OPENBAARMAKING
Quantitative Reporting Templates 2021

Inhoudsopgave

De Quantitative Reporting Templates 2021 zijn een onderdeel van de Solvency II SFCR rapportage 2021
De Goudse heeft geen buitenlandse activiteiten van materieel belang daarom worden in de QRT-staten geen uitsplitsingen naar land en naar valuta gerapporteerd.

1. Goudse N.V. (Groep)

S.02 Balans

Assets		Solvency II value
		C0010
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	21.400.000,00
Investments (other than assets held for index-linked and unit-linked contracts)	**R0070**	**1.918.252.893,84**
Property (other than for own use)	R0080	186.811.017,71
Holdings in related undertakings, including participations	R0090	9.569.569,88
Equities	*R0100*	*5.037.557,00*
Equities - listed	R0110	5.037.557,00
Equities - unlisted	R0120	
Bonds	*R0130*	*1.660.331.536,74*
Government Bonds	R0140	1.150.888.847,27
Corporate Bonds	R0150	509.442.689,47
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	56.503.212,51
Derivatives	R0190	
Deposits other than cash equivalents	R0200	0,00
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	728.040.932,50
Loans and mortgages	**R0230**	**760.059.707,74**
Loans on policies	R0240	196.457,09
Loans and mortgages to individuals	R0250	712.421.077,67
Other loans and mortgages	R0260	47.442.172,98
Reinsurance recoverables from:	**R0270**	**348.655.487,53**
Non-life and health similar to non-life	R0280	41.835.293,33
Non-life excluding health	R0290	43.536.125,86
Health similar to non-life	R0300	-1.700.832,53
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	307.116.691,91
Health similar to life	R0320	279.597.255,82
Life excluding health and index-linked and unit-linked	R0330	27.519.436,09
Life index-linked and unit-linked	R0340	-296.497,71
Deposits to cedants	R0350	253.146,42
Insurance and intermediaries receivables	R0360	19.143.230,68
Reinsurance receivables	R0370	8.660.208,23
Receivables (trade, not insurance)	R0380	22.862.018,87
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	132.417.898,53
Any other assets, not elsewhere shown	R0420	10.085.374,99
Total assets	**R0500**	**3.969.830.899,33**

Liabilities

Technical provisions - non-life	**R0510**	**306.592.178,96**
Technical provisions - non-life (excluding health)	**R0520**	**186.660.671,28**
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	179.183.784,32
Risk margin	R0550	7.476.886,96
Technical provisions - health (similar to non-life)	**R0560**	**119.931.507,68**
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	115.289.276,55
Risk margin	R0590	4.642.231,13
Technical provisions - life (excluding index-linked and unit-linked)	**R0600**	**2.237.380.789,97**
Technical provisions - health (similar to life)	**R0610**	**671.467.301,28**
Technical provisions calculated as a whole	R0620	
Best estimate	R0630	640.271.518,31
Risk margin	R0640	31.195.782,97
Technical provisions - life (excluding health and index-linked and unit-linked)	**R0650**	**1.565.913.488,69**
Technical provisions calculated as a whole	R0660	
Best Estimate	R0670	1.529.642.299,66
Risk margin	R0680	36.271.189,03
Technical provisions - index-linked and unit-linked	**R0690**	**731.854.651,60**
Technical provisions calculated as a whole	R0700	
Best Estimate	R0710	728.772.997,82
Risk margin	R0720	3.081.653,78
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	5.340.477,04
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	17.062.571,56
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	85.951.281,47
Reinsurance payables	R0830	2.662.151,38
Payables (trade, not insurance)	R0840	66.772.098,93
Subordinated liabilities	**R0850**	89.141.507,32
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities in Basic Own Funds	R0870	89.141.507,32
Any other liabilities, not elsewhere shown	R0880	24.072.071,17
Total liabilities	**R0900**	**3.566.829.779,40**

