



MNT

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GRUPE **vyv**

RAPPORT SFCR 2017

ANNEXES

Annexes : QRT

Nom du QRT	Informations demandées	
S.02.01.16	Bilan Prudentiel	
S.05.01.02	Primes, sinistres et dépenses par ligne d'activité	
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SE.02.01.16

Variant of Solvency II template S.02.01.01 with ECB add-ons

Annual reporting, solo

Balance sheet

	Solvency II value	Statutory accounts value	Reclassification adjustments
	C0010	C0020	EC0021
Assets			
Goodwill	R0010		
Deferred acquisition costs	R0020		
Intangible assets	R0030	14 147 702,00	
Deferred tax assets	R0040 0,00		
Pension benefit surplus	R0050		
Property, plant & equipment held for own use	R0060 102 503 267,00	82 465 418,00	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070 1 021 065 765,00	999 796 875,00	0,00
Property (other than for own use)	R0080 1 037 746,00	427 829,00	
Holdings in related undertakings, including participations	R0090 22 696 184,00	18 542 698,00	
Equities	R0100 924 635,00	921 208,00	
Equities - listed	R0110		
Equities - unlisted	R0120 924 635,00	921 208,00	
Bonds	R0130 610 571 571,00	603 616 088,00	
Government Bonds	R0140 282 698 705,00	283 363 213,00	
Corporate Bonds	R0150 327 872 867,00	320 252 875,00	
Structured notes	R0160		
Collateralised securities	R0170		
Collective Investments Undertakings	R0180 300 895 642,00	291 563 037,00	
Derivatives	R0190		
Deposits other than cash equivalents	R0200 84 939 987,00	84 726 015,00	
Other investments	R0210	0,00	
Assets held for index-linked and unit-linked contracts	R0220		
Loans and mortgages	R0230 1 745 046,00	1 745 046,00	
Loans on policies	R0240		
Loans and mortgages to individuals	R0250		
Other loans and mortgages	R0260 1 745 046,00	1 745 046,00	
Reinsurance recoverables from:	R0270 412 804 225,00	469 776 139,00	
Non-life and health similar to non-life	R0280 245 807 533,00	246 333 998,00	
Non-life excluding health	R0290		
Health similar to non-life	R0300 245 807 533,00	246 333 998,00	
Life and health similar to life, excluding health and index-linked and unit-linked	R0310 166 996 691,00	223 442 141,00	
Health similar to life	R0320 166 822 840,00	223 182 676,00	
Life excluding health and index-linked and unit-linked	R0330 173 851,00	259 465,00	
Life index-linked and unit-linked	R0340		
Deposits to cedants	R0350 1 947 028,00	1 947 028,00	
Insurance and intermediaries receivables	R0360 3 245 156,00	3 245 156,00	
Reinsurance receivables	R0370 13 007 595,00	13 007 595,00	
Receivables (trade, not insurance)	R0380 9 740 089,00	9 740 089,00	
Own shares (held directly)	R0390		
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400		
Cash and cash equivalents	R0410 39 074 010,00	39 074 010,00	
Any other assets, not elsewhere shown	R0420 2 033 831,00	2 033 831,00	
Total assets	R0500 1 607 166 012,00	1 636 978 889,00	0,00

Liabilities

	Solvency II value	Statutory accounts	Reclassification
	C0010	C0020	EC0021
Technical provisions – non-life	R0510	453 506 947,00	450 429 657,00
Technical provisions – non-life (excluding health)	R0520	0,00	
TP calculated as a whole	R0530		
Best Estimate	R0540		
Risk margin	R0550		
Technical provisions - health (similar to non-life)	R0560	453 506 947,00	450 429 657,00
TP calculated as a whole	R0570		
Best Estimate	R0580	434 625 182,00	
Risk margin	R0590	18 881 765,00	
Technical provisions - life (excluding index-linked and unit-linked)	R0600	285 044 322,00	366 474 134,00
Technical provisions - health (similar to life)	R0610	285 527 162,00	364 037 379,00
TP calculated as a whole	R0620		
Best Estimate	R0630	274 735 860,00	
Risk margin	R0640	10 791 302,00	
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	-482 840,00	2 436 755,00
TP calculated as a whole	R0660		
Best Estimate	R0670	-482 840,00	
Risk margin	R0680	0,00	
Technical provisions – index-linked and unit-linked	R0690	0,00	
TP calculated as a whole	R0700		
Best Estimate	R0710		
Risk margin	R0720		
Other technical provisions	R0730		
Contingent liabilities	R0740		
Provisions other than technical provisions	R0750	887 227,00	887 227,00
Pension benefit obligations	R0760	3 980 749,00	3 980 749,00
Deposits from reinsurers	R0770	467 565 707,00	467 565 707,00
Deferred tax liabilities	R0780	19 559 759,00	0,00
Derivatives	R0790		
Debts owed to credit institutions	R0800	151,00	151,00
Debts owed to credit institutions resident domestically	ER0801	151,00	
Debts owed to credit institutions resident in the euro area other than domestic	ER0802		
Debts owed to credit institutions resident in rest of the world	ER0803		
Financial liabilities other than debts owed to credit institutions	R0810	230 539,00	230 539,00
debts owed to non-credit institutions	ER0811	230 539,00	
debts owed to non-credit institutions resident domestically	ER0812	230 539,00	
debts owed to non-credit institutions resident in the euro area other than domestic	ER0813		
debts owed to non-credit institutions resident in rest of the world	ER0814		
other financial liabilities (debt securities issued)	ER0815		
Insurance & intermediaries payables	R0820	36 450 599,00	36 450 599,00
Reinsurance payables	R0830	94 505,00	94 505,00
Payables (trade, not insurance)	R0840	35 028 102,00	35 028 102,00
Subordinated liabilities	R0850	15 000 000,00	15 000 000,00
Subordinated liabilities not in basic own funds	R0860		
Subordinated liabilities in basic own funds	R0870	15 000 000,00	15 000 000,00
Any other liabilities, not elsewhere shown	R0880	1 035 082,00	1 035 082,00
Total liabilities	R0900	1 318 383 689,00	1 377 176 452,00
Excess of assets over liabilities	R1000	288 782 323,00	259 802 437,00

Annex I

S.05.01.01

Premiums, claims and expenses by line of business

		Line of Business for:		Total
		Medical expense insurance	Income protection insurance	
		C0010	C0020	
Premiums written				
Gross - Direct Business	R0110	494 566 051,00	141 518 654,00	636 084 705,00
Gross - Proportional reinsurance accepted	R0120			
Gross - Non-proportional reinsurance accepted	R0130			
Reinsurers' share	R0140	596 076,00	93 764 619,00	94 360 695,00
Net	R0200	493 969 975,00	47 754 035,00	541 724 010,00
Premiums earned				
Gross - Direct Business	R0210	494 658 155,00	141 518 654,00	636 176 809,00
Gross - Proportional reinsurance accepted	R0220			
Gross - Non-proportional reinsurance accepted	R0230			
Reinsurers' share	R0240	596 076,00	93 764 619,00	94 360 695,00
Net	R0300	494 062 079,00	47 754 035,00	541 816 114,00
Claims incurred				
Gross - Direct Business	R0310	341 080 501,00	112 841 440,00	453 921 941,00
Gross - Proportional reinsurance accepted	R0320			
Gross - Non-proportional reinsurance accepted	R0330			
Reinsurers' share	R0340	478 995,00	87 436 437,00	87 915 432,00
Net	R0400	340 601 506,00	25 405 003,00	366 006 509,00
Changes in other technical provisions				
Gross - Direct Business	R0410	0,00	5 750 738,00	5 750 738,00
Gross - Proportional reinsurance accepted	R0420			
Gross - Non- proportional reinsurance accepted	R0430			
Reinsurers' share	R0440	0,00	0,00	0,00
Net	R0500	0,00	5 750 738,00	5 750 738,00
Expenses incurred	R0550	106 153 298,00	30 375 461,00	136 528 759,00
Administrative expenses				
Gross - Direct Business	R0610	68 343 453,00	19 556 283,00	87 899 736,00
Gross - Proportional reinsurance accepted	R0620			
Gross - Non-proportional reinsurance accepted	R0630			
Reinsurers' share	R0640	0,00	0,00	0,00
Net	R0700	68 343 453,00	19 556 283,00	87 899 736,00
Investment management expenses				
Gross - Direct Business	R0710	0,00	0,00	0,00
Gross - Proportional reinsurance accepted	R0720			
Gross - Non-proportional reinsurance accepted	R0730			
Reinsurers' share	R0740	0,00	0,00	0,00
Net	R0800	0,00	0,00	0,00
Claims management expenses				
Gross - Direct Business	R0810	15 555 467,00	4 451 152,00	20 006 619,00
Gross - Proportional reinsurance accepted	R0820			
Gross - Non-proportional reinsurance accepted	R0830			
Reinsurers' share	R0840	0,00	0,00	0,00
Net	R0900	15 555 467,00	4 451 152,00	20 006 619,00
Acquisition expenses				
Gross - Direct Business	R0910	22 254 378,00	6 368 026,00	28 622 404,00
Gross - Proportional reinsurance accepted	R0920			
Gross - Non-proportional reinsurance accepted	R0930			
Reinsurers' share	R0940	0,00	0,00	0,00
Net	R1000	22 254 378,00	6 368 026,00	28 622 404,00
Overhead expenses				
Gross - Direct Business	R1010	0,00	0,00	0,00
Gross - Proportional reinsurance accepted	R1020			
Gross - Non-proportional reinsurance accepted	R1030			
Reinsurers' share	R1040	0,00	0,00	0,00
Net	R1100	0,00	0,00	0,00
Other expenses	R1200			0,00
Total expenses	R1300			136 528 759,00

