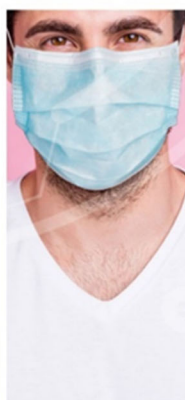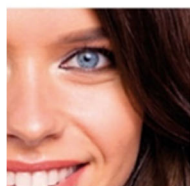# Solvency & Financial Condition Report

2020

KBC

Annex :

KBC I / MvBH

Quantitative Reporting Templates (QRTs)

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S.02.01.02   KBC-V   Balance sheet, Assets

Assets		Solvency II value
		C0010
Goodwill	R0010	✕
Deferred acquisition costs	R0020	✕
Intangible assets	R0030	0
Deferred tax assets	R0040	0
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	0
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	20130435
Property (other than for own use)	R0080	242247
Holdings in related undertakings, including participations	R0090	1262746
Equities	R0100	1126527
Equities - listed	R0110	1080441
Equities - unlisted	R0120	46086
Bonds	R0130	16916013
Government Bonds	R0140	11153901
Corporate Bonds	R0150	5754625
Structured notes	R0160	0
Collateralised securities	R0170	7486
Collective Investments Undertakings	R0180	30472
Derivatives	R0190	205
Deposits other than cash equivalents	R0200	552226
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	12818589
Loans and mortgages	R0230	2495846
Loans on policies	R0240	140472
Loans and mortgages to individuals	R0250	1089755
Other loans and mortgages	R0260	1265620
Reinsurance recoverables from:	R0270	96344
Non-life and health similar to non-life	R0280	116377
Non-life excluding health	R0290	112045
Health similar to non-life	R0300	4331
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	-20032
Health similar to life	R0320	-4752
Life excluding health and index-linked and unit-linked	R0330	-15280
Life index-linked and unit-linked	R0340	0
Deposits to cedants	R0350	1567
Insurance and intermediaries receivables	R0360	72689
Reinsurance receivables	R0370	18799
Receivables (trade, not insurance)	R0380	38092
Own shares (held directly)	R0390	203185
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	104194
Any other assets, not elsewhere shown	R0420	24202
Total assets	R0500	36003942

S.02.01.02   KBC-V   Balance sheet, Liabilities

		Solvency II value
		C0010
Liabilities		
Technical provisions - non-life	R0510	1712506
Technical provisions - non-life (excluding health)	R0520	1394049
Technical provisions calculated as a whole	R0530	0
Best Estimate	R0540	1139916
Risk margin	R0550	254133
Technical provisions - health (similar to non-life)	R0560	318457
Technical provisions calculated as a whole	R0570	0
Best Estimate	R0580	256890
Risk margin	R0590	61567
Technical provisions - life (excluding index-linked and unit-linked)	R0600	16295325
Technical provisions - health (similar to life)	R0610	691301
Technical provisions calculated as a whole	R0620	0
Best Estimate	R0630	595070
Risk margin	R0640	96231
Technical provisions - life (excluding health and index-linked and unit-linked)	R0650	15604024
Technical provisions calculated as a whole	R0660	0
Best Estimate	R0670	15249690
Risk margin	R0680	354333
Technical provisions - index-linked and unit-linked	R0690	12702696
Technical provisions calculated as a whole	R0700	12818689
Best Estimate	R0710	-184612
Risk margin	R0720	68619
Other technical provisions	R0730	⌧
Contingent liabilities	R0740	0
Provisions other than technical provisions	R0750	4740
Pension benefit obligations	R0760	24274
Deposits from reinsurers	R0770	97176
Deferred tax liabilities	R0780	126261
Derivatives	R0790	35356
Debts owed to credit institutions	R0800	467018
Financial liabilities other than debts owed to credit institutions	R0810	0
Insurance & intermediaries payables	R0820	348856
Reinsurance payables	R0830	23302
Payables (trade, not insurance)	R0840	69691
Subordinated liabilities	R0850	500289
Subordinated liabilities not in Basic Own Funds	R0860	0
Subordinated liabilities in Basic Own Funds	R0870	500289
Any other liabilities, not elsewhere shown	R0880	32939
Total liabilities	R0900	32440428
Excess of assets over liabilities	R1000	3563514