Excess of assets over liabilities	**R1000**	**403.001.119,93**

S.05 Premies, schaden en kosten per branche

		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
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Premiums written										
Gross - Direct Business	R0110	7.120.463,82	185.099.691,19		58.982.962,69	38.019.451,45	1.030.583,98	110.108.092,98	31.385.675,40	
Gross - Proportional reinsurance accepted	R0120									
Gross - Non-proportional reinsurance accepted	R0130									
Reinsurers' share	R0140	784.979,47	290.453,73		2.865.957,50	1.346.432,94	145,12	10.245.971,86	2.056.061,62	
Net	**R0200**	**6.335.484,35**	**184.809.237,46**		**56.117.005,19**	**36.673.018,51**	**1.030.438,86**	**99.862.121,12**	**29.329.613,78**	
Premiums earned										
Gross - Direct Business	R0210	7.249.233,27	186.560.030,24		59.237.417,41	37.949.974,28	1.015.561,59	109.616.860,70	31.342.376,15	
Gross - Proportional reinsurance accepted	R0220									
Gross - Non-proportional reinsurance accepted	R0230									
Reinsurers' share	R0240	784.979,47	290.453,73		2.865.957,50	1.346.432,94	145,12	10.245.971,86	2.056.061,62	
Net	**R0300**	**6.464.253,80**	**186.269.576,51**		**56.371.459,91**	**36.603.541,34**	**1.015.416,47**	**99.370.888,84**	**29.286.314,53**	
Claims incurred										
Gross - Direct Business	R0310	5.076.800,29	134.778.713,06		42.299.067,18	16.936.145,40	299.583,69	58.707.071,54	13.004.631,14	
Gross - Proportional reinsurance accepted	R0320									
Gross - Non-proportional reinsurance accepted	R0330									
Reinsurers' share	R0340	202.018,89	109.096,15		9.122.789,48	7.053,48		9.806.509,84	2.492.873,64	
Net	**R0400**	**4.874.781,40**	**134.669.616,91**		**33.176.277,70**	**16.929.091,92**	**299.583,69**	**48.900.561,70**	**10.511.757,50**	
Changes in other technical provisions										
Gross - Direct Business	R0410									
Gross - Proportional reinsurance accepted	R0420									
Gross - Non-proportional reinsurance accepted	R0430									
Reinsurers' share	R0440									
Net	**R0500**									
Expenses incurred	**R0550**	**3.662.133,20**	**39.630.831,50**		**20.396.822,78**	**12.670.570,67**	**267.452,54**	**43.736.242,29**	**14.295.169,33**	
Administrative expenses										
Gross - Direct Business	R0610	509.424,67	3.535.357,81		1.162.886,58	895.999,71	14.325,67	3.127.974,97	1.087.033,26	
Gross - Proportional reinsurance accepted	R0620									
Gross - Non-proportional reinsurance accepted	R0630									
Reinsurers' share	R0640									
Net	**R0700**	**509.424,67**	**3.535.357,81**		**1.162.886,58**	**895.999,71**	**14.325,67**	**3.127.974,97**	**1.087.033,26**	
Investment management expenses										
Gross - Direct Business	R0710	4.438,75	69.679,43		27.708,02	815,48	116,64	19.275,37	16.208,11	
Gross - Proportional reinsurance accepted	R0720									
Gross - Non-proportional reinsurance accepted	R0730									
Reinsurers' share	R0740									
Net	**R0800**	**4.438,75**	**69.679,43**		**27.708,02**	**815,48**	**116,64**	**19.275,37**	**16.208,11**	
Claims management expenses										
Gross - Direct Business	R0810	956.026,84	7.449.564,73		3.011.685,64	1.426.709,65	12.961,91	3.109.338,35	2.539.356,88	
Gross - Proportional reinsurance accepted	R0820									
Gross - Non-proportional reinsurance accepted	R0830									
Reinsurers' share	R0840									
Net	**R0900**	**956.026,84**	**7.449.564,73**		**3.011.685,64**	**1.426.709,65**	**12.961,91**	**3.109.338,35**	**2.539.356,88**	
Acquisition expenses										
Gross - Direct Business	R0910	956.559,03	18.740.638,46		12.973.310,56	7.902.878,06	202.215,40	29.666.970,70	7.744.922,95	
Gross - Proportional reinsurance accepted	R0920									
Gross - Non-proportional reinsurance accepted	R0930									
Reinsurers' share	R0940	191.423,91	5.462,73					843.632,83	138.968,64	
Net	**R1000**	**765.135,12**	**18.735.175,73**		**12.973.310,56**	**7.902.878,06**	**202.215,40**	**28.823.337,87**	**7.605.954,31**	
Overhead expenses										
Gross - Direct Business	R1010	1.427.107,83	9.841.053,80		3.221.231,98	2.444.167,76	37.832,91	8.656.315,73	3.046.616,76	
Gross - Proportional reinsurance accepted	R1020									
Gross - Non-proportional reinsurance accepted	R1030									
Reinsurers' share	R1040									
Net	**R1100**	**1.427.107,83**	**9.841.053,80**		**3.221.231,98**	**2.444.167,76**	**37.832,91**	**8.656.315,73**	**3.046.616,76**	
Other expenses	R1200									
Total expenses	**R1300**									