		Line of Business for: life insurance obligations			Total
		Health insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	
		C0210	C0240	C0250	C0300
Premiums written					
Gross	R1410	0,00	10 744 045,00	0,00	10 744 045,00
Reinsurers' share	R1420	0,00	909 213,00	0,00	909 213,00
Net	R1500	0,00	9 834 832,00	0,00	9 834 832,00
Premiums earned					
Gross	R1510	0,00	10 744 045,00	0,00	10 744 045,00
Reinsurers' share	R1520	0,00	909 213,00	0,00	909 213,00
Net	R1600	0,00	9 834 832,00	0,00	9 834 832,00
Claims incurred					
Gross	R1610	262 980,00	4 630 308,00	26 272 764,00	31 166 052,00
Reinsurers' share	R1620	0,00	-252 453,00	0,00	-252 453,00
Net	R1700	262 980,00	4 882 761,00	26 272 764,00	31 418 505,00
Changes in other technical provisions					
Gross	R1710	947 835,00	27 667,00	14 839 717,00	15 815 219,00
Reinsurers' share	R1720	585 427,00	0,00	9 383 781,00	9 969 208,00
Net	R1800	362 408,00	27 667,00	5 455 936,00	5 846 011,00
Expenses incurred	R1900	0,00	2 420 205,00	0,00	2 420 205,00
Administrative expenses					
Gross	R1910	0,00	1 471 390,00	0,00	1 471 390,00
Reinsurers' share	R1920	0,00	0,00	0,00	0,00
Net	R2000	0,00	1 471 390,00	0,00	1 471 390,00
Investment management expenses					
Gross	R2010	0,00	53 006,00	0,00	53 006,00
Reinsurers' share	R2020	0,00	0,00	0,00	0,00
Net	R2100	0,00	53 006,00	0,00	53 006,00
Claims management expenses					
Gross	R2110	0,00	369 773,00	0,00	369 773,00
Reinsurers' share	R2120	0,00	0,00	0,00	0,00
Net	R2200	0,00	369 773,00	0,00	369 773,00
Acquisition expenses					
Gross	R2210	0,00	526 036,00	0,00	526 036,00
Reinsurers' share	R2220	0,00	0,00	0,00	0,00
Net	R2300	0,00	526 036,00	0,00	526 036,00
Overhead expenses					
Gross	R2310	0,00	0,00	0,00	0,00
Reinsurers' share	R2320	0,00	0,00	0,00	0,00
Net	R2400	0,00	0,00	0,00	0,00
Other expenses	R2500				0,00
Total expenses	R2600				2 420 205,00
Total amount of surrenders	R2700	0,00	0,00	0,00	0,00

S.13.01.01

Projection of future gross cash flows

Year (projection of undiscounted expected cash-flows)		Other life insurance				Annuities stemming from non-life contracts		Health insurance				Total recoverable from reinsurance (after the adjustment)
		Cash out-flows		Cash in-flows		Cash out-flows		Cash out-flows		Cash in-flows		
		Future Benefits	Future expenses and other cash out-flows	Future premiums	Other cash in-flows	Future Benefits	Future expenses and other cash out-flows	Future Benefits	Future expenses and other cash out-flows	Future premiums	Other cash in-flows	
		C0090	C0100	C0110	C0120	C0130	C0140	C0210	C0220	C0230	C0240	
1	R0010	6694694	2293131	10610835		26164191	477359	759418	1318833	7277435		11018528
2	R0020	1045506	46339			20719219	414384	671810	29725			13474851
3	R0030	36449	1615			18568477	371370	671810	29725			12118916
4	R0040	4497	199			16686298	333726	671810	29725			10932194
5	R0050	1367	61			15101963	302039	438043	19382			9785859
6	R0060	637	28			13672084	273442	438043	19382			8884089
7	R0070	518	23			12479330	249587	438043	19382			8131663
8	R0080	122	5			11494884	229898	120933	5351			7310759
9	R0090	0	0			10639722	212794					6694809
10	R0100	0	0			9913480	198270					6236202
11	R0110	0	0			9160600	183212					5760934
12	R0120					8705864	174117					5473455
13	R0130					8320004	166400					5229472
14	R0140					7812108	156242					4908629
15	R0150					7428968	148579					4666244
16	R0160					7065564	141311					4436437
17	R0170					6811804	136236					4275765
18	R0180					6571811	131436					4123856
19	R0190					6360906	127218					3990352
20	R0200					6139315	122786					3850201
21	R0210					5932791	118656					3719537
22	R0220					5735198	114704					3594618
23	R0230					5574959	111499					3493207
24	R0240					5377327	107547					3368349
25	R0250					5189624	103792					3249816
26	R0260					5021628	100433					3143760
27	R0270					4851951	97039					3036721
28	R0280					4676686	93534					2926285
29	R0290					4500755	90015					2815489
30	R0300					4311513	86230					2696435
31-40	R0310					31928572	638571					19943191
41-50	R0320					13435497	268710					8372078
51 & after	R0330					4053166	81063					2518740

S.14.01.01							
Life obligations analysis							
Portfolio							
Product ID code	Fund number	Line of Business	Number of contracts at the end of the year	Number of new contracts during year	Total amount of written premiums	Total amount of claims paid during year	Country
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080
dépendance_DEPTOT_MNT		29	719972	719972	6954337	262980	FR
S non réassurée_INVALT_MNT		33	9	0		60701	FR
GMS_CR_MNT		33	1640	0		1921687	FR
GMS_INVALT_MNT		33	4019	502		23909581	FR
Run off_CR_MNT		33	1888	0		116044	FR
Run off_INVALT_MNT		33	620	0		172969	FR
V_V_MNT		32	471849	21565	8928756		FR
décès_DCTEMP_MNT		32	1064	1064	150588	150724	FR
rentes_DCVIAG_MNT		32	471849	21565	25536	13240	FR