S.05.01.02   KBC-V   Premiums, claims and expenses by line of business

Annex I
S.05.01.02
Premiums, claims and expenses by line of business

		Line of Business for: **non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)**												Line of Business for: **accepted non-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 insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written																		
Gross - Direct Business	R0110	27248	74913	82475	234929	154180	1209	399325	81311	0	60394	25569	15793					1E+06
Gross - Proportional reinsurance accepted	R0120	0	32	358	0	0	0	6318	270	0	26	0	0					7005
Gross - Non-proportional reinsurance accepted	R0130													0	0	0	641	641
Reinsurers' share	R0140	0	430	1249	2942	-3	0	23936	5155	0	296	251	70	0	0	0	0	34327
Net	R0200	27248	74515	81584	231987	154183	1209	381707	76426	0	60124	25318	15724	0	0	0	641	1E+06
Premiums earned																		
Gross - Direct Business	R0210	26742	73603	75831	237456	153305	1191	401516	78201	0	59967	25510	15474					1E+06
Gross - Proportional reinsurance accepted	R0220	0	32	364	0	0	0	6629	121	0	26	0	0					7172
Gross - Non-proportional reinsurance accepted	R0230													0	-2	0	658	657
Reinsurers' share	R0240	0	430	1242	2990	-3	0	23501	4639	0	295	109	31	0	0	0	0	33234
Net	R0300	26742	73204	74953	234466	153308	1191	384644	73683	0	59699	25401	15443	0	-2	0	658	1E+06
Claims incurred																		
Gross - Direct Business	R0310	25605	9847	46481	143093	60099	160	134603	67304	0	21656	5390	4881					519119
Gross - Proportional reinsurance accepted	R0320	0	-90	-16	0	0	0	11753	-141	-6	-8	0	0					11493
Gross - Non-proportional reinsurance accepted	R0330													-1	662	0	0	661
Reinsurers' share	R0340	0	-134	-1702	11307	-193	0	1155	6179	0	1	6	11	0	0	0	0	16630
Net	R0400	25605	9892	48168	131785	60291	160	145201	60985	-6	21647	5384	4870	-1	662	0	0	514642
Changes in other technical provisions																		
Gross - Direct Business	R0410	521	-3211	0	0	0	0	0	0	0	0	0	0					-2689
Gross - Proportional reinsurance accepted	R0420	0	0	0	0	0	0	0	0	0	0	0	0					0
Gross - Non- proportional reinsurance accepted	R0430													0	0	0	0	0
Reinsurers'share	R0440	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	3
Net	R0500	521	-3211	-3	0	0	0	0	0	0	0	0	0	0	0	0	0	-2692
Expenses incurred	R0550	8816	20142	17623	74989	51317	558	156387	32250	0	21863	10770	5179	0	0	0		399894
Other expenses	R1200																	0
Total expenses	R1300																	399894

		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	52395	852902	750894	0	0	0	0	3	1656193
Reinsurers' share	R1420	1221	23299	35	0	0	0	0	0	24556
Net	R1500	51174	829602	750858	0	0	0	0	3	1631638
Premiums earned										
Gross	R1510	52122	852814	750700	0	0	0	0	3	1655638
Reinsurers' share	R1520	1221	23299	35	0	0	0	0	0	24556
Net	R1600	50901	829514	750664	0	0	0	0	3	1631083
Claims incurred										
Gross	R1610	20456	828491	1105378	0	0	0	0	4	1954328
Reinsurers' share	R1620	290	23126	27	0	0	0	0	0	23442
Net	R1700	20166	805365	1105351	0	0	0	0	4	1930886
Changes in other technical provisions										
Gross	R1710	-29186	-141535	824234	0	0	0	0	0	653512
Reinsurers' share	R1720	1040	-115	0	0	0	0	0	0	925
Net	R1800	-30226	-141420	824234	0	0	0	0	0	652587
Expenses incurred	R1900	13762	124764	39323	0	0	0	0	41	177890
Other expenses	R2500									0
Total expenses	R2600									177890

