2021

Annex :

KBC I / MvBH

Quantitative Reporting Templates (QRTs)

Solvency & Financial
Condition Report

KBC

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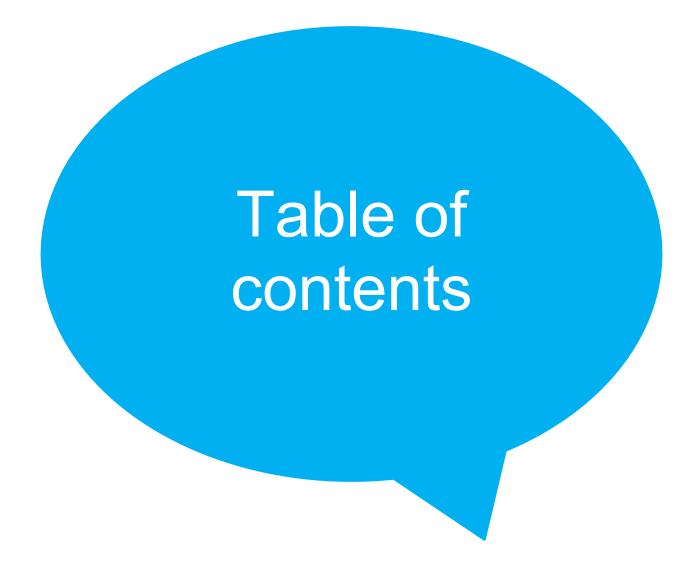KBC Group NV, Investor Relations Office, Havenlaan 2, 1080 Brussels, Belgium.

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S.02.01.02   KBC-V   Balance sheet, Assets

Assets		Solvency II value
		C0010
Goodwill	R0010	⊠
Deferred acquisition costs	R0020	⊠
Intangible assets	R0030	0
Deferred tax assets	R0040	0
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	0
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	19751039
Property (other than for own use)	R0080	234444
Holdings in related undertakings, including participations	R0090	1379915
Equities	R0100	1188952
Equities - listed	R0110	1185679
Equities - unlisted	R0120	3273
Bonds	R0130	16396994
Government Bonds	R0140	10798757
Corporate Bonds	R0150	5576701
Structured notes	R0160	13924
Collateralised securities	R0170	7612
Collective Investments Undertakings	R0180	55785
Derivatives	R0190	132
Deposits other than cash equivalents	R0200	494817
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	13634234
Loans and mortgages	R0230	2288712
Loans on policies	R0240	155270
Loans and mortgages to individuals	R0250	997024
Other loans and mortgages	R0260	1136418
Reinsurance recoverables from:	R0270	110248
Non-life and health similar to non-life	R0280	130214
Non-life excluding health	R0290	125237
Health similar to non-life	R0300	4976
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	-20013
Health similar to life	R0320	-4208
Life excluding health and index-linked and unit-linked	R0330	-15804
Life index-linked and unit-linked	R0340	46
Deposits to cedants	R0350	1874
Insurance and intermediaries receivables	R0360	69393
Reinsurance receivables	R0370	64381
Receivables (trade, not insurance)	R0380	42535
Own shares (held directly)	R0390	203185
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0
Cash and cash equivalents	R0410	321681
Any other assets, not elsewhere shown	R0420	37972
Total assets	R0500	36525254

S.02.01.02   KBC-V   Balance sheet, Liabilities

		Solvency II value
		C0010
Liabilities		
Technical provisions – non-life	R0510	1761837
Technical provisions – non-life (excluding health)	R0520	1414998
Technical provisions calculated as a whole	R0530	0
Best Estimate	R0540	1137677
Risk margin	R0550	277321
Technical provisions - health (similar to non-life)	R0560	346839
Technical provisions calculated as a whole	R0570	0
Best Estimate	R0580	278335
Risk margin	R0590	68504
Technical provisions - life (excluding index-linked and unit-linked)	R0600	15370037
Technical provisions - health (similar to life)	R0610	756508
Technical provisions calculated as a whole	R0620	0
Best Estimate	R0630	665626
Risk margin	R0640	90882
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	14613529
Technical provisions calculated as a whole	R0660	0
Best Estimate	R0670	14273638
Risk margin	R0680	339891
Technical provisions – index-linked and unit-linked	R0690	13346085
Technical provisions calculated as a whole	R0700	13634361
Best Estimate	R0710	-405171
Risk margin	R0720	116895
Other technical provisions	R0730	
Contingent liabilities	R0740	0
Provisions other than technical provisions	R0750	4859
Pension benefit obligations	R0760	3379
Deposits from reinsurers	R0770	119310
Deferred tax liabilities	R0780	241279
Derivatives	R0790	18405
Debts owed to credit institutions	R0800	442878
Financial liabilities other than debts owed to credit institutions	R0810	0
Insurance & intermediaries payables	R0820	308118
Reinsurance payables	R0830	26726
Payables (trade, not insurance)	R0840	35885
Subordinated liabilities	R0850	500223
Subordinated liabilities not in Basic Own Funds	R0860	0
Subordinated liabilities in Basic Own Funds	R0870	500223
Any other liabilities, not elsewhere shown	R0880	53581
Total liabilities	R0900	32232602
Excess of assets over liabilities	R1000	4292653