Characteristics of product							
Product ID code	Product classification	Type of product	Product denomination	Product still commercialised?	Type of premium	Use of financial instrument for replication?	Number of HRGs in products
C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
dépendance_DEPTOT_MNT	5	Dépendance	Dépendance	1	1	2	1
S non réassurée_INVALT_MNT	5	Invalidité	GMS non réassurée	2	4	2	1
GMS_CR_MNT	5	Complément retraite	GMS	1	4	2	1
GMS_INVALT_MNT	5	Invalidité	GMS	1	4	2	1
Run off_CR_MNT	5	Complément retraite	Run off	2	4	2	1
Run off_INVALT_MNT	5	Invalidité	Run off	2	4	2	1
V_V_MNT	1	Santé Vie	SANTE	1	1	2	1
décès_DCTEMP_MNT	1	décès	décès	1	1	2	1
rentes_DCVIAG_MNT	1	rentes	rentes	1	1	2	1

Information on Homogeneous risk groups				
HRG code	Best Estimate and Technical Provisions as a whole	Capital-at-risk	Surrender value	Annualised guaranteed rate (over average duration of guarantee)
C0170	C0180	C0190	C0200	C0210
CR_SV_MNT	143492685	0	0	
DECES_V_MNT	1319945	159467110	0	
DEP_SV_MNT	-1645936	0	0	
INVAL_SV_MNT	132889111	0	0	
V_V_MNT	-1802785	285583722	0	

S.16.01.01								
Information on annuities stemming from Non-Life Insurance obligations								
The related non-life line of business	Z0010	2						
Accident year / Underwriting year	Z0020	1						
Currency	Z0030	Total						
Currency conversion	Z0040	2						
Information on year N:								
		C0010						
The average interest rate	R0010	0,0037						
The average duration of the obligations	R0020	11,5516						
The weighted average age of the beneficiaries	R0030	55						
Annuities information								
Year		Undiscounted annuity claims provisions at the start of year N	Undiscounted annuity claims provisions set up during year N	Annuity payments paid during year N	Undiscounted annuity claims provisions at the end of year N	Number of annuities obligations at the end of year N	Best Estimate for annuity claims provisions at the end of year N (discounted basis)	Undiscounted development result
		C0020	C0030	C0040	C0050	C0060	C0070	C0080
Prior years	R0040	2 933 711	-	349 714	2 731 065	2 517	2 735 927	(147 069)
N-14	R0050	24 823 890	2 452	1 402 505	23 986 973	413	19 688 020	(565 588)
N-13	R0060	24 802 924	515	1 417 702	23 843 511	373	19 280 982	(458 290)
N-12	R0070	25 608 326	5 726	1 631 710	24 465 496	409	19 830 196	(488 880)
N-11	R0080	28 376 937	6 491	1 805 102	27 786 246	433	22 761 358	(1 214 410)
N-10	R0090	26 108 329	103 374	1 889 983	25 293 468	366	20 420 749	(1 075 123)
N-9	R0100	34 163 070	127 973	2 505 715	33 416 488	468	27 305 755	(1 759 132)
N-8	R0110	39 964 306	313 220	3 056 056	39 323 508	538	31 644 022	(2 415 258)
N-7	R0120	37 223 948	957 924	2 801 595	37 006 982	555	30 230 631	(2 584 628)
N-6	R0130	28 494 511	4 208 892	3 412 802	35 161 338	605	29 453 564	(10 079 629)
N-5	R0140	19 289 273	4 475 502	2 210 845	24 419 992	557	20 186 554	(7 341 564)
N-4	R0150	10 594 702	5 891 627	2 113 382	21 639 783	483	17 980 559	(13 158 463)
N-3	R0160	5 387 335	4 631 565	972 044	10 888 018	291	9 153 464	(6 472 727)
N-2	R0170	1 181 367	3 351 782	506 935	5 734 707	133	4 635 434	(5 060 274)
N-1	R0180	8 745	1 264 158	96 590	1 237 012	33	1 040 787	(1 324 857)
N	R0190		42 174	8 304	33 870	2	33 792	(42 174)
Total	R0200	308 961 375	25 383 376	26 180 982	336 968 459	8 176	276 381 796	(54 188 065)
		(223 226 348)	-	-	-	-	-	-

		Direct business and accepted proportional reinsurance		Total Non-Life obligation
		Medical expense insurance	Income protection insurance	
		C0020	C0030	C0180
Gross - Total	R0060	-30976831	17295691	-13681139
Gross - direct business	R0070	-30976831	17295691	-13681139
Gross - accepted proportional reinsurance business	R0080			
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		-1783662	-1783662
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0110		-1783662	-1783662
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		-1826095	-1826095
Net Best Estimate of Premium Provisions	R0150	-30976831	19121787	-11855044
Claims provisions				
Gross - Total	R0160	47123151	401183171	448306322
Gross - direct business	R0170	47123151	401183171	448306322
Gross - accepted proportional reinsurance business	R0180			
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		247789606	247789606
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0210		247789606	247789606
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		247633629	247633629
Net Best Estimate of Claims Provisions	R0250	47123151	153549542	200672693
Total Best estimate - gross	R0260	16146320	418478862	434625182
Total Best estimate - net	R0270	16146320	172671329	188817649
Risk margin	R0280	1614632	17267133	18881765
Amount of the transitional on Technical Provisions				
TP as a whole	R0290			
Best estimate	R0300			
Risk margin	R0310			
Technical provisions - total				
Technical provisions - total	R0320	17760952	435745995	453506947
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330		245807533	245807533
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	17760952	189938461	207699414
Line of Business: further segmentation (Homogeneous Risk Groups)				
Premium provisions - Total number of homogeneous risk groups	R0350	1	1	
Claims provisions - Total number of homogeneous risk groups	R0360	1	1	
Cash-flows of the Best estimate of Premium Provisions (Gross)				
Cash out-flows				
Future benefits and claims	R0370	355387179	139188700	494575879
Future expenses and other cash-out flows	R0380	112838327	26044396	138882724
Cash in-flows				
Future premiums	R0390	499202337	147937405	647139742
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400			
Cash-flows of the Best estimate of Claims Provisions (Gross)				
Cash out-flows				
Future benefits and claims	R0410	45123213	393316834	438440048
Future expenses and other cash-out flows	R0420	1999937	7866337	9866274

S.18.01.01										
Projection of future cash flows (Best Estimate - Non Life)										
		Best Estimate Premium Provision (Gross)				Best Estimate Claim Provision (Gross)				Total recoverable from reinsurance (after the adjustment)
		Cash out-flows		Cash in-flows		Cash out-flows		Cash in-flows		
		Future benefits	Future expenses and other cash-out flows	Future premiums	Other cash-in flows	Future benefits	Future expenses and other cash- out flows	Future premiums	Other cash-in flows	
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Year (projection of undiscounted expected cash-flows)										
1	R0010	334426967	132119204	645989844		1.1E+08	3298609			-33362509
2	R0020	62255304	2647843			5.6E+07	1167866			49825568
3	R0030	15884315	638949			4.5E+07	909085			37427588
4	R0040	17066338	679621			3.4E+07	673875			31811764
5	R0050	15346701	610836			2.5E+07	496153			25231007
6	R0060	10423836	414830			1.9E+07	380314			18512521
7	R0070	5566573	221519			1.6E+07	323076			13659519
8	R0080	3949696	157172			1.4E+07	286520			11492730
9	R0090	3139862	124947			1.3E+07	257114			10058067
10	R0100	2739921	109041			1.2E+07	230258			8963226
11	R0110	2513305	100031			1E+07	206998			8093545
12	R0120	2291069	91166			9258410	185168			7269012
13	R0130	2093261	83295			8259981	165200			6515568
14	R0140	1907933	75920			7386923	147738			5848997
15	R0150	1742473	69336			6645915	132918			5278131
16	R0160	1597020	63548			6052377	121048			4812733
17	R0170	1444789	57491			5465369	109307			4347258
18	R0180	1311495	52187			5029575	100591			3988898
19	R0190	1210779	48179			4621070	92421			3668255
20	R0200	1117996	44487			4289270	85785			3400901
21	R0210	1034719	41173			4034204	80684			3187828
22	R0220	972926	38715			3807198	76144			3005947
23	R0230	909353	36185			3583336	71667			2824954
24	R0240	853354	33957			3414016	68280			2683047
25	R0250	806062	32075			3232789	64656			2539153
26	R0260	759942	30239			3070824	61416			2408129
27	R0270	717272	28542			2942659	58853			2300540
28	R0280	676784	26930			2807625	56152			2190025
29	R0290	640351	25481			2683383	53668			2088859
30	R0300	606297	24126			2587610	51752			2007097
31 & after	R0310	9811796	390429			4E+07	807891			31517535