S.12.01.02 KBC-V   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	0	12818689			0			0	0	12818689	0			0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	0	0			0			0	0	0	0			0		0
Technical provisions calculated as a sum of BE and RM																
Best Estimate																
Gross Best Estimate	15249690		-184612	0		0	0	0	0	15065079		0	218028	377042	0	595070
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	-15280		0	0		0	0	0	0	-15280		0	-4752	0	0	-4752
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	15264970		-184612	0		0	0	0	0	15080359		0	222781	377042	0	599823
Risk Margin	354333	68619			0			0		422952	76944			19286	0	96231
Amount of the transitional on Technical Provisions																
Technical Provisions calculated as a whole	0	0			0			0	0	0	0			0	0	0
Best estimate	0		0	0		0	0	0	0	0		0	0	0	0	0
Risk margin	0	0			0			0	0	0	0			0	0	0
Technical provisions - total	15604024	12702696			0			0	0	28306720	294973			396328	0	691301

Row	
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 as a whole	R0020
Gross Best Estimate	R0030
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090
Risk Margin	R0100
Technical Provisions calculated as a whole	R0110
Best estimate	R0120
Risk margin	R0130
Technical provisions - total	R0200

S.17.01.02   KBC-V   Non-Life Technical Provisions

		Direct business and accepted proportional reinsurance											Accepted non-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 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	Total Non-Life obligation
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole	R0010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM																		
Best estimate																		
Premium provisions																		
Gross	R0060	1447	-10718	3197	34930	19034	-58	42836	25657	0	7198	1752	2444	0	0	0	-2	127717
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	0	-276	2019	5279	3378	0	20513	2873	0	-65	0	458	0	0	0	0	34180
Net Best Estimate of Premium Provisions	R0150	1447	-10442	1178	29651	15656	-58	22323	22784	0	7263	1752	1986	0	0	0	-2	93537
Claims provisions																		
Gross	R0160	11916	20143	230842	535852	9137	419	69038	302094	17	77728	1560	4088	64	6134	0	57	1269089
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	0	0	2588	50574	5	0	8301	20264	0	3	0	11	0	449	0	0	82197
Net Best Estimate of Claims Provisions	R0250	11916	20143	228254	485278	9132	419	60737	281830	17	77725	1560	4077	64	5685	0	57	1186892
Total Best estimate - gross	R0260	13363	9424	234039	570782	28171	361	111874	327751	17	84926	3313	6532	64	6134	0	55	1396806
Total Best estimate - net	R0270	13363	9701	229431	514929	24787	360	83060	304614	17	84987	3313	6063	64	5685	0	55	1280430
Risk margin	R0280	2229	12183	47143	66893	19050	5439	95357	48251	3	10249	2299	4591	13	1332	0	669	315700
Amount of the transitional on Technical Provisions																		
Technical Provisions calculated as a whole	R0290	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Best estimate	R0300	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Risk margin	R0310	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Technical provisions - total																		
Technical provisions - total	R0320	15592	21607	281181	637675	47221	5799	207231	376002	21	95175	5612	11123	76	7466	0	724	1712506
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	0	-276	4607	55853	3383	0	28814	23137	0	-61	0	470	0	449	0	0	116377
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	15592	21883	276574	581822	43837	5799	178417	352866	21	95236	5612	10653	76	7017	0	724	1596129

S.19.01.21   KBC-V   Non-Life Insurance Claims Information

Total Non-Life Business

Accident year / Underwriting year	**Z0020**	1

Gross Claims Paid (non-cumulative)
(absolute amount)

	Year	Development year											In Current year	Sum of years (cumulative)
		0	1	2	3	4	5	6	7	8	9	10 & +		
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0170	C0180
Prior	R0100											20017	20017	20017
N-9	R0160	216408	100418	24010	14992	10077	7294	4332	4773	3164	1576		1576	387044
N-8	R0170	220273	102655	25734	15471	8456	9878	6218	6783	-3579			-3579	391889
N-7	R0180	223799	111171	25518	16124	11130	9605	7605	5590				5590	410542
N-6	R0190	307924	117559	33079	14318	10843	9066	9824					9824	502613
N-5	R0200	233800	109691	22893	12084	12332	8001						8001	398801
N-4	R0210	259110	116001	27539	14354	11689							11689	428693
N-3	R0220	242193	115841	26710	15558								15558	400302
N-2	R0230	285620	119328	23244									23244	428192
N-1	R0240	308330	124025										124025	432355
N	R0250	263408											263408	263408
Total	R0260												479353	4063856

