

<b>Formulaire</b>	SE.02.01.a
<b>Reporting unit</b>	RC170
<b>Date d'arrêté</b>	Dec 31, 2022

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

	Solvency II value	
	C0010	
	R0010	
<b>Assets</b>		
Goodwill	R0020	
Deferred acquisition costs	R0030	0,00
Intangible assets	R0040	42 604 740,00
Deferred tax assets	R0050	
Pension benefit surplus	R0060	139 442 390,00
Property, plant & equipment held for own use	R0070	2 508 308 720,00
Investments (other than assets held for index-linked and unit-linked contracts)	R0080	4 049 160,00
Property (other than for own use)	R0090	606 844 670,00
Participations and related undertakings	R0100	13 106 000,00
Equities	R0110	0,00
Equities - listed	R0120	13 106 000,00
Equities - unlisted	R0130	1 597 375 820,00
Bonds	R0140	542 377 920,00
Government Bonds	R0150	1 054 997 900,00
Corporate Bonds	R0160	
Structured notes	R0170	
Collateralised securities	R0180	222 455 970,00
Collective Investments Undertakings	R0190	8 238 060,00
Derivatives	R0200	56 239 040,00
Deposits other than cash equivalents	R0210	0,00
Other investments	R0220	
Assets held for index-linked and unit-linked contracts	R0230	146 165 070,00
Loans and mortgages	R0240	
Loans on policies	R0250	
Loans and mortgages to individuals	R0260	146 165 070,00
Other loans and mortgages	R0270	1 224 223 170,00
Reinsurance recoverables from:	R0280	1 224 223 170,00
Non-life and health similar to non-life	R0290	1 224 223 170,00
Non-life excluding health	R0300	
Health similar to non-life	R0310	
Life and health similar to life, excluding health and index-linked and unit-linked	R0320	
Health similar to life	R0330	
Life excluding health and index-linked and unit-linked	R0340	
Life index-linked and unit-linked	R0350	2 147 560,00
Deposits to cedants	R0360	107 301 610,00
Insurance and intermediaries receivables	R0370	10,00
Reinsurance receivables	R0380	157 437 770,00
Receivables (trade, not insurance)	R0390	29 955 660,00
Own shares	R0400	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0410	61 083 220,00
Cash and cash equivalents	R0420	7 883 900,00
Any other assets, not elsewhere shown	R0500	4 426 553 810,00
<b>Total assets</b>		

	Solvency II value	
	C0010	
	R0510	
<b>Liabilities</b>		
Technical provisions - non-life	R0520	2 044 286 710,00
Technical provisions - non-life (excluding health)	R0530	
TP calculated as a whole	R0540	2 004 840 470,00
Best Estimate	R0550	39 446 240,00
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 - index-linked and unit-linked	R0700	
TP calculated as a whole	R0710	
Best Estimate	R0720	
Risk margin	R0730	
Other technical provisions	R0740	1 982 990,00
Contingent liabilities	R0750	102 734 550,00
Provisions other than technical provisions	R0760	156 517 330,00
Pension benefit obligations	R0770	4 056 900,00
Deposits from reinsurers	R0780	53 042 700,00
Deferred tax liabilities	R0790	
Derivatives	R0800	24 336 520,00
Debts owed to credit institutions	ER0801	
Debts owed to credit institutions resident domestically	ER0802	24 336 520,00
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	R0810	593 795 030,00
Financial liabilities other than debts owed to credit institutions	ER0811	593 795 030,00
Debts owed to non-credit institutions	ER0812	
Debts owed to non-credit institutions resident domestically	ER0813	593 795 030,00
Debts owed to non-credit institutions resident in the euro area other than domestic	ER0814	
Debts owed to non-credit institutions resident in rest of the world	ER0815	
Other financial liabilities (debt securities issued)	R0820	33 176 940,00
Insurance & intermediaries payables	R0830	20,00
Reinsurance payables	R0840	128 643 100,00
Payables (trade, not insurance)	R0850	
Subordinated liabilities	R0860	
Subordinated liabilities not in basic own funds	R0870	
Subordinated liabilities in basic own funds	R0880	136 766 990,00
Any other liabilities, not elsewhere shown	R0900	3 279 339 780,00
<b>Total liabilities</b>	R1000	1 147 214 030,00
<b>Excess of assets over liabilities</b>		

