

<b>Formulaire</b>	SE.02.01.b
<b>Reporting unit</b>	RCS20
<b>Date d'émission</b>	Dec 31, 2022
<b>Cluster</b>	PROD-RSR-Y

Variant of Solvency II template S.02.01.b with ECB add-ons  
Balance sheet

	Solvency II value	
	C0010	
<b>Assets</b>	<b>R0010</b>	
Goodwill	R0020	
Deferred acquisition costs	R0030	
Intangible assets	R0040	0.00
Deferred tax assets	R0050	
Pension benefits surplus	R0060	
Property, plant & equipment held for own use	R0070	177 735 010.00
Investments (other than assets held for indexlinked and unit-linked contracts)	R0080	
Property (other than for own use)	R0090	
Holdings in related undertakings, including participations	R0100	
Equities	R0110	
Equities - listed	R0120	
Equities - unlisted	R0130	177 735 010.00
Bonds	R0140	84 307 910.00
Government Bonds	R0150	93 427 100.00
Corporate Bonds	R0160	
Structured notes	R0170	0.00
Collateralised securities	R0180	
Collective Investments Undertakings	R0190	
Derivatives	R0200	0.00
Deposits other than cash equivalents	R0210	
Other investments	R0220	
Assets held for indexlinked and unit-linked contracts	R0230	52 053 190.00
Loans and mortgages	R0240	
Loans on policies	R0250	
Loans and mortgages to individuals	R0260	52 053 190.00
Other loans and mortgages	R0270	338 409 780.00
Reinsurance recoverables from:	R0280	338 409 780.00
Non-life and health similar to non-life	R0290	338 409 780.00
Non-life excluding health	R0300	
Health similar to non-life	R0310	
Life and health similar to life, excluding health and indexlinked and unit-linked	R0320	
Health similar to life	R0330	
Life excluding health and indexlinked and unit-linked	R0340	
Life indexlinked and unit-linked	R0350	96 270.00
Deposits to cedants	R0360	0.00
Insurance and intermediaries receivables	R0370	
Reinsurance receivables	R0380	196 870.00
Receivables (trade, not insurance)	R0390	
Own shares	R0400	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0410	1 805 610.00
Cash and cash equivalents	R0420	
Any other assets, not elsewhere shown	R0560	570 296 730.00
<b>Total assets</b>		

	Solvency II value	
	C0010	
<b>Liabilities</b>	<b>R0510</b>	412 705 870.00
Technical provisions - non-life	R0520	412 705 870.00
Technical provisions - non-life (excluding health)	R0530	
TP calculated as a whole	R0540	404 058 480.00
Best Estimate	R0550	8 697 390.00
Risk margin	R0560	
Technical provisions - health (similar to non-life)	R0570	
TP calculated as a whole	R0580	
Best Estimate	R0590	
Risk margin	R0600	
Technical provisions - life (excluding index-linked and unit-linked)	R0610	
Technical provisions - health (similar to life)	R0620	
TP calculated as a whole	R0630	
Best Estimate	R0640	
Risk margin	R0650	
Technical provisions - life (excluding health and index-linked and unit-linked)	R0660	
TP calculated as a whole	R0670	
Best Estimate	R0680	
Risk margin	R0690	
Technical provisions - indexlinked and unit-linked	R0700	
TP calculated as a whole	R0710	
Best Estimate	R0720	
Risk margin	R0730	
Other technical provisions	R0740	
Contingent liabilities	R0750	
Provisions other than technical provisions	R0760	
Pension benefit obligations	R0770	96 270.00
Deposits from reinsurers	R0780	27 150 650.00
Deferred tax liabilities	R0790	
Derivatives	R0800	
Debts owed to credit institutions	ER0801	
Debts owed to credit institutions resident domestically	ER0802	
Debts owed to credit institutions resident in the euro area other than domestic	ER0803	
Debts owed to credit institutions resident in rest of the world	ER0804	
Financial liabilities other than debts owed to credit institutions	ER0805	
Debts owed to non-credit institutions	ER0806	
Debts owed to non-credit institutions resident domestically	ER0807	
Debts owed to non-credit institutions resident in the euro area other than domestic	ER0808	
Debts owed to non-credit institutions resident in rest of the world	ER0809	
Other financial liabilities (debt securities issued)	ER0810	
Insurance & intermediaries payables	R0820	0.00
Reinsurance payables	R0830	0.00
Payables (trade, not insurance)	R0840	240 030.00
Subordinated liabilities	R0850	33 999 520.00
Subordinated liabilities not in basic own funds	R0860	
Subordinated liabilities in basic own funds	R0870	33 999 520.00
Any other liabilities, not elsewhere shown	R0880	487 960.00
<b>Total liabilities</b>	<b>R0900</b>	<b>474 680 300.00</b>
<b>Excess of assets over liabilities</b>	<b>R1000</b>	<b>95 616 430.00</b>