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

	Year	Development year											Year end (discounted data)
		0	1	2	3	4	5	6	7	8	9	10 & +	
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0360
Prior	R0100											432105	387241
N-9	R0160	0	0	0	8	59692	55327	48347	41804	22471	37001		33959
N-8	R0170	0	0	16	92513	86165	71966	65046	37302	37468			34825
N-7	R0180	0	329	90660	75449	68400	56006	25779	41373				38584
N-6	R0190	10488	146365	109811	93585	76434	44920	44561					40124
N-5	R0200	245924	131564	102236	71778	61377	67521						63655
N-4	R0210	254911	145377	111216	97933	102609							97957
N-3	R0220	225527	131055	88411	97570								94123
N-2	R0230	234815	109375	86696									83420
N-1	R0240	264887	136875										132180
N	R0250	221355											199279
Total	R0260												1205347

S.22.01.21   KBC-V   Impact of long term guarantees and transitional measures

		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	30710527	0	0	98793	0
Basic own funds	R0020	3860618	0	0	-74095	0
Eligible own funds to meet Solvency Capital Requirement	R0050	3860618	0	0	-74095	0
Solvency Capital Requirement	R0090	1623972	0	0	3909	0
Eligible own funds to meet Minimum Capital Requirement	R0100	3506487	0	0	-73743	0
Minimum Capital Requirement	R0110	730788	0	0	1759	0

S.23.01.01 KBC-V — 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	65156	65156		0	
Share premium account related to ordinary share capital	R0030	1085606	1085606		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0	0		0	
Subordinated mutual member accounts	R0050	0		0	0	0
Surplus funds	R0070	157579				
Preference shares	R0090	0		0	0	0
Share premium account related to preference shares	R0110	0		0	0	0
Reconciliation reserve	R0130	2051988	2051988			
Subordinated liabilities	R0140	500289		0	500289	0
An amount equal to the value of net deferred tax assets	R0160	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0	0	0	0	0
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				
Deductions						
Deductions for participations in financial and credit institutions	R0230	0	0	0	0	0
Total basic own funds after deductions	R0290	3860618	3360329	0	500289	0
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300	0			0	
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			0	
Unpaid and uncalled preference shares callable on demand	R0320	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0			0	0
Other ancillary own funds	R0390	0			0	0

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Total ancillary own funds	R0400	0			0	0
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	3860618	3360329	0	500289	0
Total available own funds to meet the MCR	R0510	3860618	3360329	0	500289	
Total eligible own funds to meet the SCR	R0540	3860618	3360329	0	500289	0
Total eligible own funds to meet the MCR	R0550	3506487	3360329	0	146158	
SCR	R0580	1623972				
MCR	R0600	730788				
Ratio of Eligible own funds to SCR	R0620	238%				
Ratio of Eligible own funds to MCR	R0640	480%				

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	3563514
Own shares (held directly and indirectly)	R0710	203185
Foreseeable dividends, distributions and charges	R0720	0
Other basic own fund items	R0730	1308341
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0
Reconciliation reserve	R0760	2051988
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	597340
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	87371
Total Expected profits included in future premiums (EPIFP)	R0790	684712

S.25.01.21   KBC-V   Solvency Capital Requirement - for undertakings on Standard Formula

	Gross solvency capital requirement	USP	Simplifications
	C0110	C0090	C0120
Market risk	R0010	1369507,344		
Counterparty default risk	R0020	77123,484		
Life underwriting risk	R0030	621209,528		
Health underwriting risk	R0040	293899,899		
Non-life underwriting risk	R0050	459261,798		
Diversification	R0060	-892113,941		
Intangible asset risk	R0070	0		
Basic Solvency Capital Requirement	R0100	1928888,112		

		C0100
Calculation of Solvency Capital Requirement		
Operational risk	R0130	118888,581
Loss-absorbing capacity of technical provisions	R0140	-54565,169
Loss-absorbing capacity of deferred taxes	R0150	-369239,118
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	1623972,406
Capital add-on already set	R0210	0
Solvency capital requirement	R0220	1623972,406
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

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

		LAC DT
Calculation of loss absorbing capacity of deferred taxes		
		C0130
LAC DT	R0640	-369239,118
LAC DT justified by reversion of deferred tax liabilities	R0650	-126261,31
LAC DT justified by reference to probable future taxable profit	R0660	-242977,808
LAC DT justified by carry back, current year	R0670	0
LAC DT justified by carry back, future years	R0680	0
Maximum LAC DT	R0690	-369239,118