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

| | | Line of Business for: **non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)** | | | | | | | | | | | Line of Business for: **accepted non-proportional reinsurance** | | | | |
| | | Medical expense insurance | Income protection insurance | Workers' compensation insurance | Motor vehicle liability insurance | Other motor insurance | Marine, aviation and transport insurance | Fire and other damage to property insurance | General liability insurance | Credit and suretyship insurance | Legal expenses insurance | Assistance | Miscellaneous financial loss | Health | Casualty | Marine, aviation, transport | Property | Total |
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written																		
Gross - Direct Business	R0110	27772	78622	84063	243769	161994	1317	435213	86097	0	63337	27006	16371					1225563
Gross - Proportional reinsurance accepted	R0120	0	0	270	0	0	0	6361	244	1	26	0	0					6902
Gross - Non-proportional reinsurance accepted	R0130													0	-1	645	645	644
Reinsurers' share	R0140	0	464	1265	3354	0	0	28799	4697	0	304	487	135	0	-1	0	0	39505
Net	R0200	27772	78158	83067	240416	161994	1317	412776	81644	1	63059	26519	16236	0	-1	645	645	1193604
Premiums earned																		
Gross - Direct Business	R0210	27319	78261	88495	239895	159595	1289	427536	87598	1	62564	26339	16004					1214896
Gross - Proportional reinsurance accepted	R0220	0	0	286	0	0	0	6567	93	1	26	0	0					6973
Gross - Non-proportional reinsurance accepted	R0230													0	-1	0	657	656
Reinsurers' share	R0240	0	464	1270	3363	0	0	28153	4732	0	307	404	112	0	0	0	0	38806
Net	R0300	27319	77797	87512	236531	159595	1289	405950	82959	1	62284	25935	15892	0	-1	0	657	1183720
Claims incurred																		
Gross - Direct Business	R0310	32260	9977	57741	140911	83535	295	263017	67995	0	27181	5528	3000					691440
Gross - Proportional reinsurance accepted	R0320	0	-67	-16	1	0	1	3898	-103	-7	9	0	0					3716
Gross - Non-proportional reinsurance accepted	R0330													-3	-457	0	0	-460
Reinsurers' share	R0340	0	81	1756	1686	2234	1	58782	7384	0	3	24	86	0	0	0	0	72036
Net	R0400	32260	9829	55968	139226	81301	295	208133	60508	-7	27188	5505	2914	-3	-457	0	0	622660
Changes in other technical provisions																		
Gross - Direct Business	R0410	4770	-4630	289	0	0	0	0	0	0	0	0	0					429
Gross - Proportional reinsurance accepted	R0420	0	0	0	0	0	0	0	0	0	0	0	0					0
Gross - Non- proportional reinsurance accepted	R0430													0	0	0	0	0
Reinsurers'share	R0440	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	3
Net	R0500	4770	-4630	286	0	0	0	0	0	0	0	0	0	0	0	0	0	426
Expenses incurred	R0550	9677	20032	18364	71938	52436	517	162030	34166	1	21858	10410	5007	0	0	0	0	406437
Other expenses	R1200																	0
Total expenses	R1300																	406437

| | | Line of Business for: **life insurance obligations** | | | | | | **Life reinsurance obligations** | | Total |
| | | Health insurance | Insurance with profit participation | Index-linked and unit-linked insurance | Other life insurance | Annuities stemming from non-life insurance contracts and relating to health insurance obligations | Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations | Health reinsurance | Life reinsurance | |
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written										
Gross	R1410	54169	845781	726948	0	0	0	0	3	1626900
Reinsurers' share	R1420	1222	24781	39	0	0	0	0	0	26042
Net	R1500	52947	820999	726909	0	0	0	0	3	1600858
Premiums earned										
Gross	R1510	54044	844628	726049	0	0	0	0	3	1624724
Reinsurers' share	R1520	1222	24781	39	0	0	0	0	0	26042
Net	R1600	52822	819847	726010	0	0	0	0	3	1598682
Claims incurred										
Gross	R1610	24620	832922	1263290	0	0	0	0	5	2120836
Reinsurers' share	R1620	1366	15122	562	0	0	0	0	0	17050
Net	R1700	23253	817800	1262728	0	0	0	0	5	2103786
Changes in other technical provisions										
Gross	R1710	-11620	-105017	-650920	0	0	0	0	0	-767557
Reinsurers' share	R1720	2133	-12	0	0	0	0	0	0	2121
Net	R1800	-13753	-105005	-650920	0	0	0	0	0	-769678
Expenses incurred	R1900	13457	108428	41514	0	0	0	0	0	163399
Other expenses	R2500									0
Total expenses	R2600									163399