		nsurance and reinsurance obligations (direct business and acce			Line of Business for: accepted non-proportional reinsurance				Total
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written									
Gross - Direct Business	R0110	10.534.374,43	753.545,79	5.641.799,89					**448.676.641,62**
Gross - Proportional reinsurance accepted	R0120								**0,00**
Gross - Non-proportional reinsurance accepted	R0130								**0,00**
Reinsurers' share	R0140	2.028,58		110.040,80					**17.702.071,62**
Net	**R0200**	**10.532.345,85**	**753.545,79**	**5.531.759,09**					**430.974.570,00**
Premiums earned									
Gross - Direct Business	R0210	10.486.293,99	753.545,79	5.506.087,77					**449.717.381,19**
Gross - Proportional reinsurance accepted	R0220								**0,00**
Gross - Non-proportional reinsurance accepted	R0230								**0,00**
Reinsurers' share	R0240	2.028,58		110.040,80					**17.702.071,62**
Net	**R0300**	**10.484.265,41**	**753.545,79**	**5.396.046,97**					**432.015.309,57**
Claims incurred									
Gross - Direct Business	R0310	9.342.933,63	102.210,21	1.227.067,40					**281.774.223,54**
Gross - Proportional reinsurance accepted	R0320								**0,00**
Gross - Non-proportional reinsurance accepted	R0330								**0,00**
Reinsurers' share	R0340			59,03					**21.740.400,51**
Net	**R0400**	**9.342.933,63**	**102.210,21**	**1.227.008,37**					**260.033.823,03**
Changes in other technical provisions									
Gross - Direct Business	R0410								**0,00**
Gross - Proportional reinsurance accepted	R0420								**0,00**
Gross - Non-proportional reinsurance accepted	R0430								**0,00**
Reinsurers' share	R0440								**0,00**
Net	**R0500**								**0,00**
Expenses incurred	**R0550**	**3.789.170,35**	**291.113,42**	**2.409.508,82**					**141.149.014,90**
Administrative expenses									
Gross - Direct Business	R0610	415.515,93	16.314,53	159.013,45					**10.923.846,59**
Gross - Proportional reinsurance accepted	R0620								**0,00**
Gross - Non-proportional reinsurance accepted	R0630								**0,00**
Reinsurers' share	R0640								**0,00**
Net	**R0700**	**415.515,93**	**16.314,53**	**159.013,45**					**10.923.846,59**
Investment management expenses									
Gross - Direct Business	R0710	1.667,20		880,44					**140.789,43**
Gross - Proportional reinsurance accepted	R0720								**0,00**
Gross - Non-proportional reinsurance accepted	R0730								**0,00**
Reinsurers' share	R0740								**0,00**
Net	**R0800**	**1.667,20**		**880,44**					**140.789,43**
Claims management expenses									
Gross - Direct Business	R0810	123.443,88	24.981,36	287.285,79					**18.941.355,03**
Gross - Proportional reinsurance accepted	R0820								**0,00**
Gross - Non-proportional reinsurance accepted	R0830								**0,00**
Reinsurers' share	R0840								**0,00**
Net	**R0900**	**123.443,88**	**24.981,36**	**287.285,79**					**18.941.355,03**
Acquisition expenses									
Gross - Direct Business	R0910	2.097.222,98	205.856,47	1.523.822,23					**82.014.396,84**
Gross - Proportional reinsurance accepted	R0920								**0,00**
Gross - Non-proportional reinsurance accepted	R0930								**0,00**
Reinsurers' share	R0940								**1.179.488,11**
Net	**R1000**	**2.097.222,98**	**205.856,47**	**1.523.822,23**					**80.834.908,73**
Overhead expenses									
Gross - Direct Business	R1010	1.151.320,37	43.961,06	438.506,92					**30.308.115,12**
Gross - Proportional reinsurance accepted	R1020								**0,00**
Gross - Non-proportional reinsurance accepted	R1030								**0,00**
Reinsurers' share	R1040								**0,00**
Net	**R1100**	**1.151.320,37**	**43.961,06**	**438.506,92**					**30.308.115,12**
Other expenses	R1200								**261.741,63**
Total expenses	**R1300**								**141.410.756,52**