S.28.02.01 KBC-V Minimum Capital Requirement - Both Life and Non-Life insurance activity

		Non-life activities MCR(NL,NL) Result	Life activities MCR(NL,L)Result
		C0010	C0020
Linear formula component for non-life insurance and reinsurance obligations	R0010	215635	3092

		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	13363	27248	0	0
Income protection insurance and proportional reinsurance	R0030	12875	38142	0	36373
Workers' compensation insurance and proportional reinsurance	R0040	229431	81584	0	0
Motor vehicle liability insurance and proportional reinsurance	R0050	514929	231987	0	0
Other motor insurance and proportional reinsurance	R0060	24787	154180	0	0
Marine, aviation and transport insurance and proportional reinsurance	R0070	360	1209	0	0
Fire and other damage to property insurance and proportional reinsurance	R0080	83060	388792	0	0
General liability insurance and proportional reinsurance	R0090	304614	76427	0	0
Credit and suretyship insurance and proportional reinsurance	R0100	17	0	0	0
Legal expenses insurance and proportional reinsurance	R0110	84987	60124	0	0
Assistance and proportional reinsurance	R0120	3313	25318	0	0
Miscellaneous financial loss insurance and proportional reinsurance	R0130	6063	15724	0	0
Non-proportional health reinsurance	R0140	64	0	0	0
Non-proportional casualty reinsurance	R0150	5685	0	0	0
Non-proportional marine, aviation and transport reinsurance	R0160	0	0	0	0
Non-proportional property reinsurance	R0170	55	641	0	0

		Non-life activities MCR(L,NL) Result	Life activities MCR(L,L) Result
		C0070	C0080
Linear formula component for life insurance and reinsurance obligations	R0200	9725	687984

		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	0		15190084	
Obligations with profit participation - future discretionary benefits	R0220	0		74887	
Index-linked and unit-linked insurance obligations	R0230	0		12634077	
Other life (re)insurance and health (re)insurance obligations	R0240	463091		136732	
Total capital at risk for all life (re)insurance obligations	R0250		0		55657936

Overall MCR calculation

		C0130
Linear MCR	R0300	903619
SCR	R0310	1623972
MCR cap	R0320	730788
MCR floor	R0330	405993
Combined MCR	R0340	730788
Absolute floor of the MCR	R0350	7400
		C0130
Minimum Capital Requirement	R0400	730788

Notional non-life and life MCR calculation

		Non-life activities C0140	Life activities C0150
Notional linear MCR	R0500	225359,553	691075,929
Notional SCR excluding add-on (annual or latest calculation)	R0510	404439,718	1219532,688
Notional MCR cap	R0520	181997,873	548789,71
Notional MCR floor	R0530	101109,929	304883,172
Notional Combined MCR	R0540	181997,873	548789,71
Absolute floor of the notional MCR	R0550	3700	3700
Notional MCR	R0560	181997,873	548789,71

S.02.01.02   MvBH   Balance sheet, Assets

Assets		Solvency II value
		C0010
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	0
Deferred tax assets	R0040	0
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	0
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	10700
Property (other than for own use)	R0080	0
Holdings in related undertakings, including participations	R0090	0
Equities	R0100	1
Equities - listed	R0110	1
Equities - unlisted	R0120	0
Bonds	R0130	8315
Government Bonds	R0140	3377
Corporate Bonds	R0150	4939
Structured notes	R0160	0
Collateralised securities	R0170	0
Collective Investments Undertakings	R0180	2384
Derivatives	R0190	0
Deposits other than cash equivalents	R0200	0
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	0
Loans and mortgages	R0230	0
Loans on policies	R0240	0
Loans and mortgages to individuals	R0250	0
Other loans and mortgages	R0260	0
Reinsurance recoverables from:	R0270	-153
Non-life and health similar to non-life	R0280	-153
Non-life excluding health	R0290	-153
Health similar to non-life	R0300	0
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	0
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	0
Reinsurance receivables	R0370	984
Receivables (trade, not insurance)	R0380	15
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	1122
Any other assets, not elsewhere shown	R0420	12
Total assets	R0500	12679