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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	
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	
<b>Premiums written</b>																	
Gross - Direct Business	R0110								1 748 032 000,00			158 685 000,00					
Gross - Proportional reinsurance accepted	R0120								153 578 000,00			203 000,00					
Gross - Non-proportional reinsurance accepted	R0130																
Reinsurers' share	R0140								1 420 888 000,00			142 820 000,00					
Net	R0200								480 722 000,00			16 068 000,00					
<b>Premiums earned</b>																	
Gross - Direct Business	R0210								1 722 856 000,00			155 449 000,00					
Gross - Proportional reinsurance accepted	R0220								154 513 000,00			289 000,00					
Gross - Non-proportional reinsurance accepted	R0230																
Reinsurers' share	R0240								1 405 007 000,00			140 090 000,00					
Net	R0300								472 362 000,00			15 648 000,00					
<b>Claims incurred</b>																	
Gross - Direct Business	R0310								597 689 000,00			51 570 000,00					
Gross - Proportional reinsurance accepted	R0320								48 846 000,00			638 000,00					
Gross - Non-proportional reinsurance accepted	R0330																
Reinsurers' share	R0340								478 313 000,00			50 673 000,00					
Net	R0400								168 222 000,00			1 535 000,00					
<b>Changes in other technical provisions</b>																	
Gross - Direct Business	R0410								0,00			0,00					
Gross - Proportional reinsurance accepted	R0420								0,00			0,00					
Gross - Non-proportional reinsurance accepted	R0430																
Reinsurers' share	R0440								0,00			0,00					
Net	R0500								0,00			0,00					
<b>Expenses incurred</b>	R0550								216 373 000,00			-2 137 000,00					
<b>Administrative expenses</b>																	
Gross - Direct Business	R0610								208 423 000,00			14 521 000,00					
Gross - Proportional reinsurance accepted	R0620								378 000,00			0,00					
Gross - Non-proportional reinsurance accepted	R0630																
Reinsurers' share	R0640								75 000,00			32 000,00					
Net	R0700								208 724 000,00			14 489 000,00					
<b>Investment management expenses</b>																	
Gross - Direct Business	R0710								6 514 000,00			0,00					
Gross - Proportional reinsurance accepted	R0720								0,00			0,00					
Gross - Non-proportional reinsurance accepted	R0730																
Reinsurers' share	R0740								0,00			0,00					
Net	R0800								6 514 000,00			0,00					
<b>Claims management expenses</b>																	
Gross - Direct Business	R0910								121 408 000,00			7 808 000,00					
Gross - Proportional reinsurance accepted	R0920								1 500 000,00			3 000,00					
Gross - Non-proportional reinsurance accepted	R0930																
Reinsurers' share	R0940								-20 932 000,00			-1 308 000,00					
Net	R0900								143 840 000,00			9 119 000,00					
<b>Acquisition expenses</b>																	
Gross - Direct Business	R0910								346 726 000,00			28 880 000,00					
Gross - Proportional reinsurance accepted	R0920								41 765 000,00			52 000,00					
Gross - Non-proportional reinsurance accepted	R0930																
Reinsurers' share	R0940								531 196 000,00			54 677 000,00					
Net	R1000								-142 705 000,00			-25 745 000,00					
<b>Overhead expenses</b>																	
Gross - Direct Business	R1010																
Gross - Proportional reinsurance accepted	R1020																
Gross - Non-proportional reinsurance accepted	R1030																
Reinsurers' share	R1040																
Net	R1100																
<b>Other expenses</b>	R1200																
<b>Total expenses</b>	R1300																