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S.05.02.b.non-life  
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Premiums, claims and expenses by country

	Home Country	Total Top 5 and home country	Top 5 countries (by amount of gross premiums written) - non-life obligations				
			(GB) United Kingdom	(HK) Hong Kong	(BE) Belgium	(NL) Netherlands	(PL) Poland
	C0080	C0140	C0090	C0090	C0090	C0090	C0090
<b>R0010</b>							
<b>Premiums written</b>							
Gross - Direct Business	R0110	0,00	0,00	0,00	0,00	0,00	0,00
Gross - Proportional reinsurance accepted	R0120	309 289 000,00	132 631 000,00	93 843 000,00	42 703 000,00	39 998 000,00	114 000,00
Gross - Non-proportional reinsurance accepted	R0130	0,00	0,00	0,00	0,00	0,00	0,00
Reinsurers' share	R0140	0,00	0,00	0,00	0,00	0,00	0,00
Net	R0200	309 289 000,00	132 631 000,00	93 843 000,00	42 703 000,00	39 998 000,00	114 000,00
<b>Premiums earned</b>							
Gross - Direct Business	R0210	0,00	0,00	0,00	0,00	0,00	0,00
Gross - Proportional reinsurance accepted	R0220	313 163 000,00	133 965 000,00	93 805 000,00	45 301 000,00	39 978 000,00	114 000,00
Gross - Non-proportional reinsurance accepted	R0230	0,00	0,00	0,00	0,00	0,00	0,00
Reinsurers' share	R0240	0,00	0,00	0,00	0,00	0,00	0,00
Net	R0300	313 163 000,00	133 965 000,00	93 805 000,00	45 301 000,00	39 978 000,00	114 000,00
<b>Claims incurred</b>							
Gross - Direct Business	R0310	-1 238 000,00	373 000,00	-1 611 000,00	0,00	0,00	0,00
Gross - Proportional reinsurance accepted	R0320	97 206 000,00	43 756 000,00	22 456 000,00	12 747 000,00	18 247 000,00	0,00
Gross - Non-proportional reinsurance accepted	R0330	0,00	0,00	0,00	0,00	0,00	0,00
Reinsurers' share	R0340	-1 000,00	-1 000,00	0,00	-1 000,00	1 000,00	0,00
Net	R0400	95 969 000,00	44 130 000,00	20 845 000,00	12 748 000,00	18 246 000,00	0,00
<b>Changes in other technical provisions</b>							
Gross - Direct Business	R0410	0,00	0,00	0,00	0,00	0,00	0,00
Gross - Proportional reinsurance accepted	R0420	0,00	0,00	0,00	0,00	0,00	0,00
Gross - Non-proportional reinsurance accepted	R0430	0,00	0,00	0,00	0,00	0,00	0,00
Reinsurers' share	R0440	0,00	0,00	0,00	0,00	0,00	0,00
Net	R0500	0,00	0,00	0,00	0,00	0,00	0,00
<b>Expenses incurred</b>	R0550	123 358 000,00	53 419 000,00	35 214 000,00	17 737 000,00	16 988 000,00	0,00
<b>Other expenses</b>	R1200						
<b>Total expenses</b>	R1300	123 358 000,00					





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Impact of long term guarantees measures and transitional

	Amount with Long Term Guarantee measures and transitionals	Impact of the Long Term Guarantee 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
<b>Technical provisions</b>	<b>R0010</b>	412 705 870,00	412 705 870,00	0,00	412 705 870,00	0,00	414 236 610,00	1 530 740,00	414 236 610,00	0,00	1 530 740,00
<b>Basic own funds</b>	<b>R0020</b>	129 615 950,00	129 615 950,00	0,00	129 615 950,00	0,00	128 466 976,56	-1 148 973,44	128 466 976,56	0,00	-1 148 973,44
Excess of assets over liabilities	<b>R0030</b>	95 616 430,00	95 616 430,00	0,00	95 616 430,00	0,00	94 467 456,56	-1 148 973,44	94 467 456,56	0,00	-1 148 973,44
Restricted own funds due to ring-fencing and matching portfolio	<b>R0040</b>	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
<b>Eligible own funds to meet Solvency Capital Requirement</b>	<b>R0050</b>	129 615 950,00	129 615 950,00	0,00	129 615 950,00	0,00	128 466 976,56	-1 148 973,44	128 466 976,56	0,00	-1 148 973,44
Tier I	<b>R0060</b>	119 520 537,50	119 520 537,50	0,00	119 520 537,50	0,00	118 371 564,06	-1 148 973,44	118 371 564,06	0,00	-1 148 973,44
Tier II	<b>R0070</b>	10 095 412,50	10 095 412,50	0,00	10 095 412,50	0,00	10 095 412,50	0,00	10 095 412,50	0,00	0,00
Tier III	<b>R0080</b>	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
<b>Solvency Capital Requirement</b>	<b>R0090</b>	89 727 751,54	89 727 751,54	0,00	89 727 751,54	0,00	89 832 550,45	104 798,91	89 832 550,45	0,00	104 798,91
<b>Eligible own funds to meet Minimum Capital Requirement</b>	<b>R0100</b>	124 006 925,08	124 006 925,08	0,00	124 006 925,08	0,00	122 857 951,63	-1 148 973,44	122 857 951,63	0,00	-1 148 973,44
<b>Minimum Capital Requirement</b>	<b>R0110</b>	22 431 937,89	22 431 937,89	0,00	22 431 937,89	0,00	22 458 137,61	26 199,72	22 458 137,61	0,00	26 199,72