S.02.01.02   MvBH   Balance sheet, Liabilities

Liabilities		Solvency II value
		C0010
Technical provisions - non-life	**R0510**	1462
Technical provisions - non-life (excluding health)	**R0520**	1462
Technical provisions calculated as a whole	**R0530**	0
Best Estimate	**R0540**	1188
Risk margin	**R0550**	274
Technical provisions - health (similar to non-life)	**R0560**	0
Technical provisions calculated as a whole	**R0570**	0
Best Estimate	**R0580**	0
Risk margin	**R0590**	0
Technical provisions - life (excluding index-linked and unit-linked)	**R0600**	0
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**	0
Technical provisions calculated as a whole	**R0660**	0
Best Estimate	**R0670**	0
Risk margin	**R0680**	0
Technical provisions - index-linked and unit-linked	**R0690**	0
Technical provisions calculated as a whole	**R0700**	0
Best Estimate	**R0710**	0
Risk margin	**R0720**	0
Other technical provisions	**R0730**	✕
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**	73
Derivatives	**R0790**	0
Debts owed to credit institutions	**R0800**	0
Financial liabilities other than debts owed to credit institutions	**R0810**	0
Insurance & intermediaries payables	**R0820**	651
Reinsurance payables	**R0830**	0
Payables (trade, not insurance)	**R0840**	0
Subordinated liabilities	**R0850**	0
Subordinated liabilities not in Basic Own Funds	**R0860**	0
Subordinated liabilities in Basic Own Funds	**R0870**	0
Any other liabilities, not elsewhere shown	**R0880**	158
Total liabilities	**R0900**	2344
Excess of assets over liabilities	**R1000**	10335

S.05.01.02   MvBH   Premiums, claims and expenses by line of business

Annex I
S.05.01.02
Premiums, claims and expenses by line of business

		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	Total
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written																		
Gross - Direct Business	R0110	0	0	0	0	0	0	0	0	0	0	0	0					0
Gross - Proportional reinsurance accepted	R0120	0	0	0	0	0	0	8193	51	0	25	0	0					8270
Gross - Non-proportional reinsurance accepted	R0130													0	0	0	0	0
Reinsurers' share	R0140	0	0	0	0	0	0	6683	51	0	25	0	0	0	0	0	0	6759
Net	R0200	0	0	0	0	0	0	1510	0	0	0	0	0	0	0	0	0	1510
Premiums earned																		
Gross - Direct Business	R0210	0	0	0	0	0	0	0	0	0	0	0	0					0
Gross - Proportional reinsurance accepted	R0220	0	0	0	0	0	0	8193	51	0	25	0	0					8270
Gross - Non-proportional reinsurance accepted	R0230													0	0	0	0	0
Reinsurers' share	R0240	0	0	0	0	0	0	6683	51	0	25	0	0	0	0	0	0	6759
Net	R0300	0	0	0	0	0	0	1510	0	0	0	0	0	0	0	0	0	1510
Claims incurred																		
Gross - Direct Business	R0310	0	0	0	0	0	0	0	0	0	0	0	0					0
Gross - Proportional reinsurance accepted	R0320	0	0	0	0	0	0	3068	8	0	-1	0	0					3076
Gross - Non-proportional reinsurance accepted	R0330													0	0	0	0	0
Reinsurers' share	R0340	0	0	0	0	0	0	2455	8	0	-1	0	0	0	0	0	0	2462
Net	R0400	0	0	0	0	0	0	614	0	0	0	0	0	0	0	0	0	614
Changes in other technical provisions																		
Gross - Direct Business	R0410	0	0	0	0	0	0	0	0	0	0	0	0					0
Gross - Proportional reinsurance accepted	R0420	0	0	0	0	0	0	0	0	0	0	0	0					0
Gross - Non- proportional reinsurance accepted	R0430													0	0	0	0	0
Reinsurers'share	R0440	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net	R0500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Expenses incurred	R0550	0	0	0	0	0	0	766	0	0	0	0	0	0	0	0	0	766
Other expenses	R1200																	0
Total expenses	R1300																	766