		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 obligation other than health insurance obligation	Health reinsurance	Life reinsurance	
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written										
Gross	R1410	154.294.594,46	13.306.868,72	22.735.736,20	124.390.103,18					**314.727.302,56**
Reinsurers' share	R1420	71.062.051,64	906.578,83	22.188,33	10.014.029,61					**82.004.848,41**
Net	**R1500**	**83.232.542,82**	**12.400.289,89**	**22.713.547,87**	**114.376.073,57**					**232.722.454,15**
Premiums earned										
Gross	R1510	154.217.797,16	13.306.868,72	22.735.736,20	124.390.103,18					**314.650.505,26**
Reinsurers' share	R1520	70.683.074,14	906.578,83	22.188,33	10.014.029,61					**81.625.870,91**
Net	**R1600**	**83.534.723,02**	**12.400.289,89**	**22.713.547,87**	**114.376.073,57**					**233.024.634,35**
Claims incurred										
Gross	R1610	97.717.036,34	28.705.685,56	84.083.197,49	129.832.683,21					**340.338.602,60**
Reinsurers' share	R1620	40.617.027,86	2.528.651,39		8.091.600,86					**51.237.280,11**
Net	**R1700**	**57.100.008,48**	**26.177.034,17**	**84.083.197,49**	**121.741.082,35**					**289.101.322,49**
Changes in other technical provisions										
Gross	R1710									**0,00**
Reinsurers' share	R1720									**0,00**
Net	**R1800**									**0,00**
Expenses incurred	**R1900**	**14.459.122,03**	**6.164.372,51**	**9.133.636,52**	**9.982.324,35**					**39.739.455,41**
Administrative expenses										
Gross	R1910	4.227.854,70	2.153.785,14	3.159.571,27	4.481.244,36					**14.022.455,47**
Reinsurers' share	R1920									**0,00**
Net	**R2000**	**4.227.854,70**	**2.153.785,14**	**3.159.571,27**	**4.481.244,36**					**14.022.455,47**
Investment management expenses										
Gross	R2010	205.771,14	175.642,91	1.305.725,67	399.985,62					**2.087.125,34**
Reinsurers' share	R2020									**0,00**
Net	**R2100**	**205.771,14**	**175.642,91**	**1.305.725,67**	**399.985,62**					**2.087.125,34**
Claims management expenses										
Gross	R2110	9.707.259,17								**9.707.259,17**
Reinsurers' share	R2120									**0,00**
Net	**R2200**	**9.707.259,17**								**9.707.259,17**
Acquisition expenses										
Gross	R2210	8.242.064,64	218.570,49	392.727,49	377.636,65					**9.230.999,27**
Reinsurers' share	R2220	19.856.819,11								**19.856.819,11**
Net	**R2300**	**-11.614.754,47**	**218.570,49**	**392.727,49**	**377.636,65**					**-10.625.819,84**
Overhead expenses										
Gross	R2310	11.932.991,50	3.616.373,97	4.275.612,09	4.723.457,72					**24.548.435,28**
Reinsurers' share	R2320									**0,00**
Net	**R2400**	**11.932.991,50**	**3.616.373,97**	**4.275.612,09**	**4.723.457,72**					**24.548.435,28**
Other expenses	**R2500**									**89.756,85**
Total expenses	**R2600**									**39.829.212,27**
Total amount of surrenders	R2700		4.461.849,83	31.801.884,61	39.612.627,04					**75.876.361,48**