S.12.01.02   KBC-V   Life and Health SLT Technical Provisions

			Index-linked and unit-linked insurance			Other life insurance			Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)	Health insurance (direct business)			Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
		Insurance with profit participation		Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees					Contracts without options and guarantees	Contracts with options or guarantees			
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole	R0010	0	13634361			0			0	0	13634361	0			0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0020	0	0			0			0	0	0	0			0	0	0
Technical provisions calculated as a sum of BE and RM																	
Best Estimate																	
Gross Best Estimate	R0030	14273638		-405171	0		0	0	0	0	13868467		0	312285	353341	0	665626
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	-15804		46	0		0	0	0	0	-15758		0	-4208	0	0	-4208
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	14289442		-405218	0		0	0	0	0	13884225		0	316494	353341		669835
Risk Margin	R0100	339891	116895			0			0	0	456786	78128			12754		
Amount of the transitional on Technical Provisions																	
Technical Provisions calculated as a whole	R0110	0	0			0			0	0	0	0			0	0	0
Best estimate	R0120	0		0	0		0	0	0	0	0		0	0	0	0	0
Risk margin	R0130	0	0			0			0	0	0	0			0	0	0
Technical provisions - total	R0200	14613529	13346085			0			0	0	27959614	390413			366095	0	756508

S.17.01.02   KBC-V   Non-Life Technical Provisions

		Direct business and accepted proportional reinsurance											Accepted non-proportional reinsurance				
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligation
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole	R0010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM																		
Best estimate																		
Premium provisions																		
Gross	R0060	1255	-12897	9089	30532	16241	-87	40728	18961	0	3994	1825	1701	0	0	0	-2	111340
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	0	-288	2218	4831	3613	0	21420	2335	0	-68	0	481	0	0	0	0	34542
Net Best Estimate of Premium Provisions	R0150	1255	-12609	6871	25701	12628	-87	19308	16626	0	4062	1825	1220	0	0	0	-2	76798
Claims provisions																		
Gross	R0160	13004	20926	246891	542295	6119	500	112833	279538	11	71840	2162	1200	66	7229	0	58	1304672
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	0	0	3046	45752	554	0	32555	13381	0	5	0	38	0	341	0	0	95672
Net Best Estimate of Claims Provisions	R0250	13004	20926	243845	496543	5566	500	80278	266157	11	71835	2162	1162	66	6888	0	58	1209000
Total Best estimate - gross	R0260	14260	8029	255980	572826	22360	413	153562	298498	11	75834	3987	2902	66	7229	0	55	1416012
Total Best estimate - net	R0270	14260	8317	250716	522244	18194	413	99586	282783	11	75897	3987	2383	66	6888	0	55	1285798
Risk margin	R0280	2540	13648	52303	68522	20604	5507	114628	48455	2	10312	2561	4396	13	1632	0	701	345825
Amount of the transitional on Technical Provisions																		
Technical Provisions calculated as a whole	R0290	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Best estimate	R0300	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Risk margin	R0310	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Technical provisions - total																		
Technical provisions - total	R0320	16799	21678	308283	641348	42965	5920	268190	346954	13	86146	6548	7297	79	8860	0	756	1761837
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	0	-288	5264	50583	4167	0	53975	15716	0	-63	0	519	0	341	0	0	130214
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	16799	21965	303019	590766	38798	5920	214214	331238	13	86209	6548	6778	79	8519	0	756	1631623