Annex I																						
S.19.01.01																						
Non-life Insurance Claims Information																						
			Line of business	Z0010	2																	
			Accident year / Underwriting year	Z0020	1																	
			Currency	Z0030	Total																	
			Currency conversion	Z0040	2																	
Gross Claims Paid (non-cumulative)																						
(absolute amount)																						
Development year en k€																						
Year		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +		In Current year	Sum of years (cumulative)		
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160		C0170	C0180		
Prior	R0100																		R0100			
N-14	R0110	13	938	2341	6632	8161	6356	4326	3000	1579	1476	2024	928	988	635	844			R0110	844	40239	
N-13	R0120	62	534	3212	7093	5983	4176	5647	2351	1563	1440	1264	1518	585	195				R0120	195	35623	
N-12	R0130	9591	10101	9747	10193	10095	7834	5456	2239	1468	1251	1017	890	796					R0130	796	70677	
N-11	R0140	9623	11912	9687	10438	11250	6926	6423	3303	1602	1857	1689	1197						R0140	1197	75907	
N-10	R0150	10118	11607	9247	10111	11394	7697	5234	1852	1718	1204	865							R0150	865	71048	
N-9	R0160	11567	13669	9612	10507	10932	8088	8435	3076	3220	1828								R0160	1828	80934	
N-8	R0170	12829	15091	12130	12845	12208	8308	9199	4273	2551									R0170	2551	89435	
N-7	R0180	15482	16237	12278	12872	13256	9898	6611	2124										R0180	2124	88758	
N-6	R0190	17083	17910	12788	13713	14668	10954	7630											R0190	7630	94746	
N-5	R0200	17060	20087	13187	14121	11873	8481												R0200	8481	84810	
N-4	R0210	18032	21669	14894	12847	14102													R0210	14102	81544	
N-3	R0220	20383	23800	15060	14166														R0220	14166	73409	
N-2	R0230	21822	22819	17046															R0230	17046	61688	
N-1	R0240	21889	26524																R0240	26524	48413	
N	R0250	21596																	R0250	21596	21596	
																		Total	R0260	119942	1018827	
Reinsurance Recoveries received (non-cumulative)																						
(absolute amount)																						
Development year en K€																						
Year																			15 & +	In Current year	Sum of years (cumulative)	
		C0600	C0610	C0620	C0630	C0640	C0650	C0660	C0670	C0680	C0690	C0700	C0710	C0720	C0730	C0740	C0750		C0760	C0770		
Prior	R0300																		R0300			
N-14	R0310	13	938	2341	6632	8161	6356	4326	3000	1579	1476	2024	928	988	635	844			R0310	844	40239	
N-13	R0320	62	534	3212	7093	5983	4176	5647	2351	1563	1440	1264	1518	585	195				R0320	195	35623	
N-12	R0330	9591	10101	9747	10193	10095	7834	5456	2239	1468	1251	1017	890	796					R0330	796	70677	
N-11	R0340	9623	11912	9687	10438	11250	6926	6423	3303	1602	1857	1689	1197						R0340	1197	75907	
N-10	R0350	10118	11607	9247	10111	11394	7697	5234	1852	1718	1204	865							R0350	865	71048	
N-9	R0360	11567	13669	9612	10507	10932	8088	8435	3076	3220	1828								R0360	1828	80934	
N-8	R0370	12829	15091	12130	12845	12208	8308	9199	4273	2551									R0370	2551	89435	
N-7	R0380	15482	16237	12278	12872	13256	9898	6611	2124										R0380	2124	88758	
N-6	R0390	17083	17910	12788	13713	14668	10954	7630											R0390	7630	94746	
N-5	R0400	17060	20087	13187	14121	11873	8481												R0400	8481	84810	
N-4	R0410	17130	20586	14149	12205	13397													R0410	13397	77466	
N-3	R0420	18345	21420	13554	12749														R0420	12749	66068	
N-2	R0430	19640	20537	15342															R0430	15342	55519	
N-1	R0440	13790	16710																R0440	16710	30500	
N	R0450	13605																	R0450	13605	13605	
																			Total	R0460	98312	975337

Gross undiscounted Best Estimate Claims Provisions																	
(absolute amount)																	
Development year en K€																	
Year		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	5 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350
Prior	R0100																
N-14	R0110																
N-13	R0120															101	980
N-12	R0130															29	
N-11	R0140																
N-10	R0150												336	11			
N-9	R0160																
N-8	R0170																
N-7	R0180																
N-6	R0190																
N-5	R0200																
N-4	R0210																
N-3	R0220																
N-2	R0230																
N-1	R0240																
N	R0250																
Undiscounted Best Estimate Claims Provisions - Reinsurance recoverable																	
(absolute amount)																	
Development year en K€																	
Year		C0800	C0810	C0820	C0830	C0840	C0850	C0860	C0870	C0880	C0890	C0900	C0910	C0920	C0930	C0940	C0950
Prior	R0300																
N-14	R0310																
N-13	R0320																
N-12	R0330																
N-11	R0340																
N-10	R0350																
N-9	R0360																
N-8	R0370																
N-7	R0380																
N-6	R0390																
N-5	R0400																
N-4	R0410																
N-3	R0420																
N-2	R0430																
N-1	R0440																
N	R0450																
Net Undiscounted Best Estimate Claims Provisions																	
(absolute amount)																	
Development year																	
Year		C1400	C1410	C1420	C1430	C1440	C1450	C1460	C1470	C1480	C1490	C1500	C1510	C1520	C1530	C1540	C1550
Prior	R0500																
N-14	R0510																
N-13	R0520																
N-12	R0530																
N-11	R0540																
N-10	R0550																
N-9	R0560																
N-8	R0570																
N-7	R0580																
N-6	R0590																
N-5	R0600																
N-4	R0610																
N-3	R0620																
N-2	R0630																
N-1	R0640																
N	R0650																

Gross RBNS Claims

		RBNS claims. Open Claims at the beginning of the year									Claims reported during the year					
		Open Claims at the end of the year				Closed Claims at the end of the year:					Open Claims at the end of the year			Closed Claims at the end of the year:		
						settled with payment			settled without any payment					settled with payment		settled without
		Number of claims	Gross RBNS at the beginning of the year	Gross payments made during the current year	Gross RBNS at the end of the period	Number of claims ended with payment	Gross RBNS at the beginning of the year	Gross payments made during the current year	Number of claims ended without any	Gross RBNS at the beginning of the year	Number of claims	Gross payments made during the current year	Gross RBNS at the end of the period	Number of claims ended with payment	Gross payments made during the current	Number of claims ended witho
Year		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
Prior	R0010															
N-14	R0020	2	93698	34518	966253	0	0	809041	0	0	0	0	0	0	0	0
N-13	R0030	1	0	3099	29702	0	0	191588	0	0	0	0	0	0	0	0
N-12	R0040	0	0	0	0	0	0	795602	0	0	0	0	0	0	0	0
N-11	R0050	1	0	0	10880	5	311521	1197195	0	0	0	0	0	0	0	0
N-10	R0060	5	430204	36762	453548	7	414904	828117	0	0	0	0	0	0	0	0
N-9	R0070	8	323450	52201	706283	10	537983	1776064	0	0	0	0	0	0	0	0
N-8	R0080	25	1089280	204111	1741590	20	811925	2346460	0	0	0	0	0	0	0	0
N-7	R0090	52	1386181	373648	1700901	86	2567743	1750259	0	0	0	0	0	0	0	0
N-6	R0100	146	4540781	1045557	5353073	315	8733546	6584639	0	0	0	0	0	0	0	0
N-5	R0110	477	15987237	3861222	16058014	423	12496539	4619883	0	0	0	0	0	0	0	0
N-4	R0120	812	22604062	6099774	25327656	846	25575172	8001822	0	0	0	0	0	0	0	0
N-3	R0130	1567	27825572	9654162	47811041	1033	25281167	4511380	0	0	0	0	0	0	0	0
N-2	R0140	2157	37214625	13335000	58100847	1753	31780644	3711276	0	0	0	0	0	0	0	0
N-1	R0150	1942	11801322	11087639	43750687	2309	27463874	3296943	0	0	1574	8986583	28109145	2919	3152425	0
Total previous years	R0160	7195	123296412	45787693	202010475	6807	135975017	40420271	0	0	1574	8986583	28109145	2919	3152425	0
N	R0170										6172	17133115	34837961	16931	4462390	0
Total	R0180										7746	26119698	62947106	19850	7614815	0