S.17.01.02 MvBH Non-Life Technical Provisions

		Direct business and accepted proportional reinsurance												Accepted non-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 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	Total Non-Life obligation
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole	R0010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM																		
Best estimate																		
Premium provisions																		
Gross	R0060	0	0	0	0	0	0	-59	-3	0	-3	0	0	0	0	0	0	-65
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	0	0	0	0	0	0	-1278	-21	0	-12	0	0	0	0	0	0	-1311
Net Best Estimate of Premium Provisions	R0150	0	0	0	0	0	0	1219	18	0	9	0	0	0	0	0	0	1246
Claims provisions																		
Gross	R0160	0	0	0	0	0	0	1230	15	0	9	0	0	0	0	0	0	1253
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	0	0	0	0	0	0	1134	15	0	9	0	0	0	0	0	0	1158
Net Best Estimate of Claims Provisions	R0250	0	0	0	0	0	0	95	0	0	0	0	0	0	0	0	0	96
Total Best estimate - gross	R0260	0	0	0	0	0	0	1171	12	0	6	0	0	0	0	0	0	1188
Total Best estimate - net	R0270	0	0	0	0	0	0	1314	19	0	9	0	0	0	0	0	0	1341
Risk margin	R0280	0	0	0	0	0	0	274	0	0	0	0	0	0	0	0	0	274
Amount of the transitional on Technical Provisions																		
Technical Provisions calculated as a whole	R0290	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Best estimate	R0300	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Risk margin	R0310	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Technical provisions - total																		
Technical provisions - total	R0320	0	0	0	0	0	0	1444	12	0	6	0	0	0	0	0	0	1462
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	0	0	0	0	0	0	-143	-7	0	-3	0	0	0	0	0	0	-153
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	0	0	0	0	0	0	1587	19	0	9	0	0	0	0	0	0	1615

S.19.01.21 MvBH   Non-Life Insurance Claims Information

Total Non-Life Business

Accident year / Underwriting year	Z0020	1

Gross Claims Paid (non-cumulative)
(absolute amount)

	Year						Development year							In Current year		Sum of years (cumulative)
		0	1	2	3	4	5	6	7	8	9	10 & +			
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110		C0170	C0180
Prior	R0100											11	R0100	11	11
N-9	R0160	1192	197	62	-1	0	0	2	-1	0	0		R0160	0	1451
N-8	R0170	1688	231	106	-1	30	3	69	0	0			R0170	0	2126
N-7	R0180	2190	486	36	29	1	20	4	-12				R0180	-12	2754
N-6	R0190	2581	595	96	-5	5	0	0					R0190	0	3272
N-5	R0200	1497	470	56	9	2	0						R0200	0	2034
N-4	R0210	1188	991	113	-17	10							R0210	10	2285
N-3	R0220	658	1049	73	107								R0220	107	1887
N-2	R0230	1108	330	128									R0230	128	1566
N-1	R0240	1892	883										R0240	883	2775
N	R0250	2097											R0250	2097	2097
													Total R0260	3224	22258

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

	Year						Development year							Year end (discounted data)
		0	1	2	3	4	5	6	7	8	9	10 & +		
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300		C0360
Prior	R0100											1	R0100	1
N-9	R0160	0	0	0	0	0	0	0	9	4	4		R0160	4
N-8	R0170	0	0	0	0	0	4	28	11	15			R0170	15
N-7	R0180	0	0	0	0	46	40	19	0				R0180	0
N-6	R0190	0	0	0	41	19	11	15					R0190	15
N-5	R0200	0	0	46	12	10	8						R0200	8
N-4	R0210	0	260	205	30	23							R0210	23
N-3	R0220	512	263	197	88								R0220	88
N-2	R0230	448	447	236									R0230	237
N-1	R0240	610	161										R0240	162
N	R0250	670											R0250	674
													Total R0260	1227

S.23.01.01   MvBH   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	28	28		0	
Share premium account related to ordinary share capital — R0030	0	0		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings — R0040	0	0		0	
Subordinated mutual member accounts — R0050	0		0	0	0
Surplus funds — R0070	0	0			
Preference shares — R0090	0		0	0	0
Share premium account related to preference shares — R0110	0		0	0	0
Reconciliation reserve — R0130	10307	10307			
Subordinated liabilities — R0140	0		0	0	0
An amount equal to the value of net deferred tax assets — R0160	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above — R0180	0	0	0	0	0
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				
Deductions					
Deductions for participations in financial and credit institutions — R0230	0	0	0	0	0
Total basic own funds after deductions — R0290	10335	10335	0	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand — R0300	0			0	
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			0	
Unpaid and uncalled preference shares callable on demand — R0320	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand — R0330	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC — R0340	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC — R0350	0			0	
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC — R0360	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC — R0370	0			0	0
Other ancillary own funds — R0390	0			0	0