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

Total Non-Life Business

Accident year / Underwriting year	Z0020	1

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

	Year	Development year 0 C0010	1 C0020	2 C0030	3 C0040	4 C0050	5 C0060	6 C0070	7 C0080	8 C0090	9 C0100	10 & + C0110
Prior	R0100											23.012
N-9	R0160	240.349	110.950	26.004	15.513	8.459	9.879	6.212	6.785	-3.579	6.296	
N-8	R0170	244.134	120.014	25.806	16.163	11.149	9.599	7.602	5.590	6.323		
N-7	R0180	328.873	124.155	33.350	14.332	10.855	9.066	9.823	4.944			
N-6	R0190	253.827	117.489	23.183	12.126	12.330	8.000	5.721				
N-5	R0200	279.442	123.794	27.803	14.391	11.689	8.958					
N-4	R0210	262.777	122.876	26.865	15.536	11.816						
N-3	R0220	305.705	126.668	23.377	16.546							
N-2	R0230	329.707	132.175	27.432								
N-1	R0240	281.839	97.598									
N	R0250	341.320										

	In Current year C0170	Sum of years (cumulative) C0180
R0100	23.012	23.012
R0160	6.296	426.868
R0170	6.323	446.380
R0180	4.944	535.398
R0190	5.721	432.676
R0200	8.958	466.077
R0210	11.816	439.870
R0220	16.546	472.296
R0230	27.432	489.314
R0240	97.598	379.437
R0250	341.320	341.320
Total R0260	549.966	4.452.648

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

	Year	Development year 0 C0200	1 C0210	2 C0220	3 C0230	4 C0240	5 C0250	6 C0260	7 C0270	8 C0280	9 C0290	10 & + C0300
Prior	R0100											377.084
N-9	R0160	-	-	16	10	86.169	71.966	65.043	37.302	36.128	32.973	
N-8	R0170	-	329	64	75.457	68.405	56.004	25.778	23.295	29.684		
N-7	R0180	10.488	449	109.855	93.599	76.433	44.916	40.017	36.361			
N-6	R0190	9.446	131.924	102.282	71.793	61.374	58.367	61.921				
N-5	R0200	264.533	145.754	111.258	97.947	89.260	79.801					
N-4	R0210	234.998	131.383	88.454	74.838	63.286						
N-3	R0220	243.716	109.696	86.482	58.684							
N-2	R0230	274.899	121.880	111.679								
N-1	R0240	207.439	101.375									
N	R0250	272.145										

	Year end (discounted data) C0360
R0100	383.910
R0160	34.389
R0170	30.387
R0180	36.588
R0190	63.684
R0200	83.252
R0210	65.356
R0220	59.668
R0230	114.803
R0240	102.332
R0250	262.627
Total R0260	1.236.996

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

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	30477959	0	0	43273	43273
Basic own funds	R0020	4064634	0	0	-32297	0
Eligible own funds to meet Solvency Capital Requirement	R0050	4064634	0	0	-32297	0
Solvency Capital Requirement	R0090	1891919	0	0	1949	0
Eligible own funds to meet Minimum Capital Requirement	R0100	3734684	0	0	-32122	0
Minimum Capital Requirement	R0110	851364	0	0	877	0

S.23.01.01   KBC-V   Own funds

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050

Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Ordinary share capital (gross of own shares)	R0010	65156	65156		0	
Share premium account related to ordinary share capital	R0030	1085606	1085606		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0	0		0	
Subordinated mutual member accounts	R0050	0		0	0	0
Surplus funds	R0070	181579				
Preference shares	R0090	0		0	0	0
Share premium account related to preference shares	R0110	0		0	0	0
Reconciliation reserve	R0130	2232070	2232070			
Subordinated liabilities	R0140	500223		0	500223	0
An amount equal to the value of net deferred tax assets	R0160	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0	0	0	0	0

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

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220	0				

Deductions

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Deductions for participations in financial and credit institutions	R0230	0	0	0	0	0
Total basic own funds after deductions	R0290	4064634	3564411	0	500223	0

Ancillary own funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Unpaid and uncalled ordinary share capital callable on demand	R0300	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310	0			0	
Unpaid and uncalled preference shares callable on demand	R0320	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0			0	0
Other ancillary own funds	R0390	0			0	0

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Total ancillary own funds	R0400	0			0	0
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	4064634	3564411	0	500223	0
Total available own funds to meet the MCR	R0510	4064634	3564411	0	500223	
Total eligible own funds to meet the SCR	R0540	4064634	3564411	0	500223	0
Total eligible own funds to meet the MCR	R0550	3734684	3564411	0	170273	
SCR	R0580	1891919				
MCR	R0600	851364				
Ratio of Eligible own funds to SCR	R0620	0				
Ratio of Eligible own funds to MCR	R0640	0				

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	4292653
Own shares (held directly and indirectly)	R0710	203185
Foreseeable dividends, distributions and charges	R0720	525057
Other basic own fund items	R0730	1332341
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0
Reconciliation reserve	R0760	2232070
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	673750
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	103571
Total Expected profits included in future premiums (EPIFP)	R0790	777322