S.21.01.01

Loss distribution risk profile

Line of business	Z010	2
Accident year underwriting year	Z020	1

Start claims incurred	End claims incurred	Number of claims AY/UYW year N	Total claims incurred AY/UYW year N	Number of claims AY/UYW year N-1	Total claims incurred AY/UYW year N-1	Number of claims AY/UYW year N-2	Total claims incurred AY/UYW year N-2	Number of claims AY/UYW year N-3	Total claims incurred AY/UYW year N-3	Number of claims AY/UYW year N-4	Total claims incurred AY/UYW year N-4	Number of claims AY/UYW year N-5	Total claims incurred AY/UYW year N-5	Number of claims AY/UYW year N-6	Total claims incurred AY/UYW year N-6	Number of claims AY/UYW year N-7	Total claims incurred AY/UYW year N-7	Number of claims AY/UYW year N-8	Total claims incurred AY/UYW year N-8	Number of claims AY/UYW year N-9	Total claims incurred AY/UYW year N-9	Number of claims AY/UYW year N-10	Total claims incurred AY/UYW year N-10	Number of claims AY/UYW year N-11	Total claims incurred AY/UYW year N-11	Number of claims AY/UYW year N-12	Total claims incurred AY/UYW year N-12	Number of claims AY/UYW year N-13	Total claims incurred AY/UYW year N-13	Number of claims AY/UYW year N-14	Total claims incurred AY/UYW year N-14		
C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340		
Bracket 1	R0010	0	5000	11106	27897054	21508	39520083	23300	43500644	21009	24799952	18979	22990418	18968	22055259	19113	21298306	17882	19850531	15409	17091968	14254	15733542	13126	14379418	12618	13100590	12448	12884050	11710	12438237	11281	11634347
Bracket 2	R0020	5000	10000	4899	34064590	2662	17641902	4498	30246546	2280	15516867	2004	13798657	1766	12225578	1571	10797493	1444	10053852	1233	8528972	1064	7255749	892	6090692	918	6350130	822	5833099	785	5504583	768	5378500
Bracket 3	R0030	10000	15000	1679	20434172	861	10545191	1006	12154964	1067	13138272	815	10145078	782	9666577	663	8210799	611	7594280	537	6713761	468	5308647	423	5308647	485	6095798	427	5375342	457	5729895	409	5111205
Bracket 4	R0040	15000	20000	616	10544126	416	1719019	353	6006479	634	10093787	727	12657558	660	11458084	653	11413035	631	11008132	608	8843693	459	795268	414	7181100	378	6490305	358	6198977	337	5846799	308	5288329
Bracket 5	R0050	20000	25000	273	6971458	233	5242433	177	3943674	297	6598776	385	8544160	370	8216258	404	8964307	385	8569527	323	7174424	233	5171555	218	4857852	187	4108833	162	3693128	162	3599420	118	2623514
Bracket 6	R0060	25000	30000	121	3285932	189	5174371	110	2982733	138	3781598	185	5003760	201	5492238	209	5684407	165	4517164	138	3789918	125	3396561	120	3266972	133	3654479	95	2586953	112	3084617	100	2729420
Bracket 7	R0070	30000	35000	59	1906737	154	5011707	101	3279222	95	3080773	102	3281154	115	3722714	129	4162576	107	3450002	98	3166797	73	2333215	90	2906335	79	2558401	62	2036695	60	1936891	69	2252616
Bracket 8	R0080	35000	40000	33	1237371	119	4502576	64	2373557	75	2810320	56	2074762	84	3134469	65	2430539	64	2389973	68	2558696	64	2395811	68	2535356	52	1943485	49	1838769	48	1802345	49	1822945
Bracket 9	R0090	40000	45000	10	428515	120	5971109	73	3094078	61	2583825	66	2786217	48	2038496	58	2435892	54	2385762	49	2084386	47	1991485	43	1816210	48	2017685	54	2290562	38	1610005	45	1920133
Bracket 10	R0100	45000	50000	5	236182	92	4369843	74	3507636	47	2224777	50	2379253	47	2241416	39	1862571	46	2190875	56	2666995	43	2047653	35	1641022	45	2115758	35	1658945	40	1884128	45	2149804
Bracket 11	R0110	50000	55000	2	102228	73	3814499	59	3096268	55	2894293	53	2798587	40	2083076	38	1977136	25	1311799	41	2144837	42	2175847	30	1560759	31	1636427	38	1995439	45	2355767	31	1612680
Bracket 12	R0120	55000	60000	4	228279	58	3339431	61	3483201	49	2816442	33	1900183	35	2025720	26	1505946	34	1967700	36	2072039	30	1714983	27	1548133	36	2061272	32	1846280	23	1326703	31	1797693
Bracket 13	R0130	60000	65000	3	185345	57	3556034	47	2936466	34	2136113	28	1762292	36	2248045	27	1677174	22	1389271	27	1483851	23	1434031	21	1312572	23	1428298	31	1936895	35	2167948		
Bracket 14	R0140	65000	70000	1	67988	50	3373888	49	330616	31	2085272	30	2026411	39	2628981	24	1616996	25	1688755	26	1766627	26	1753265	23	1544534	22	1492644	34	2286790	32	2154981	27	1822039
Bracket 15	R0150	70000	75000	3	223662	44	3178217	37	2671914	35	2548970	28	2034094	20	1447651	20	1448622	21	1529661	19	1377087	24	1738964	13	938675	19	1380449	16	1157037	23	1663951	23	1651478
Bracket 16	R0160	75000	80000	0	37	2854914	47	3658297	36	2779707	25	1930138	24	1857777	27	2085843	24	1858270	15	1153094	21	1633750	15	1166871	19	1470074	17	1323214	19	1463794	24	1862776	
Bracket 17	R0170	80000	85000	0	35	2871267	31	2549006	25	2061471	23	1904355	18	1485535	24	1983448	19	1560375	15	1230071	15	1242031	19	1571428	10	824351	18	1481902	18	1480612	19	1573307	
Bracket 18	R0180	85000	90000	0	30	2614939	26	2261359	25	2185524	23	2010118	21	1829067	18	1580649	19	1667259	21	1848312	14	1224463	15	1302752	11	957995	13	1139654	8	691120	13	1132634	
Bracket 19	R0190	90000	95000	1	90859	21	1925888	19	1753196	30	2766574	21	1928271	12	1108101	16	1484652	15	1388871	14	1295781	10	924229	13	1193799	11	1018551	12	1114321	15	1389854	18	1673113
Bracket 20	R0200	95000	100000	0	21	2040326	17	1657342	15	1458193	21	2042155	14	1569380	9	880793	10	972740	13	1269521	7	681517	7	675679	12	1174721	14	1361619	8	737197	12	1164160	
Bracket 21	R0210	100000	100000	4	481670	87	11039356	229	3390495	236	3507693	201	33075762	212	34939514	235	43428644	200	36468677	242	45276233	217	40369238	167	32280929	203	37463598	173	32625202	171	3276251	187	3556675
Total	R0300			18819	107482528	26867	144886693	30378	171362193	26274	144237699	23855	137073383	23512	133218676	23368	135927918	21803	123699682	18888	123734365	17259	109003676	15779	95011667	15338	99228118	14902	92066896	14142	91440205	13612	92933566

