premiums (EPIFP) - Non- life business  | R0780        | 0               |                                   |                                 |                 |                 |
| <b>Total Expected profits included in future premiums (EPIFP)</b>  | <b>R0790</b> | <b>798</b>      |                                   |                                 |                 |                 |



## S.25.02 Solvency Capital Requirement - for undertakings using the standard formula and partial internal model

| Unique number of component | Components description                          | Calculation of the Solvency Capital Requirement | Amount modelled | USP    | Simplifications |
|----------------------------|---|---|-----------------|--------|-----------------|
| C0010                      | C0020   | C0030   | C0070           | C0090  | C0120           |
| 1                          | Market risk (SF)                                |   | 1,220           |        |                 |
| 2                          | Market risk (IM)                                |   | 26,513          | 26,513 |                 |
| 3                          | Counterparty default risk (SF)                  |   | 4,167           |        |                 |
| 4                          | Counterparty default risk (IM)                  |   |                 |        |                 |
| 5                          | Life underwriting risk (SF)                     |   | 33,294          |        |                 |
| 6                          | Life underwriting risk (IM)                     |   | 2,475           | 2,475  |                 |
| 7                          | Health underwriting risk (SF)                   |   |                 |        |                 |
| 8                          | Health underwriting risk (IM)                   |   |                 |        |                 |
| 9                          | Non-life underwriting risk (SF)                 |   |                 |        |                 |
| 10                         | Non-life underwriting risk (IM)                 |   |                 |        |                 |
| 11                         | Intangible asset risk (SF)                      |   |                 |        |                 |
| 12                         | Intangible asset risk (IM)                      |   |                 |        |                 |
| 13                         | Operational risk (SF)                           |   | 2,599           |        |                 |
| 14                         | Operational risk (IM)                           |   |                 |        |                 |
| 15                         | LAC Technical Provisions (negative amount) (SF) |   |                 |        |                 |
| 16                         | LAC Technical Provisions (negative amount) (IM) |   |                 |        |                 |
| 17                         | LAC Deferred Taxes (negative amount)            |   | -8,466          |        |                 |

### Calculation of Solvency Capital Requirement

|   |              | C0100   |
|---|--------------|---------|
| Total undiversified components  | R0110        | 61,801  |
| Diversification   | R0060        | -17,877 |
| Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | R0160        |         |
| Solvency Capital Requirement excluding capital add-on                                       | R0200        | 43,924  |
| <b>Capital add-on already set</b>   | <b>R0210</b> |         |
| Solvency capital requirement  | R0220        | 43,924  |
| <b>Other information on SCR</b>   |              |         |
| <b>Amount/estimate of the overall loss-absorbing capacity of technical provisions</b>       | R0300        |         |
| Amount/estimate of the overall loss-absorbing capacity of deferred taxes                    | R0310        | -8,466  |
| 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 Requirement for matching adjustment portfolios    | R0430        |         |
| Diversification effects due to RFF nSCR aggregation for article 304                         | R0440        |         |

## S.28.01 Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

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

| MCR calculation Life  |       | Life activities   |  |
|---|-------|---|--|
|   |       | Net (of reinsurance/SPV) best estimate and TP calculated as a whole | Net (of reinsurance/SPV) total capital at risk |
|   |       | C0050   | C0060  |
| Obligations with profit participation - guaranteed benefits           | R0210 |   |  |
| Obligations with profit participation - future discretionary benefits | R0220 |   |  |
| Index-linked and unit-linked insurance obligations                    | R0230 | 1,534,421   |  |
| Other life (re)insurance and health (re)insurance obligations         | R0240 |   |  |
| Total capital at risk for all life (re)insurance obligations          | R0250 |   | 1,501,423                                      |

|              |       | Non-life activities | Life activities |
|--------------|-------|---------------------|-----------------|
|              |       | C0010               | C0040           |
| MCRNL Result | R0010 |                     |                 |
| MCRL Result  | R0200 |                     | 11,792          |

### Overall MCR calculation

|                           |       |
|---------------------------|-------|
| Linear MCR                | R0300 |
| SCR                       | R0310 |
| MCR cap                   | R0320 |
| MCR floor                 | R0330 |
| Combined MCR              | R0340 |
| Absolute floor of the MCR | R0350 |

|                                    |              |
|------------------------------------|--------------|
| <b>Minimum Capital Requirement</b> | <b>R0400</b> |
|------------------------------------|--------------|

| C0070  |
|--------|
| 11,792 |
| 43,924 |
| 19,766 |
| 10,981 |
| 11,792 |
| 3,700  |
| C0070  |
| 11,792 |