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

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0120
Market risk	R0010	1590689		
Counterparty default risk	R0020	87347		
Life underwriting risk	R0030	695842	0	0
Health underwriting risk	R0040	301266	0	0
Non-life underwriting risk	R0050	501866	0	0
Diversification	R0060	-981875		
Intangible asset risk	R0070	0		
Basic Solvency Capital Requirement	R0100	2195136		

Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	117031
Loss-absorbing capacity of technical provisions	R0140	-30692
Loss-absorbing capacity of deferred taxes	R0150	-389555
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	1891919
Capital add-on already set	R0210	0
Solvency capital requirement	R0220	1891919
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	0
Total amount of Notional Solvency Capital Requirement for remaining part	R0410	0
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	0
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	0
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0

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

		Non-life activities MCR(NL,NL) Result	Life activities MCR(NL,L)Result
		C0010	C0020
Linear formula component for non-life insurance and reinsurance obligations	R0010	222694	285

		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
Medical expense insurance and proportional reinsurance	R0020	14260	27538	0	0
Income protection insurance and proportional reinsurance	R0030	12702	38331	0	37088
Workers' compensation insurance and proportional reinsurance	R0040	250716	82357	0	0
Motor vehicle liability insurance and proportional reinsurance	R0050	522244	238355	0	0
Other motor insurance and proportional reinsurance	R0060	18194	160626	0	0
Marine, aviation and transport insurance and proportional reinsurance	R0070	413	1306	0	0
Fire and other damage to property insurance and proportional reinsurance	R0080	99586	408455	0	0
General liability insurance and proportional reinsurance	R0090	282783	80917	0	0
Credit and suretyship insurance and proportional reinsurance	R0100	11	1	0	0
Legal expenses insurance and proportional reinsurance	R0110	75897	62524	0	0
Assistance and proportional reinsurance	R0120	3987	26291	0	0
Miscellaneous financial loss insurance and proportional reinsurance	R0130	2383	16098	0	0
Non-proportional health reinsurance	R0140	66	0	0	0
Non-proportional casualty reinsurance	R0150	6888	0	0	0
Non-proportional marine, aviation and transport reinsurance	R0160	0	0	0	0
Non-proportional property reinsurance	R0170	55	645	0	0

		Non-life activities MCR(L,NL) Result	Life activities MCR(L,L) Result
		C0070	C0080
Linear formula component for life insurance and reinsurance obligations	R0200	11748	667019

		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
Obligations with profit participation - guaranteed benefits	R0210	0		14260228	
Obligations with profit participation - future discretionary benefits	R0220	0		29214	
Index-linked and unit-linked insurance obligations	R0230	0		13229143	
Other life (re)insurance and health (re)insurance obligations	R0240	539374		130460	
Total capital at risk for all life (re)insurance obligations	R0250		0		61541338

Overall MCR calculation

		C0130
Linear MCR	R0300	889713
SCR	R0310	1891919
MCR cap	R0320	851364
MCR floor	R0330	472980
Combined MCR	R0340	851364
Absolute floor of the MCR	R0350	7400
		C0130
Minimum Capital Requirement	R0400	851364

Notional non-life and life MCR calculation

		Non-life activities	Life activities
		C0140	C0150
Notional linear MCR	R0500	234441,771	667303,651
Notional SCR excluding add-on (annual or latest calculation)	R0510	491873,754	1400045,521
Notional MCR cap	R0520	221343,189	630020,485
Notional MCR floor	R0530	122968,438	350011,38
Notional Combined MCR	R0540	221343,189	630020,485
Absolute floor of the notional MCR	R0550	3700	3700
Notional MCR	R0560	221343,189	630020,485

S.02.01.02   MvBH   Balance sheet, Assets

Assets		Solvency II value
		C0010
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	0
Deferred tax assets	R0040	0
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	0
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	10892
Property (other than for own use)	R0080	0
Holdings in related undertakings, including participations	R0090	0
Equities	R0100	1
Equities - listed	R0110	1
Equities - unlisted	R0120	0
Bonds	R0130	8167
Government Bonds	R0140	3914
Corporate Bonds	R0150	4254
Structured notes	R0160	0
Collateralised securities	R0170	0
Collective Investments Undertakings	R0180	2725
Derivatives	R0190	0
Deposits other than cash equivalents	R0200	0
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	0
Loans and mortgages	R0230	0
Loans on policies	R0240	0
Loans and mortgages to individuals	R0250	0
Other loans and mortgages	R0260	0
Reinsurance recoverables from:	R0270	1469
Non-life and health similar to non-life	R0280	1469
Non-life excluding health	R0290	1469
Health similar to non-life	R0300	0
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	0
Health similar to life	R0320	0
Life excluding health and index-linked and unit-linked	R0330	0
Life index-linked and unit-linked	R0340	0
Deposits to cedants	R0350	0
Insurance and intermediaries receivables	R0360	18
Reinsurance receivables	R0370	836
Receivables (trade, not insurance)	R0380	66
Own shares (held directly)	R0390	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0
Cash and cash equivalents	R0410	1208
Any other assets, not elsewhere shown	R0420	13
Total assets	**R0500**	14502