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**Own funds**

**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)  
Share premium account related to ordinary share capital  
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings  
Subordinated mutual member accounts  
Surplus funds  
Preference shares  
Share premium account related to preference shares  
Reconciliation reserve  
Subordinated liabilities  
An amount equal to the value of net deferred tax assets  
Other own fund items approved by the supervisory authority as basic own funds not specified above

**Own funds from the financial statements that shall 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 shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds

**Deductions**

Deductions for participations in financial and credit institutions

**Total basic own funds after deductions**

**Ancillary own funds**

Unpaid and uncalled ordinary share capital callable on demand  
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand  
Unpaid and uncalled preference shares callable on demand  
A legally binding commitment to subscribe and pay for subordinated liabilities on demand  
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC  
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC  
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC  
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC  
Other ancillary own funds

**Total ancillary own funds**

**Available and eligible own funds**

Total available own funds to meet the SCR  
Total available own funds to meet the MCR  
Total eligible own funds to meet the SCR  
Total eligible own funds to meet the MCR

**SCR**

**MCR**

**Ratio of Eligible own funds to SCR**

**Ratio of Eligible own funds to MCR**

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
R0010	16 222 310,00	16 222 310,00		0,00	
R0030					
R0040					
R0050					
R0070					
R0090					
R0110					
R0130	79 394 120,00	79 394 120,00			
R0140	33 999 520,00		33 999 520,00	0,00	0,00
R0160	0,00				0,00
R0180					
R0220					
R0230					
R0290	129 615 950,00	95 616 430,00	33 999 520,00	0,00	0,00
R0300					
R0310					
R0320					
R0330					
R0340					
R0350					
R0360					
R0370					
R0390					
R0400					
R0500	129 615 950,00	95 616 430,00	33 999 520,00	0,00	0,00
R0510	129 615 950,00	95 616 430,00	33 999 520,00	0,00	
R0540	129 615 950,00	95 616 430,00	23 904 107,50	10 095 412,50	0,00
R0550	124 006 925,08	95 616 430,00	23 904 107,50	4 486 387,58	
R0580	89 727 751,54				
R0600	22 431 937,89				
R0620	144,4547%				
R0640	552,8141%				

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**Reconciliation reserve**

Excess of assets over liabilities

**R0700**

**C0060**

95 616 430,00

Own shares (held directly and indirectly)

**R0710**

Foreseeable dividends, distributions and charges

**R0720**

Other basic own fund items

**R0730**

16 222 310,00

Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds

**R0740**

**Reconciliation reserve**

**R0760**

79 394 120,00

**Expected profits**

Expected profits included in future premiums (EPIFP) - Life business

**R0770**

Expected profits included in future premiums (EPIFP) - Non-life business

**R0780**

75 217 270,00

**Total EPIFP**

**R0790**

75 217 270,00



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**Solvency Capital Requirement - for undertakings on Standard Formula**

Article 112? (Y/N)

Z0010 (2) Regular reporting

**Basic Solvency Capital Requirement**

Market risk  
Counterparty default risk  
Life underwriting risk  
Health underwriting risk  
Non-life underwriting risk  
Diversification  
Intangible asset risk

**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
<b>R0010</b>	9 995 674,90	9 995 674,90	
<b>R0020</b>	18 039 339,59	18 039 339,59	
<b>R0030</b>	0,00	0,00	
<b>R0040</b>	0,00	0,00	
<b>R0050</b>	88 297 445,19	88 297 445,19	
<b>R0060</b>	-14 616 916,72	-14 616 916,72	
<b>R0070</b>	0,00	0,00	
<b>R0100</b>	101 715 542,96	101 715 542,96	

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Article 112? (Y/N)