S.22 Effect van langetermijn garantiemaatregelen en overgangsmaatregelen

		Amount with Long Term Guarantee measures and transitionals	Without transitional on technical provisions	Impact of transitional on technical provisions	Without transitional on interest rate	Impact of transitional on interest rate	Without volatility adjustment and without other transitional measures	Impact of volatility adjustment set to zero	Without matching adjustment and without all the others	Impact of matching adjustment set to zero	Impact of all LTG measures and transitionals
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
Technical provisions	**R0010**	3.275.827.620,53	3.275.827.620,53		3.275.827.620,53		3.282.749.000,53	6.921.380,00	3.282.749.000,53		6.921.380,00
Basic own funds	**R0020**	477.691.293,42	477.691.293,42		477.691.293,42		473.534.913,02	-4.156.380,40	473.534.913,02		-4.156.380,40
Excess of assets over liabilities	R0030	403.001.119,93	403.001.119,93		403.001.119,93		398.844.612,28	-4.156.507,65	398.844.612,28		-4.156.507,65
Restricted own funds due to ring-fencing and matching portfolio	R0040										
Eligible own funds to meet Solvency Capital Requirement	**R0050**	477.691.293,42	477.691.293,42		477.691.293,42		473.534.559,65	-4.156.733,77	473.534.559,65		-4.156.733,77
Tier I	R0060	408.228.472,88	408.228.472,88		408.228.472,88		404.071.739,11	-4.156.733,77	404.071.739,11		-4.156.733,77
Tier II	R0070	69.462.820,54	69.462.820,54		69.462.820,54		69.462.820,54		69.462.820,54		
Tier III	R0080										
Solvency Capital Requirement	**R0090**	235.254.047,65	235.254.047,65		235.254.047,65		237.928.046,16	2.673.998,51	237.928.046,16		2.673.998,51

S.23 Eigen vermogen

		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						
Ordinary share capital (gross of own shares)	R0010	**51.468.526,00**	51.468.526,00			
Non-available called but not paid in ordinary share capital at group level	R0020					
Share premium account related to ordinary share capital	R0030	**18.740,80**	18.740,80			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Non-available subordinated mutual member accounts at group level	R0060					
Surplus funds	R0070					
Non-available surplus funds at group level	R0080					
Preference shares	R0090	**3.400.000,00**		3.400.000,00		
Non-available preference shares at group level	R0100					
Share premium account related to preference shares	R0110	**24.600.020,00**		24.600.020,00		
Non-available share premium account related to preference shares at group level	R0120					
Reconciliation reserve	R0130	**309.062.499,30**	309.062.499,30			
Subordinated liabilities	R0140	**89.141.507,32**		19.678.686,78	69.462.820,54	
Non-available subordinated liabilities at group level	R0150					
An amount equal to the value of net deferred tax assets	R0160					
The amount equal to the value of net deferred tax assets not available at the group level	R0170					
Other items approved by supervisory authority as basic own funds not specified above	R0180					
Non available own funds related to other own funds items approved by supervisory authority	R0190					
Minority interests (if not reported as part of a specific own fund item)	R0200					
Non-available minority interests at group level	R0210					
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					
Deductions						
Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities	R0230					
whereof deducted according to art 228 of the Directive 2009/138/EC	R0240					
Deductions for participations where there is non-availability of information (Article 229)	R0250					
Deduction for participations included by using D&A when a combination of methods is used	R0260					
Total of non-available own fund items	R0270					
Total deductions	**R0280**					
Total basic own funds after deductions	**R0290**	**477.691.293,42**	**360.549.766,10**	**47.678.706,78**	**69.462.820,54**	

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300					
undertakings, callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Non available ancillary own funds at group level	R0380					
Other ancillary own funds	R0390					
Total ancillary own funds	**R0400**					

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Own funds of other financial sectors						
Total	R0410					
Institutions for occupational retirement provision	R0420					
Non regulated entities carrying out financial activities	R0430					
Total own funds of other financial sectors	R0440					
Own funds when using the D&A, exclusively or in combination of method 1						
Own funds aggregated when using the D&A and combination of method	R0450					
Own funds aggregated when using the D&A and combination of method net of IGT	R0460					

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	**R0520**	**477.691.293,42**	**360.549.766,10**	**47.678.706,78**	**69.462.820,54**	
Total available own funds to meet the minimum consolidated group SCR	**R0530**	**477.691.293,42**	**360.549.766,10**	**47.678.706,78**	**69.462.820,54**	
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	**R0560**	**477.691.293,42**	**360.549.766,10**	**47.678.706,78**	**69.462.820,54**	
Total eligible own funds to meet the minimum consolidated group SCR	**R0570**	**431.174.997,46**	**360.549.766,10**	**47.678.706,78**	**22.946.524,58**	
Consolidated Group SCR	**R0590**	**235.254.047,65**				
Minimum consolidated Group SCR	**R0610**	**114.732.622,88**				
Ratio of Eligible own funds to the consolidated Group SCR (excluding other financial sectors and the undertakings included via D&A)	**R0630**	**203,05%**				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	**R0650**	**375,81%**				
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	**R0660**	**477.691.293,42**	360.549.766,10	47.678.706,78	69.462.820,54	0,00
SCR for entities included with D&A method	**R0670**					
Group SCR	**R0680**	**235.254.047,65**				
Ratio of Eligible own funds to SCR including other financial sectors' own funds and capital requirements	**R0690**	**203,05%**				