S.02.01.02   MvBH   Balance sheet, Liabilities

		Solvency II value
		C0010
Liabilities		
Technical provisions – non-life	R0510	2745
Technical provisions – non-life (excluding health)	R0520	2745
Technical provisions calculated as a whole	R0530	0
Best Estimate	R0540	2531
Risk margin	R0550	213
Technical provisions - health (similar to non-life)	R0560	0
Technical provisions calculated as a whole	R0570	0
Best Estimate	R0580	0
Risk margin	R0590	0
Technical provisions - life (excluding index-linked and unit-linked)	R0600	0
Technical provisions - health (similar to life)	R0610	0
Technical provisions calculated as a whole	R0620	0
Best Estimate	R0630	0
Risk margin	R0640	0
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	0
Technical provisions calculated as a whole	R0660	0
Best Estimate	R0670	0
Risk margin	R0680	0
Technical provisions – index-linked and unit-linked	R0690	0
Technical provisions calculated as a whole	R0700	0
Best Estimate	R0710	0
Risk margin	R0720	0
Other technical provisions	R0730	✕
Contingent liabilities	R0740	0
Provisions other than technical provisions	R0750	0
Pension benefit obligations	R0760	0
Deposits from reinsurers	R0770	0
Deferred tax liabilities	R0780	86
Derivatives	R0790	0
Debts owed to credit institutions	R0800	0
Financial liabilities other than debts owed to credit institutions	R0810	0
Insurance & intermediaries payables	R0820	588
Reinsurance payables	R0830	0
Payables (trade, not insurance)	R0840	0
Subordinated liabilities	R0850	0
Subordinated liabilities not in Basic Own Funds	R0860	0
Subordinated liabilities in Basic Own Funds	R0870	0
Any other liabilities, not elsewhere shown	R0880	161
Total liabilities	R0900	3580
Excess of assets over liabilities	R1000	10923

S.05.01.02 MvBH   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	C0200
Premiums written																		
Gross - Direct Business	R0110	0	0	0	0	0	0	0	0	0	0	0	0	╳	╳	╳	╳	0
Gross - Proportional reinsurance accepted	R0120	0	0	0	0	0	0	8211	54	0	26	0	0	╳	╳	╳	╳	8291
Gross - Non-proportional reinsurance accepted	R0130	╳	╳	╳	╳	╳	╳	╳	╳	╳	╳	╳	╳	0	0	0	0	0
Reinsurers' share	R0140	0	0	0	0	0	0	6698	54	0	26	0	0	0	0	0	0	6778
Net	R0200	0	0	0	0	0	0	1514	0	0	0	0	0	0	0	0	0	1514
Premiums earned																		
Gross - Direct Business	R0210	0	0	0	0	0	0	0	0	0	0	0	0	╳	╳	╳	╳	0
Gross - Proportional reinsurance accepted	R0220	0	0	0	0	0	0	8211	54	0	26	0	0	╳	╳	╳	╳	8291
Gross - Non-proportional reinsurance accepted	R0230	╳	╳	╳	╳	╳	╳	╳	╳	╳	╳	╳	╳	0	0	0	0	0
Reinsurers' share	R0240	0	0	0	0	0	0	6698	54	0	26	0	0	0	0	0	0	6778
Net	R0300	0	0	0	0	0	0	1514	0	0	0	0	0	0	0	0	0	1514
Claims incurred																		
Gross - Direct Business	R0310	0	0	0	0	0	0	0	0	0	0	0	0	╳	╳	╳	╳	0
Gross - Proportional reinsurance accepted	R0320	0	0	0	0	0	0	4253	1	0	5	0	0	╳	╳	╳	╳	4259
Gross - Non-proportional reinsurance accepted	R0330	╳	╳	╳	╳	╳	╳	╳	╳	╳	╳	╳	╳	0	0	0	0	0
Reinsurers' share	R0340	0	0	0	0	0	0	3403	1	0	5	0	0	0	0	0	0	3408
Net	R0400	0	0	0	0	0	0	851	0	0	0	0	0	0	0	0	0	851
Changes in other technical provisions																		
Gross - Direct Business	R0410	0	0	0	0	0	0	0	0	0	0	0	0	╳	╳	╳	╳	0
Gross - Proportional reinsurance accepted	R0420	0	0	0	0	0	0	0	0	0	0	0	0	╳	╳	╳	╳	0
Gross - Non- proportional reinsurance accepted	R0430	╳	╳	╳	╳	╳	╳	╳	╳	╳	╳	╳	╳	0	0	0	0	0
Reinsurers'share	R0440	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net	R0500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Expenses incurred	R0550	**0**	**0**	**0**	**0**	**0**	**0**	**759**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**759**
Other expenses	R1200	╳	╳	╳	╳	╳	╳	╳	╳	╳	╳	╳	╳	╳	╳	╳	╳	**0**
Total expenses	R1300	╳	╳	╳	╳	╳	╳	╳	╳	╳	╳	╳	╳	╳	╳	╳	╳	**759**