S.26.04.01 Solvency Capital Requirement - Health underwriting risk

Article 112

Z0010

2

Simplifications used

- Simplifications - health mortality risk
- Simplifications - health longevity risk
- Simplifications - health disability-morbidity risk-medical expenses
- Simplifications - health disability-morbidity risk-income protection
- Simplifications - SLT lapse risk
- Simplifications - health expense risk

R0010
R0020
R0030
R0040
R0050
R0060

C0010
2
2
2
2
2
2

Initial absolute values before shock		Absolute values after shock				
Assets	Liabilities	Assets	Liabilities (after the loss absorbing capacity of technical provisions)	Net solvency capital requirement	Liabilities (before the loss absorbing capacity of technical provisions)	Gross solvency capital requirement
C0020	C0030	C0040	C0050	C0060	C0070	C0080
	-		-	-	-	-
	105 177 093		110 756 328	5 579 235	110 756 328	5 579 235
				470 722		470 722
	(251 827)		218 896	470 722	218 896	470 722
				100 731		100 731
	(251 827)		(249 623)	2 203	(249 623)	2 203
	(251 827)		(151 096)	100 731	(151 096)	100 731
	105 612 709		106 297 616	684 906	106 297 616	684 906
				(969 445)		(969 445)
				5 866 149		5 866 149

Further details on revision risk

Factor applied for the revision shock

R0900

USP
C0090

Standard deviation for premium risk			Standard deviation for reserve risk	Volume measure for premium and reserve risk			
USP Standard Deviation	USP Standard Deviation gross/net	USP Adjustment factor for non-proportional reinsurance	USP	V _{prem}	V _{res}	Geographical Diversification	V
C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170
				503 248 595	47 123 151	1	550 371 746
				63 746 175	153 549 542	1	217 295 717
							767 667 463
0.0576							

NSLT Health premium and reserve risk

- Medical expenses insurance and proportional reinsurance
- Income protection insurance and proportional reinsurance
- Worker's compensation insurance and proportional reinsurance
- Non-proportional health reinsurance
- Total Volume measure
- Combined standard deviation

R1000
R1010
R1020
R1030
R1040
R1050

Solvency capital requirement
C0180
132 726 226

NSLT health premium and reserve risk

R1100

Initial absolute values before		Absolute values after shock		
Assets	Liabilities	Assets	Liabilities	Solvency capital requirement
C0190	C0200	C0210	C0220	C0230
	16 146 320		28 206 002	12 059 682

NSLT Health lapse risk

NSLT health lapse risk

R1200

Solvency capital requirement
C0240
(11 512 929)
133 272 979

Diversification within NSLT health underwriting risk

R1300

Total NSLT health underwriting risk

R1400

Net solvency capital requirement	Gross solvency capital requirement
C0250	C0260
177 182	177 182
1 217 300	1 217 300
3 273 559	3 273 559
(1 170 985)	(1 170 985)
3 497 056	3 497 056

Health catastrophe risk

- Mass accident risk
- Accident concentration risk
- Pandemic risk
- Diversification within health catastrophe risk
- Total health catastrophe risk**

R1500
R1510
R1520
R1530
R1540

Net solvency capital requirement	Gross solvency capital requirement
C0270	C0280
(5 401 291)	(5 401 291)
137 234 893	137 234 893

Total health underwriting risk

Diversification within health underwriting risk module

R1600

Total health underwriting risk

R1700

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Detailed information by tiers on own funds

	Total	Tier 1		Tier 2		Tier 3
		Total Tier 1	Of which counted under transitionals	Tier 2	Of which counted under transitionals	
	C0010	C0020	C0030	C0040	C0050	C0060
Ordinary share capital						
Paid in	R0010					
Called up but not yet paid in	R0020					
Own shares held	R0030					
Total ordinary share capital	R0100	0	0	0		
Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings						
Paid in	R0110	2 820 786	2 820 786			
Called up but not yet paid in	R0120					
Total initial fund members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings	R0200	2 820 786	2 820 786	0		
Subordinated mutual members accounts						
Dated subordinated	R0210					
Undated subordinated with a call option	R0220					
Undated subordinated with no contractual opportunity to redeem	R0230					
Total subordinated mutual members accounts	R0300	0	0	0	0	0
Preference shares						
Dated preference shares	R0310					
Undated preference shares with a call option	R0320					
Undated preference shares with no contractual opportunity to redeem	R0330					
Total preference shares	R0400	0	0	0	0	0
Subordinated liabilities						
Dated subordinated liabilities	R0410	15 000 000		15 000 000		
Undated subordinated liabilities with a contractual opportunity to redeem	R0420					
Undated subordinated liabilities with no contractual opportunity to redeem	R0430					
Total subordinated liabilities	R0500	15 000 000	0	15 000 000	0	0

			Tier 2		Tier 3	
			Initial amounts approved	Current amounts	Initial amounts approved	Current amounts
			C0070	C0080	C0090	C0100
Ancillary own funds						
Items for which an amount was approved	R0510					
Items for which a method was approved	R0520					

	Total	Explanation
	C0110	C0120
Excess of assets over liabilities - attribution of valuation differences		
Difference in the valuation of assets	R0600	-29 812 877
Difference in the valuation of technical provisions	R0610	-78 352 522
Difference in the valuation of other liabilities	R0620	19 559 759
Total of reserves and retained earnings from financial statements	R0630	256 981 650
<i>Other, please explain why you need to use this line.</i>	R0640	0
Reserves from financial statements adjusted for Solvency II valuation differences	R0650	285 961 536
Excess of assets over liabilities attributable to basic own fund items (excluding the reconciliation reserve)	R0660	2 820 786
Excess of assets over liabilities	R0700	288 782 322

Description of subordinated liabilities	Amount	Tier	Currency Code	Lender (if specific)	Counted under transitionals?	Issue date	Maturity date	First call date	Further call dates	Details of incentives to redeem	Notice period
C0270	C0280	C0290	C0300	C0320	C0330	C0350	C0360	C0370	C0380	C0390	C0400
Emprunt obligataire émis par la MNT	15000000	4	EUR	Harmonie/Smact	2	17/07/2017	16/07/2027	16/07/2022	16/07/2027		16/06/2027

S.25.01.01			
Solvency Capital Requirement - for undertakings on Standard Formula			
	Article 112	Z0010	2
		Net solvency capital requirement	Gross solvency capital requirement
		C0030	C0040
Market risk	R0010	94 089 578	94089578
Counterparty default risk	R0020	14 628 731	14628731
Life underwriting risk	R0030	1 735 653	1735653
Health underwriting risk	R0040	137 234 893	137234893
Non-life underwriting risk	R0050	0	0
Diversification	R0060	-57 255 403	-57255403
Intangible asset risk	R0070	0	0
Basic Solvency Capital Requirement	R0100	190 433 452	190433452
Calculation of Solvency Capital Requirement		C0100	
Adjustment due to RFF/MAP nSCR aggregation	R0120	0	
Operational risk	R0130	19 810 232	
Loss-absorbing capacity of technical provisions	R0140	0	
Loss-absorbing capacity of deferred taxes	R0150	-19 559 759	
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	190 683 925	
Capital add-on already set	R0210	0	
Solvency capital requirement	R0220	190 683 925	
Other information on SCR		 	
Capital requirement for duration-based equity risk sub-module	R0400		
Total amount of Notional Solvency Capital Requirements for remaining part	R0410		
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420		
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430		
Diversification effects due to RFF nSCR aggregation for article	R0440	0	
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	4	
Net future discretionary benefits	R0460	0	

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Solvency Capital Requirement - Market risk

Article 112 Z0010 2

Simplifications used

Simplifications - spread risk - bonds and loans	R0010	2
Captives simplifications - interest rate risk	R0020	2
Captives simplifications -spread risk on bonds and loans	R0030	2
Captives simplifications - market concentration risk	R0040	2