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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					
R0010			(DE) Germany	(FR) France	(IT) Italy	(GB) United Kingdom	(NL) Netherlands	
	C0080	C0140	C0090	C0090	C0090	C0090	C0090	
<b>Premiums written</b>								
Gross - Direct Business	R0110	62 924 000,00	1 630 033 000,00	591 817 000,00	392 217 000,00	304 471 000,00	208 845 000,00	69 759 000,00
Gross - Proportional reinsurance accepted	R0120	3 479 000,00	33 977 000,00	1 036 000,00	1 656 000,00	27 715 000,00	91 000,00	0,00
Gross - Non-proportional reinsurance accepted	R0130	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Reinsurers' share	R0140	53 120 000,00	1 261 154 000,00	462 632 000,00	296 284 000,00	240 755 000,00	154 606 000,00	53 757 000,00
Net	R0200	13 283 000,00	402 856 000,00	130 221 000,00	97 589 000,00	91 431 000,00	54 330 000,00	16 002 000,00
<b>Premiums earned</b>								
Gross - Direct Business	R0210	61 092 000,00	1 601 154 000,00	581 049 000,00	387 018 000,00	293 413 000,00	208 895 000,00	69 687 000,00
Gross - Proportional reinsurance accepted	R0220	6 583 000,00	35 416 000,00	1 111 000,00	1 556 000,00	25 471 000,00	695 000,00	0,00
Gross - Non-proportional reinsurance accepted	R0230	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Reinsurers' share	R0240	55 075 000,00	1 243 101 000,00	454 312 000,00	296 430 000,00	228 619 000,00	154 764 000,00	53 901 000,00
Net	R0300	12 600 000,00	393 469 000,00	127 848 000,00	92 144 000,00	90 265 000,00	54 826 000,00	15 786 000,00
<b>Claims incurred</b>								
Gross - Direct Business	R0310	22 236 000,00	520 584 000,00	142 381 000,00	100 624 000,00	146 601 000,00	79 078 000,00	29 664 000,00
Gross - Proportional reinsurance accepted	R0320	-4 411 000,00	2 544 000,00	837 000,00	310 000,00	5 762 000,00	46 000,00	0,00
Gross - Non-proportional reinsurance accepted	R0330	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Reinsurers' share	R0340	13 368 000,00	381 730 000,00	120 748 000,00	70 474 000,00	105 613 000,00	49 979 000,00	21 548 000,00
Net	R0400	4 457 000,00	141 398 000,00	22 470 000,00	30 460 000,00	46 750 000,00	29 145 000,00	8 116 000,00
<b>Changes in other technical provisions</b>								
Gross - Direct Business	R0410	0,00	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	0,00
Gross - Non-proportional reinsurance accepted	R0430	0,00	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	0,00
Net	R0500	0,00	0,00	0,00	0,00	0,00	0,00	0,00
<b>Expenses incurred</b>	R0550	8 932 000,00	132 745 000,00	25 053 000,00	62 132 000,00	21 067 000,00	9 362 000,00	6 199 000,00
<b>Other expenses</b>	R1200							
<b>Total expenses</b>	R1300		132 745 000,00					

Non-life Technical Provisions

	Direct business and accepted proportional reinsurance											Accepted non-proportional reinsurance				Total Non-Life obligation	
	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
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160		C0170
<b>Technical provisions calculated as a whole</b>																	
Direct business	R0010																
Accepted proportional reinsurance business	R0020																
Accepted non-proportional reinsurance	R0030																
<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</b>	R0040																
<b>Technical provisions calculated as a sum of BE and RM</b>	R0050																
<b>Best estimate</b>																	
<b>Premium provisions</b>																	
Gross - Total	R0060								-109 134 320,00				-3 777 390,00				-112 911 710,00
Gross - direct business	R0070								-97 586 980,00				-3 773 150,00				-101 360 130,00
Gross - accepted proportional reinsurance business	R0080								-11 547 340,00				-4 240,00				-11 551 580,00
Gross - accepted non-proportional reinsurance business	R0090																
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0100								-264 455 840,00				-7 502 920,00				-271 958 760,00
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0110								-264 455 840,00				-7 502 920,00				-271 958 760,00
Recoverables from SPV before adjustment for expected losses	R0120																
Recoverables from Finite Reinsurance before adjustment for expected losses	R0130																
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140								-264 375 130,00				-7 500 630,00				-271 875 760,00
<b>Net Best Estimate of Premium Provisions</b>	R0150								155 240 810,00				3 733 240,00				158 964 050,00
<b>Claims provisions</b>																	
Gross - Total	R0160								1 868 000 900,00				249 751 280,00				2 117 752 180,00
Gross - direct business	R0170								1 634 160 960,00				240 408 730,00				1 880 569 290,00
Gross - accepted proportional reinsurance business	R0180								233 840 340,00				3 342 550,00				237 182 890,00
Gross - accepted non-proportional reinsurance business	R0190																
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0200								1 289 131 140,00				207 424 540,00				1 496 555 680,00
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0210								1 289 131 140,00				207 424 540,00				1 496 555 680,00
Recoverables from SPV before adjustment for expected losses	R0220																
Recoverables from Finite Reinsurance before adjustment for expected losses	R0230																
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240								1 288 737 700,00				207 361 230,00				1 496 098 930,00
<b>Net Best Estimate of Claims Provisions</b>	R0250								579 263 200,00				42 390 050,00				621 653 250,00
<b>Total Best estimate - gross</b>	R0260								1 758 866 580,00				245 973 890,00				2 004 840 470,00
<b>Total Best estimate - net</b>	R0270								734 504 010,00				46 113 290,00				780 617 300,00
<b>Risk margin</b>	R0280								37 118 010,00				2 328 230,00				39 446 240,00
<b>Amount of the transitional on Technical Provisions</b>																	
<b>TP as a whole</b>	R0290																
<b>Best estimate</b>	R0300																
<b>Risk margin</b>	R0310																
<b>Technical provisions - total</b>																	
Technical provisions - total	R0320								1 795 984 580,00				248 302 120,00				2 044 286 710,00
Recoverable from reinsurance contracts/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330								1 024 362 070,00				199 860 600,00				1 224 223 170,00
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340								771 622 020,00				48 441 520,00				820 063 540,00
<b>Line of Business: further segmentation (Homogeneous Risk Groups - HRG)</b>																	
Premium provisions - Total number of homogeneous risk groups (HRGs)	R0350								96				6				
Claims provisions - Total number of homogeneous risk groups (HRGs)	R0360								96				6				
<b>Cash-flows of the Best estimate of Premium Provisions (Gross)</b>																	
<b>Cash out-flows</b>																	
Future benefits and claims	R0370								565 355 050,00				72 510 590,00				637 865 640,00
Future expenses and other cash-out flows	R0380								118 718 080,00				40 650 550,00				159 368 630,00
<b>Cash in-flows</b>																	
Future premiums	R0390								752 630 090,00				112 974 440,00				865 604 530,00
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400								40 577 360,00				3 964 090,00				44 541 450,00
<b>Cash-flows of the Best estimate of Claims Provisions (Gross)</b>																	
<b>Cash out-flows</b>																	
Future benefits and claims	R0410								1 912 951 340,00				251 015 280,00				2 163 966 620,00
Future expenses and other cash-out flows	R0420								92 348 260,00				12 458 770,00				104 807 030,00
<b>Cash in-flows</b>																	
Future premiums	R0430								0,00				0,00				0,00
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0440								137 298 710,00				13 722 780,00				151 021 490,00
<b>Percentage of gross Best Estimate calculated using approximations</b>	R0450								0,0000%				0,0000%				0,0000%
<b>Best estimate subject to transitional of the interest rate</b>	R0460								0,00				0,00				0,00
Technical provisions without transitional on interest rate	R0470								1 795 693 860,00				248 283 870,00				2 043 977 730,00
<b>Best estimate subject to volatility adjustment</b>	R0480								1 758 866 550,00				245 973 870,00				2 004 840 420,00
Technical provisions without volatility adjustment and without others transitional measures	R0490								1 801 538 630,00				249 659 760,00				2 051 198 390,00