Z0010

(2) Regular reporting

**Calculation of Solvency Capital Requirement**

Adjustment due to RFF/MAP nSCR aggregation

Operational risk

Loss-absorbing capacity of technical provisions

Loss-absorbing capacity of deferred taxes

Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC

**Solvency Capital Requirement excluding capital add-on**

Capital add-on already set

**Solvency capital requirement**

**Other information on SCR**

Capital requirement for duration-based equity risk sub-module

Total amount of Notional Solvency Capital Requirements for remaining part

Total amount of Notional Solvency Capital Requirement for ring fenced funds

Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios

Diversification effects due to RFF nSCR aggregation for article 304

Method used to calculate the adjustment due to RFF/MAP nSCR aggregation

Net future discretionary benefits

**C0100**

R0120

0,00

R0130

15 162 858,58

R0140

0,00

R0150

-27 150 650,00

R0160

0,00

R0200

89 727 751,54

R0210

0,00

R0220

89 727 751,54

R0400

R0410

R0420

R0430

R0440

R0450

(4) No adjustment

R0460

0,00

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Article 112? (Y/N)

Z0010

(2) Regular reporting

**Approach to tax rate**

Approach based on average tax rate

Yes/No	Before the shock	After the shock	LAC DT
C0109	C0110	C0120	C0130
R0590	(1) Yes		

**Calculation of loss absorbing capacity of deferred taxes**

DTA  
DTA carry forward  
DTA due to deductible temporary differences  
DTL  
LAC DT  
LAC DT justified by reversion of deferred tax liabilities  
LAC DT justified by reference to probable future taxable economic profit  
LAC DT justified by carry back, current year  
LAC DT justified by carry back, future years  
Maximum LAC DT

R0600	0,00		
R0610	0,00		
R0620	0,00		
R0630	27 150 650,00		
R0640			-27 150 650,00
R0650			-27 150 650,00
R0660			
R0670			
R0680			
R0690			-27 150 650,00

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

**Linear formula component for non-life insurance and reinsurance obligations**

MCRNL Result	<b>R0010</b>	<b>C0010</b> 16 904 566,14
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Medical expense insurance and proportional reinsurance  
Income protection insurance and proportional reinsurance  
Workers' compensation insurance and proportional reinsurance  
Motor vehicle liability insurance and proportional reinsurance  
Other motor insurance and proportional reinsurance  
Marine, aviation and transport insurance and proportional reinsurance  
Fire and other damage to property insurance and proportional reinsurance  
General liability insurance and proportional reinsurance  
Credit and suretyship insurance and proportional reinsurance  
Legal expenses insurance and proportional reinsurance  
Assistance and proportional reinsurance  
Miscellaneous financial loss insurance and proportional reinsurance  
Non-proportional health reinsurance  
Non-proportional casualty reinsurance  
Non-proportional marine, aviation and transport reinsurance  
Non-proportional property reinsurance

	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
	C0020	C0030
<b>R0020</b>	0,00	0,00
<b>R0030</b>	0,00	0,00
<b>R0040</b>	0,00	0,00
<b>R0050</b>	0,00	0,00
<b>R0060</b>	0,00	0,00
<b>R0070</b>	0,00	0,00
<b>R0080</b>	0,00	0,00
<b>R0090</b>	0,00	0,00
<b>R0100</b>	65 619 189,64	46 813 890,00
<b>R0110</b>	0,00	0,00
<b>R0120</b>	0,00	0,00
<b>R0130</b>	0,00	0,00
<b>R0140</b>	0,00	0,00
<b>R0150</b>	0,00	0,00
<b>R0160</b>	0,00	0,00
<b>R0170</b>	0,00	0,00

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

MCRL Result	<b>R0200</b>	<b>C0040</b>	0,00
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- Obligations with profit participation - guaranteed benefits
- Obligations with profit participation - future discretionary benefits
- Index-linked and unit-linked insurance obligations
- Other life (re)insurance and health (re)insurance obligations
- Total capital at risk for all life (re)insurance obligations

	<b>Net (of reinsurance/SPV) best estimate and TP calculated as a whole</b>	<b>Net (of reinsurance/SPV) total capital at risk</b>
	<b>C0050</b>	<b>C0060</b>
<b>R0210</b>	0,00	
<b>R0220</b>	0,00	
<b>R0230</b>	0,00	
<b>R0240</b>	0,00	
<b>R0250</b>		0,00

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**Overall MCR calculation**

Linear MCR

SCR

MCR cap

MCR floor

Combined MCR

Absolute floor of the MCR

**Minimum Capital Requirement**

**C0070**

<b>R0300</b>	16 904 566,14
<b>R0310</b>	89 727 751,54
<b>R0320</b>	40 377 488,19
<b>R0330</b>	22 431 937,89
<b>R0340</b>	22 431 937,89
<b>R0350</b>	1 300 000,00
<b>R0400</b>	22 431 937,89