S.17.01.02 MvBH Non-Life Technical Provisions

		Direct business and accepted proportional reinsurance												Accepted non-proportional reinsurance				
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport	Non-proportional property reinsurance	Total Non-Life obligation
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole	R0010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0050	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM																		
Best estimate																		
Premium provisions																		
Gross	R0060	0	0	0	0	0	0	-1302	-12	0	-7	0	0	0	0	0	0	-1321
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	0	0	0	0	0	0	-1286	-23	0	-13	0	0	0	0	0	0	-1321
Net Best Estimate of Premium Provisions	R0150	0	0	0	0	0	0	-16	11	0	5	0	0	0	0	0	0	0
Claims provisions																		
Gross	R0160	0	0	0	0	0	0	3826	20	0	5	0	0	0	0	0	0	3852
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	0	0	0	0	0	0	2773	15	0	3	0	0	0	0	0	0	2791
Net Best Estimate of Claims Provisions	R0250	0	0	0	0	0	0	1053	6	0	3	0	0	0	0	0	0	1061
Total Best estimate - gross	R0260	0	0	0	0	0	0	2524	9	0	-2	0	0	0	0	0	0	2531
Total Best estimate - net	R0270	0	0	0	0	0	0	1037	17	0	8	0	0	0	0	0	0	1062
Risk margin	R0280	0	0	0	0	0	0	213	0	0	0	0	0	0	0	0	0	213
Amount of the transitional on Technical Provisions																		
Technical Provisions calculated as a whole	R0290	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Best estimate	R0300	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Risk margin	R0310	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Technical provisions - total																		
Technical provisions - total	R0320	0	0	0	0	0	0	2737	9	0	-2	0	0	0	0	0	0	2745
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	0	0	0	0	0	0	1487	-8	0	-10	0	0	0	0	0	0	1469
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	0	0	0	0	0	0	1250	17	0	8	0	0	0	0	0	0	1275

S.19.01.21 MvBH Non-Life Insurance Claims Information

Total Non-Life Business

Accident year / Underwriting year	Z0020	1

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

		Development year										
Year		0	1	2	3	4	5	6	7	8	9	10 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											8
N-9	R0160	1.688	231	106	1	30	3	69	-	-	-	
N-8	R0170	2.190	486	36	29	1	20	4	12	-		
N-7	R0180	2.581	595	96	5	5	-	-	-			
N-6	R0190	1.497	470	56	9	2	-	-				
N-5	R0200	1.188	991	113	17	10	1					
N-4	R0210	658	1.049	73	107	10						
N-3	R0220	1.108	330	128	14							
N-2	R0230	1.892	883	71								
N-1	R0240	2.097	577									
N	R0250	1.295										

		In Current year	Sum of years (cumulative)
		C0170	C0180
	R0100	8	8
	R0160	-	2.126
	R0170	-	2.754
	R0180	-	3.272
	R0190	-	2.034
	R0200	1	2.286
	R0210	10	1.897
	R0220	14	1.580
	R0230	71	2.846
	R0240	577	2.674
	R0250	1.295	1.295
Total	R0260	1.976	22.772

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

		Development year										
Year		0	1	2	3	4	5	6	7	8	9	10 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100											-
N-9	R0160	-	-	-	-	-	4	28	11	-	-	
N-8	R0170	-	-	-	-	46	40	19	34	-		
N-7	R0180	-	-	-	41	19	11	-	2			
N-6	R0190	-	-	46	12	10	33	5				
N-5	R0200	-	260	205	30	19	2					
N-4	R0210	512	263	197	51	31						
N-3	R0220	448	447	190	16							
N-2	R0230	610	525	99								
N-1	R0240	364	263									
N	R0250	2.533										