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
Total ancillary own funds — R0400	0			0	0
Available and eligible own funds					
Total available own funds to meet the SCR — R0500	10335	10335	0	0	0
Total available own funds to meet the MCR — R0510	10335	10335	0	0	
Total eligible own funds to meet the SCR — R0540	10335	10335	0	0	0
Total eligible own funds to meet the MCR — R0550	10335	10335	0	0	
SCR — R0580	2658				
MCR — R0600	3600				
Ratio of Eligible own funds to SCR — R0620	389%				
Ratio of Eligible own funds to MCR — R0640	287%				

	C0060
Reconciliation reserve	
Excess of assets over liabilities — R0700	10335
Own shares (held directly and indirectly) — R0710	0
Foreseeable dividends, distributions and charges — R0720	0
Other basic own fund items — R0730	28
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds — R0740	0
Reconciliation reserve — R0760	10307
Expected profits	
Expected profits included in future premiums (EPIFP) - Life business — R0770	0
Expected profits included in future premiums (EPIFP) - Non- life business — R0780	0
Total Expected profits included in future premiums (EPIFP) — R0790	0

S.25.01.21 MvBH Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0120
Market risk	R0010	1254,786		
Counterparty default risk	R0020	687,819		
Life underwriting risk	R0030	0		
Health underwriting risk	R0040	0		
Non-life underwriting risk	R0050	1374,851		
Diversification	R0060	-831,988		
Intangible asset risk	R0070	0		
Basic Solvency Capital Requirement	R0100	2485,468		

		C0100
Calculation of Solvency Capital Requirement		
Operational risk	R0130	248,085
Loss-absorbing capacity of technical provisions	R0140	-2,75
Loss-absorbing capacity of deferred taxes	R0150	-72,688
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	2658,116
Capital add-on already set	R0210	0
Solvency capital requirement	R0220	2658,116
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

		Yes/No
Approach to tax rate		
		C0109
Approach based on average tax rate	R0590	2

		LAC DT
Calculation of loss absorbing capacity of deferred taxes		
		C0130
LAC DT	R0640	-72,688
LAC DT justified by reversion of deferred tax liabilities	R0650	-72,688
LAC DT justified by reference to probable future taxable profit	R0660	0
LAC DT justified by carry back, current year	R0670	0
LAC DT justified by carry back, future years	R0680	0
Maximum LAC DT	R0690	-568,6452112

S.28.01.01 MvBH Minimum Capital Requirement - Only Life or only Non-Life insurance or reinsurance activity

Linear formula component for non-life insurance and reinsurance obligations

		C0010
MCRNL Result	R0010	240

		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	0
Income protection insurance and proportional reinsurance	R0030	0	0
Workers' compensation insurance and proportional reinsurance	R0040	0	0
Motor vehicle liability insurance and proportional reinsurance	R0050	0	0
Other motor insurance and proportional reinsurance	R0060	0	0
Marine, aviation and transport insurance and proportional reinsurance	R0070	0	0
Fire and other damage to property insurance and proportional reinsurance	R0080	1314	1510
General liability insurance and proportional reinsurance	R0090	19	0
Credit and suretyship insurance and proportional reinsurance	R0100	0	0
Legal expenses insurance and proportional reinsurance	R0110	9	0
Assistance and proportional reinsurance	R0120	0	0
Miscellaneous financial loss insurance and proportional reinsurance	R0130	0	0
Non-proportional health reinsurance	R0140	0	0
Non-proportional casualty reinsurance	R0150	0	0
Non-proportional marine, aviation and transport reinsurance	R0160	0	0
Non-proportional property reinsurance	R0170	0	0

Linear formula component for life insurance and reinsurance obligations

		C0040
MCRL Result	R0200	0

		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	0	
Obligations with profit participation - future discretionary benefits	R0220	0	
Index-linked and unit-linked insurance obligations	R0230	0	
Other life (re)insurance and health (re)insurance obligations	R0240	0	
Total capital at risk for all life (re)insurance obligations	R0250		0

Overall MCR calculation

		C0070
Linear MCR	R0300	240
SCR	R0310	2658
MCR cap	R0320	1196
MCR floor	R0330	665
Combined MCR	R0340	665
Absolute floor of the MCR	R0350	3600
		C0070
Minimum Capital Requirement	R0400	3600