Market risk - Basic information

Interest rate risk
 interest rate down shock
 interest rate up shock
 Equity risk
 type 1 equities
 type 1 equity
 strategic participations (type 1 equities)
 duration-based (type 1 equities)
 type 2 equities
 type 2 equity
 strategic participations (type 2 equities)
 duration-based (type 2 equities)
 qualifying infrastructure equities
 Property risk
 Spread risk
 bonds and loans
 loans and bonds (qualifying investment infrastru
 loans and bonds (other than qualifying investment in
 credit derivatives
 downward shock on credit derivatives
 upward shock on credit derivatives
 Securitisation positions
 type 1 securitisations
 type 2 securitisations
 rescuritisations
 Market risk concentrations
 Currency risk
 increase in the value of the foreign currency
 decrease in the value of the foreign currency
 Diversification within market risk module
Total market risk

	Initial absolute values before		Absolute values after shock				
	Assets	Liabilities	Assets	Liabilities (after the loss absorbing capacity of technical provisions)	Net solvency capital requirement	Liabilities (before the loss-absorbing capacity of technical provisions)	Gross solvency capital requirement
	C0020	C0030	C0040	C0050	C0060	C0070	C0080
R0100					15528026		15528026
R0110	675596932	292191957	687964418	302524693	0	302524693	0
R0120	810414775	296073977	770069714	271256942	15528026	271256942	15528026
R0200					29846949		29846949
R0210	61371706	0	36802509	0	24569197	0	24569197
R0220	61371706		36802509				
R0230							
R0240							
R0250	25526910	0	19431695	0	6095214	0	6095214
R0260	3248752		2054732				
R0270	22278158		17376963				
R0280							
R0290	1629736	0	1116963	0	512773	0	512773
R0300	104570551	0	78182840	0	26387712	0	26387712
R0400					48162996		48162996
R0410	498183468	0	450020472	0	48162996	0	48162996
R0411	0	0	0	0	0	0	0
R0412	498183468	0	450020472	0	48162996	0	48162996
R0420					0		0
R0430	0	0	0	0	0	0	0
R0440	0	0	0	0	0	0	0
R0450	0	0	0	0	0	0	0
R0460							
R0470							
R0480							
R0500	1001650924				303215		303215
R0600					1564083		1564083
R0610	6256334	0	7820417	0	0	0	0
R0620	6256334	0	4692250	0	1564083	0	1564083
R0700					-27703403		-27703403
R0800					94089578		94089578

Simplifications used

Simplifications

C0010

R0010 2

Counterparty default risk - Basic information

Type 1 exposures

- Single name exposure 1
- Single name exposure 2
- Single name exposure 3
- Single name exposure 4
- Single name exposure 5
- Single name exposure 6
- Single name exposure 7
- Single name exposure 8
- Single name exposure 9
- Single name exposure 10

Type 2 exposures

- Receivables from Intermediaries due for more than 3 months
- All type 2 exposures other than receivables from Intermediaries due for more than 3 months
- Diversification within counterparty default risk module

Total counterparty default risk

	Name of single name exposure	Code of single name exposure	Type of code of the single name exposure	Loss Given Default	Probability of Default	Net solvency capital requirement	Gross solvency capital requirement
	C0020	C0030	C0040	C0050	C0060	C0070	C0080
R0100							12275874
R0110	Credit Agricole Groupe		None	7,3E+07	0,0005		
R0120	SIRIUS		None	4,4E+07	0,0005		
R0130	Groupe BPCE		None	4,1E+07	0,0025		
R0140	MapfreRe		None	2,3E+07	0,0001		
R0150	MMA VIE		None	8572284	0,0005		
R0160	BNP Paribas SA	UWSFPU8MPR	LEI	7916551	0,0004		
R0170	Cash EUR Autre Banque		None	3416407	0,042		
R0180	NMF Fonds d'Intervention		None	1947028	0,042		
R0190	State Street Corporation	9300ZFEEJ2IP5V	LEI	807935	0,0001		
R0200	Vizcaya Argentaria Sociedad	S7FD7N5Z2WG	LEI	397678	0,0005		
R0300							2961488
R0310							
R0320				2E+07			
R0330							-608631
R0400						14628731	14628731

Further details on mortgages

- Losses steaming from type 2 mortgage loans
- Overall losses steaming from mortgage loans

C0090

R0500 0

R0510 0

S.26.03.01

Solvency Capital Requirement - Life underwriting risk

Article 112 Z010 2

Simplifications used

Simplifications - mortality risk
 Simplifications- longevity risk
 Simplifications - disability-morbidity risk
 Simplifications - lapse risk
 Simplifications - life expense risk
 Simplifications - life catastrophe risk

C0010	
R0010	2
R0020	2
R0030	2
R0040	2
R0050	2
R0060	1

Life underwriting risk

Mortality risk
 Longevity risk
 Disability-morbidity risk
 Lapse risk
 risk of increase in lapse rates
 risk of decrease in lapse rates
 mass lapse risk
 Life expense risk
 Revision risk
 Life catastrophe risk
 Diversification within life underwriting risk module
Total life underwriting risk

	Initial absolute values		Absolute values after shock				
	Assets	Liabilities	Assets	Liabilities (after the loss absorbing capacity of technical provisions)	Net solvency capital requirement	Liabilities (before the loss-absorbing capacity of technical provisions)	Gross solvency capital requirement
	C0020	C0030	C0040	C0050	C0060	C0070	C0080
R0100		#####		-1043145,00	953580,00	-1043145,00	953580,00
R0200		0,00		0,00	0,00	0,00	0,00
R0300		0,00		0,00	0,00	0,00	0,00
R0400					1007750,00		1007750,00
R0410		#####		-1779732,00	23053,00	-1779732,00	23053,00
R0420		0,00		0,00	0,00	0,00	0,00
R0430		#####		-795035,00	1007750,00	-795035,00	1007750,00
R0500		-656692,00		-410551,00	246140,00	-410551,00	246140,00
R0600		0,00		0,00	0,00	0,00	0,00
R0700					431080,00		431080,00
R0800					-902897,00		-902897,00
R0900					1735653,00		1735653,00

Further details on revision risk

Factor applied for the revision shock

USP	
C0090	
R1000	

S.26.04.01

Solvency Capital Requirement - Health underwriting risk

Article 112 Z0010 2

Simplifications used		C0010
Simplifications - health mortality risk	R0010	2
Simplifications - health longevity risk	R0020	2
Simplifications - health disability-morbidity risk-medical expenses	R0030	2
Simplifications - health disability-morbidity risk-income protection	R0040	2
Simplifications - SLT lapse risk	R0050	2
Simplifications - health expense risk	R0060	2

	Initial absolute values before		Absolute values after shock				
	Assets	Liabilities	Assets	Liabilities (after the loss absorbing capacity of technical provisions)	Net solvency capital requirement	Liabilities (before the loss absorbing capacity of technical provisions)	Gross solvency capital requirement
	C0020	C0030	C0040	C0050	C0060	C0070	C0080
SLT health underwriting risk							
Health mortality risk	R0100	0		0	0	0	0
Health longevity risk	R0200	105177093		110756328	5579235	110756328	5579235
Health disability-morbidity risk	R0300				470722		470722
Medical expense	R0310				0		0
increase of medical payments	R0320	0		0	0	0	0
decrease of medical payments	R0330	0		0	0	0	0
Income protection	R0340	-251827		218896	470722	218896	470722
SLT health lapse risk	R0400				100731		100731
risk of increase in lapse rates	R0410	-251827		-249623	2203	-249623	2203
risk of decrease in lapse rates	R0420	0		0	0	0	0
mass lapse risk	R0430	-251827		-151096	100731	-151096	100731
Health expense risk	R0500	105612709		106297616	684906	106297616	684906
Health revision risk	R0600	0		0	0	0	0
Diversification within SLT health underwriting risk	R0700				-969445		-969445
Total SLT health underwriting risk	R0800				5866149		5866149

Further details on revision risk		USP
Factor applied for the revision shock	R0900	C0090