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
Technical provisions	R0010	2 044 286 710,00	2 044 286 710,00	0,00	2 044 286 710,00	0,00	2 051 198 390,00	6 911 680,00	2 051 198 390,00	0,00	6 911 680,00
Basic own funds	R0020	1 057 258 370,00	1 057 258 370,00	0,00	1 057 258 370,00	0,00	1 052 036 803,11	-5 221 566,89	1 052 036 803,11	0,00	-5 221 566,89
Excess of assets over liabilities	R0030	1 147 214 030,00	1 147 214 030,00	0,00	1 147 214 030,00	0,00	1 141 992 463,11	-5 221 566,89	1 141 992 463,11	0,00	-5 221 566,89
Restricted own funds due to ring-fencing and matching portfolio	R0040	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Eligible own funds to meet Solvency Capital Requirement	R0050	1 057 258 370,00	1 057 258 370,00	0,00	1 057 258 370,00	0,00	1 052 036 803,11	-5 221 566,89	1 052 036 803,11	0,00	-5 221 566,89
Tier I	R0060	1 014 653 630,00	1 014 653 630,00	0,00	1 014 653 630,00	0,00	1 009 432 063,11	-5 221 566,89	1 009 432 063,11	0,00	-5 221 566,89
Tier II	R0070	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Tier III	R0080	42 604 740,00	42 604 740,00	0,00	42 604 740,00	0,00	42 604 740,00	0,00	42 604 740,00	0,00	0,00
Solvency Capital Requirement	R0090	572 843 890,81	572 843 890,81	0,00	572 843 890,81	0,00	576 573 652,30	3 729 761,49	576 573 652,30	0,00	3 729 761,49
Eligible own funds to meet Minimum Capital Requirement	R0100	1 014 653 630,00	1 014 653 630,00	0,00	1 014 653 630,00	0,00	1 009 432 063,11	-5 221 566,89	1 009 432 063,11	0,00	-5 221 566,89
Minimum Capital Requirement	R0110	201 401 493,44	201 401 493,44	0,00	201 401 493,44	0,00	201 617 995,69	216 502,25	201 617 995,69	0,00	216 502,25