		Year end (discounted data)
		C0360
	R0100	-
	R0160	-
	R0170	-
	R0180	2
	R0190	5
	R0200	2
	R0210	31
	R0220	16
	R0230	99
	R0240	256
	R0250	2.528
Total	R0260	2.939

S.23.01.01   MvBH   Own funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35						
Ordinary share capital (gross of own shares)	R0010	28	28		0	
Share premium account related to ordinary share capital	R0030	0	0		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0	0		0	
Subordinated mutual member accounts	R0050	0		0	0	0
Surplus funds	R0070	0	0			
Preference shares	R0090	0		0	0	0
Share premium account related to preference shares	R0110	0		0	0	0
Reconciliation reserve	R0130	10895	10895			
Subordinated liabilities	R0140	0		0	0	0
An amount equal to the value of net deferred tax assets	R0160	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220	0				
Deductions						
Deductions for participations in financial and credit institutions	R0230	0	0	0	0	0
Total basic own funds after deductions	R0290	10923	10923	0	0	0
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310	0			0	
Unpaid and uncalled preference shares callable on demand	R0320	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0			0	0
Other ancillary own funds	R0390	0			0	0

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Total ancillary own funds	R0400	0			0	0
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	10923	10923	0	0	0
Total available own funds to meet the MCR	R0510	10923	10923	0	0	
Total eligible own funds to meet the SCR	R0540	10923	10923	0	0	0
Total eligible own funds to meet the MCR	R0550	10923	10923	0	0	
SCR	R0580	3015				
MCR	R0600	3600				
Ratio of Eligible own funds to SCR	R0620	0				
Ratio of Eligible own funds to MCR	R0640	0				

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	10923
Own shares (held directly and indirectly)	R0710	0
Foreseeable dividends, distributions and charges	R0720	0
Other basic own fund items	R0730	28
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0
Reconciliation reserve	R0760	10895
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	0
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	0
Total Expected profits included in future premiums (EPIFP)	R0790	0

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

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0120
Market risk	R0010	1506		
Counterparty default risk	R0020	760		
Life underwriting risk	R0030	0	0	0
Health underwriting risk	R0040	0	0	0
Non-life underwriting risk	R0050	1544	0	0
Diversification	R0060	-958		
Intangible asset risk	R0070	0		
Basic Solvency Capital Requirement	R0100	2853		

Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	249
Loss-absorbing capacity of technical provisions	R0140	-2
Loss-absorbing capacity of deferred taxes	R0150	-86
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	3015
Capital add-on already set	R0210	0
Solvency capital requirement	R0220	3015
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	0
Total amount of Notional Solvency Capital Requirement for remaining part	R0410	0
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	0
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	0
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0

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

Linear formula component for non-life insurance and reinsurance obligations

		C0010
MCRNL Result	R0010	214

		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	0	0
Income protection insurance and proportional reinsurance	R0030	0	0
Workers' compensation insurance and proportional reinsurance	R0040	0	0
Motor vehicle liability insurance and proportional reinsurance	R0050	0	0
Other motor insurance and proportional reinsurance	R0060	0	0
Marine, aviation and transport insurance and proportional reinsurance	R0070	0	0
Fire and other damage to property insurance and proportional reinsurance	R0080	1037	1514
General liability insurance and proportional reinsurance	R0090	17	0
Credit and suretyship insurance and proportional reinsurance	R0100	0	0
Legal expenses insurance and proportional reinsurance	R0110	8	0
Assistance and proportional reinsurance	R0120	0	0
Miscellaneous financial loss insurance and proportional reinsurance	R0130	0	0
Non-proportional health reinsurance	R0140	0	0
Non-proportional casualty reinsurance	R0150	0	0
Non-proportional marine, aviation and transport reinsurance	R0160	0	0
Non-proportional property reinsurance	R0170	0	0

Linear formula component for life insurance and reinsurance obligations

		C0040
MCRL Result	R0200	0

		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210	0	⨯
Obligations with profit participation - future discretionary benefits	R0220	0	⨯
Index-linked and unit-linked insurance obligations	R0230	0	⨯
Other life (re)insurance and health (re)insurance obligations	R0240	0	⨯
Total capital at risk for all life (re)insurance obligations	R0250	⨯	0

Overall MCR calculation

		C0070
Linear MCR	R0300	214
SCR	R0310	3015
MCR cap	R0320	1357
MCR floor	R0330	754
Combined MCR	R0340	754
Absolute floor of the MCR	R0350	3600

		C0070
Minimum Capital Requirement	R0400	3600