	Standard deviation for premium risk			Standard deviation for reserve risk	Volume measure for premium and reserve risk			
	USP Standard Deviation	USP Standard Deviation gross/net	USP Adjustment factor for non-proportional reinsurance	USP	V _{prem}	V _{res}	Geographical Diversification	V
	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170
NSLT Health premium and reserve risk								
Medical expenses insurance and proportional reinsurance	R1000				503248595	47123151	1	550371746
Income protection insurance and proportional reinsurance	R1010				63746175	153549542	1	217295717
Worker's compensation insurance and proportional reinsurance	R1020							
Non-proportional health reinsurance	R1030							
Total Volume measure	R1040							767667463
Combined standard deviation	R1050	0.0576						

Solvency capital requirement		NSLT health premium and reserve risk
	R1100	C0180
		132726226

	Initial absolute values before		Absolute values after shock		
	Assets	Liabilities	Assets	Liabilities	Solvency capital requirement
	C0190	C0200	C0210	C0220	C0230
NSLT Health lapse risk					
NSLT health lapse risk	R1200	16146320		28206002	12059682

Solvency capital requirement		Diversification within NSLT health underwriting risk
	R1300	C0240
		-11512929
Total NSLT health underwriting risk	R1400	133272979

	Net solvency capital requirement	Gross solvency capital requirement
	C0250	C0260
Health catastrophe risk		
Mass accident risk	R1500	177182
Accident concentration risk	R1510	1217300
Pandemic risk	R1520	3273559
Diversification within health catastrophe risk	R1530	-1170985
Total health catastrophe risk	R1540	3497056

	Net solvency capital requirement	Gross solvency capital requirement
	C0270	C0280
Total health underwriting risk		
Diversification within health underwriting risk module	R1600	-5401291
Total health underwriting risk	R1700	137234893

Annex I		
S.26.06.01		
Solvency Capital Requirement - Operational risk		
	Article 112	Z0010
		2
		Capital requirement
Operational risk - Information on technical provisions		C0020
Life gross technical provisions (excluding risk margin)	R0100	274253020
Life gross technical provisions unit-linked (excluding risk margin)	R0110	0
Non-life gross technical provisions (excluding risk margin)	R0120	434625182
Capital requirement for operational risk based on technical provisions	R0130	14272894
Operational risk - Information on earned premiums		XXXXXXXXXX
Earned life gross premiums (previous 12 months)	R0200	17738865
Earned life gross premiums unit-linked (previous 12 months)	R0210	0
Earned non-life gross premiums (previous 12 months)	R0220	628951194
Earned life gross premiums (12 months prior to the previous 12 months)	R0230	9946112
Earned life gross premiums unit-linked (12 months prior to the previous 12 months)	R0240	0
Earned non-life gross premiums (12 months prior to the previous 12 months)	R0250	606232461
Capital requirement for operational risk based on earned premiums	R0260	19810232
Operational risk - calculation of the SCR		XXXXXXXXXX
Capital requirement for operational risk charge before capping	R0300	19810232
Percentage of Basic Solvency Capital Requirement	R0310	57130036
Capital requirement for operational risk charge after capping	R0320	19810232
Expenses incurred in respect of unit linked business (previous 12 months)	R0330	0
Total capital requirement for operational risk	R0340	19810232

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Solvency Capital Requirement - Non-life and Health catastrophe risk				
Non-life and Health catastrophe risk - Summary				
		SCR before risk mitigation	Total risk mitigation	SCR after risk mitigation
		C0010	C0020	C0030
Non-life catastrophe risk - Summary				
Natural catastrophe risk	R0010	-	-	-
Windstorm	R0020	-	-	-
Earthquake	R0030	-	-	-
Flood	R0040	-	-	-
Hail	R0050	-	-	-
Subsidence	R0060	-	-	-
Diversification between perils	R0070	-	-	-
Catastrophe risk non-proportional property reinsurance	R0080	-	-	-
Man-made catastrophe risk	R0090	-	-	-
Motor vehicle liability	R0100	-	-	-
Marine	R0110	-	-	-
Aviation	R0120	-	-	-
Fire	R0130	-	-	-
Liability	R0140	-	-	-
Credit & Suretyship	R0150	-	-	-
Diversification between perils	R0160	-	-	-
Other non-life catastrophe risk	R0170	-	-	-
Diversification between perils	R0180	-	-	-
Total Non-life catastrophe risk before diversification	R0190	-	-	-
Diversification between sub-modules	R0200	-	-	-
Total Non-life catastrophe risk after diversification	R0210	-	-	-
Health catastrophe risk - Summary				
Health catastrophe risk	R0300	3 497 056	-	3 497 056
Mass accident	R0310	177 182	-	177 182
Accident concentration	R0320	1 217 300	-	1 217 300
Pandemic	R0330	3 273 559	-	3 273 559
Diversification between sub-modules	R0340	- 1 170 985	-	- 1 170 985

Health Catastrophe risk - Concentration accident		Permanent disability	Disability 10 years	Disability 12 months	Medical treatment	Catastrophe Risk Charge before risk	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
		Average sum insured	Average sum insured	Average sum insured	Average sum insured	C1370	C1380	C1390	C1400
		C1330	C1340	C1350	C1360				
Total Concentration accident all countries before diversification	R4020					1217300	0	0	1217300
Diversification effect between countries	R4030					0			0
Total Concentration accident all countries after diversification	R4040					1217300			1217300
		Medical expense				Medical expense			Catastrophe Risk Charge before risk mitigation
Health Catastrophe risk - Pandemic		Number of insured persons	Unit claim cost hospitalisation	Ratio of insured persons using	Unit claim cost	Ratio of insured persons	Unit claim cost no	Ratio of insured persons	
		C1440	C1450	C1460	C1470	C1480	C1490	C1500	C1510
French Republic	R4190	739552	55	0,0100	3	0,2000	11	0,7900	2946650

Health Catastrophe risk - Mass accident	Permanent disability		Disability 10 years		Disability 12 months		Medical treatment		Catastrophe Risk Charge before risk mitigation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Catastrophe Risk Charge after risk mitigation
	# Policyholders	Total value of benefits	# Policyholders	Total value of benefits	# Policyholders	Total value of benefits payable	# Policyholders	Total value of benefits				
	C1190	C1200	C1210	C1220	C1230	C1240	C1250	C1260	C1270	C1280	C1290	C1300
French Republic; Principality of Monaco; Principality of Andorra	257 443	4 648 417 669	257 443	3 718 734 136	432 468	640 052 640	482 109	40 979 265	177 182	-	-	177 182

S.28.02.01

Minimum Capital Requirement - Both life and non-life insurance activity

	Non-life activities	Life activities
	MCR _(NL,NL)	MCR _(NL,L) Res
	Result	ult
	C0010	C0020
Linear formula component for non-life insurance and reinsurance obligations	R0010	
	47657603	0

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

Non-life activities Life activities

	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
R0020	16146320	421659120	0	0
R0030	172671329	52480038	0	0
R0040				
R0050				
R0060				
R0070				
R0080				
R0090				
R0100	0	0	0	0
R0110				
R0120				
R0130	0	0	0	0
R0140				
R0150				
R0160				
R0170				

Linear formula component for life insurance and reinsurance obligations

	Non-life activities	Life activities
	MCR _(L,NL)	MCR _(L,L)
	Result	Result
	C0070	C0080
Linear formula component for life insurance and reinsurance obligations	R2000	
	0	2565059

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

Non-life activities Life activities

	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
R0210				
R0220				
R0230				
R0240			107256328	
R0250				446680273

Overall MCR calculation

	C0130
Linear MCR	R0300
SCR	R0310
MCR cap	R0320
MCR floor	R0330
Combined MCR	R0340
Absolute floor of the MCR	R0350
	C0130
Minimum Capital Requirement	R0400
	50222662

Notional non-life and life MCR calculation

	Non-life activities	Life activities
	C0140	C0150
Notional linear MCR	R0500	
Notional SCR excluding add-on (annual or latest calculation)	R0510	
Notional MCR cap	R0520	
Notional MCR floor	R0530	
Notional Combined MCR	R0540	
Absolute floor of the notional MCR	R0550	
Notional MCR	R0560	