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	229 390 290,00	229 390 290,00		0,00	
R0030	179 823 830,00	179 823 830,00		0,00	
R0040					
R0050					
R0070					
R0090					
R0110					
R0130	605 439 510,00	605 439 510,00			
R0140					
R0160	42 604 740,00				42 604 740,00
R0180					
R0220					
R0230					
R0290	1 057 258 370,00	1 014 653 630,00		0,00	42 604 740,00
R0300					
R0310					
R0320					
R0330					
R0340					
R0350					
R0360					
R0370					
R0390					
R0400					
R0500	1 057 258 370,00	1 014 653 630,00		0,00	42 604 740,00
R0510	1 014 653 630,00	1 014 653 630,00		0,00	
R0540	1 057 258 370,00	1 014 653 630,00		0,00	42 604 740,00
R0550	1 014 653 630,00	1 014 653 630,00		0,00	
R0580	572 843 890,81				
R0600	201 401 493,44				
R0620	184,5631%				
R0640	503,7968%				



		<b>C0060</b>
<b>Reconciliation reserve</b>		
Excess of assets over liabilities	<b>R0700</b>	1 147 214 030,00
Own shares (held directly and indirectly)	<b>R0710</b>	29 955 660,00
Foreseeable dividends, distributions and charges	<b>R0720</b>	60 000 000,00
Other basic own fund items	<b>R0730</b>	451 818 860,00
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	<b>R0740</b>	
<b>Reconciliation reserve</b>	<b>R0760</b>	605 439 510,00
<b>Expected profits</b>		
Expected profits included in future premiums (EPIFP) - Life business	<b>R0770</b>	
Expected profits included in future premiums (EPIFP) - Non-life business	<b>R0780</b>	247 902 720,00
<b>Total EPIFP</b>	<b>R0790</b>	247 902 720,00

Formulaire	S.25.03.b
Reporting unit	RC170
Date d'arrêté	Dec 31, 2022

Solvency Capital Requirement - for undertakings on Full Internal Models

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Consideration of the future management actions regarding technical provisions and/or deferred taxes
C0010	C0020	C0030	C0060
10	IM - Market risk	243 148 304,93	(1) Future management actions regarding the loss-absorbing capacity of
11	IM - Underwriting risk	180 409 039,25	(1) Future management actions regarding the loss-absorbing capacity of
12	IM - Business risk	6 093 853,85	(1) Future management actions regarding the loss-absorbing capacity of
13	IM - Credit risk	248 442 700,53	(1) Future management actions regarding the loss-absorbing capacity of
14	IM - Operational risk	41 095 783,37	(4) No embedded consideration of future management actions
15	IM - LAC DT (negative amount)	-33 958 814,00	(4) No embedded consideration of future management actions
16	IM - Capital Buffer	103 462 632,70	(4) No embedded consideration of future management actions
17	IM - Adjustment due to RFF/MAP nSCR aggregation	0,00	(4) No embedded consideration of future management actions

<b>Formulaire</b>	S.25.03.b
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#### Calculation of Solvency Capital Requirement

Total undiversified components  
Diversification  
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)

#### Solvency capital requirement excluding capital add-on

Capital add-ons already set

#### Solvency capital requirement

#### Other information on SCR

Amount/estimate of the overall loss-absorbing capacity of technical provisions  
Amount/estimate of the overall loss-absorbing capacity of deferred taxes  
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  
Net future discretionary benefits

	<b>C0100</b>
<b>R0110</b>	1 100 069 171,24
<b>R0060</b>	-527 225 280,42
<b>R0160</b>	0,00
<b>R0200</b>	572 843 890,81
<b>R0210</b>	0,00
<b>R0220</b>	572 843 890,81
<b>R0300</b>	0,00
<b>R0310</b>	-33 958 814,00
<b>R0410</b>	
<b>R0420</b>	
<b>R0430</b>	
<b>R0440</b>	
<b>R0460</b>	0,00

<b>Formulaire</b>	S.28.01.b
<b>Reporting unit</b>	RC170
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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>C0010</b>
<b>R0010</b>	201 401 493,44

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>	734 654 288,77	534 326 390,00
<b>R0110</b>	0,00	0,00
<b>R0120</b>	0,00	0,00
<b>R0130</b>	46 119 515,49	19 758 790,00
<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

**Formulaire**  
**Reporting unit**  
**Date d'arrêté**

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**Overall MCR calculation**

		<b>C0070</b>
Linear MCR	<b>R0300</b>	201 401 493,44
SCR	<b>R0310</b>	572 843 890,81
MCR cap	<b>R0320</b>	257 779 750,87
MCR floor	<b>R0330</b>	143 210 972,70
Combined MCR	<b>R0340</b>	201 401 493,44
Absolute floor of the MCR	<b>R0350</b>	4 000 000,00

**Minimum Capital Requirement**

<b>R0400</b>	201 401 493,44
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