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	**403.001.119,93**
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	11.513.200,83
Other basic own fund items	R0730	**79.487.286,80**
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Other non available own funds	R0750	2.938.133,00
Reconciliation reserve	**R0760**	**309.062.499,30**
Expected profits		
Expected profits included in future premiums (EPIFP) - Life Business	R0770	73.418.220,05
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	21.616.821,84
Total Expected profits included in future premiums (EPIFP)	**R0790**	**95.035.041,89**

S.25 Standaardformule voor het solvabiliteitskapitaalvereiste voor ondernemingen

		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Market risk	R0010	123.828.726,88	123.828.726,88	
Counterparty default risk	R0020	23.605.126,84	23.605.126,84	
Life underwriting risk	R0030	54.405.961,61	54.405.961,61	
Health underwriting risk	R0040	138.471.364,27	138.471.364,27	
Non-life underwriting risk	R0050	66.907.923,12	66.907.923,12	
Diversification	R0060	-147.083.871,27	-147.083.871,27	
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	**R0100**	**260.135.231,46**	**260.135.231,46**	

Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	26.505.367,36
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	-51.386.551,17
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	**R0200**	**235.254.047,65**
Capital add-on already set	R0210	
Solvency capital requirement	**R0220**	**235.254.047,65**
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 304	R0440	
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	4 - No adjustment
Net future discretionary benefits	R0460	2.897.300,90
Minimum consolidated group solvency capital requirement	R0470	114.732.622,88
Information on other entities		
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	R0510	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	R0520	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirer	R0530	
Capital requirement for non-controlled participation requirements	R0540	
Capital requirement for residual undertakings	R0550	
Overall SCR		
SCR for undertakings included via D and A	R0560	
Solvency capital requirement	**R0570**	**235.254.047,65**

S32. Deelnemingen

Country	Identification code of the undertaking	Type of code of the ID of the undertaking	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)	Supervisory Authority	Total Balance Sheet (for (re)insurance undertakings)	Total Balance Sheet (for other regulated undertakings)	Total Balance Sheet (non-regulated undertakings)
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
NL	C0007NL00150	2 - Specific code	Goudse Verzekeringen Services B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Besloten Vennootschap	2 - Non-mutual				19.469.223,43
NL	C0007NL00160	2 - Specific code	Automatiseringsmaatschappij Gouda B.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Besloten Vennootschap	2 - Non-mutual				2.863.675,42
NL	C0007NL00168	2 - Specific code	Goudse Assurantiedesk B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Besloten Vennootschap	2 - Non-mutual				1.129.732,87
NL	C0007NL00165	2 - Specific code	VLC & Partners Holding B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Besloten Vennootschap	2 - Non-mutual				119.339.788,66
NL	C0007NL00162	2 - Specific code	Goudse Beleggings- en Financieringsma	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Besloten Vennootschap	2 - Non-mutual				25.292.209,15
NL	C0007NL00170	2 - Specific code	Assurantiemaatschappij Hollandia anno	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Naamloze Vennootschap	2 - Non-mutual				1.427.015,77
NL	C0007NL00174	2 - Specific code	Collectie Stationsplein B.V.	99 - Other	Besloten Vennootschap	2 - Non-mutual				200.971,55
NL	724500V7U9WPNZGWQA75	1 - LEI	Goudse Schadeverzekeringen N.V.	2 - Non life insurance undertaking	Naamloze Vennootschap	2 - Non-mutual	De Nederlandsche Bank	1.424.132.779,12		
NL	724500ZKX65QN9WNLR31	1 - LEI	Goudse Levensverzekeringen N.V.	1 - Life insurance undertaking	Naamloze Vennootschap	2 - Non-mutual	De Nederlandsche Bank	2.504.881.634,03		
NL	724500IHI0BTIK9ZJC71	1 - LEI	De Goudse N.V.	5 - Insurance holding company as defined in Article 212(1) (f) of Directive 2009/138/EC	Naamloze Vennootschap	2 - Non-mutual				3.971.919.390,98
NL	C0007NL00158	2 - Specific code	Hofstaete Kennisgroep B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Besloten Vennootschap	2 - Non-mutual				690.890,82

Country	Identification code of the undertaking	Type of code of the ID of the undertaking	Legal Name of the undertaking	Written premiums net of reinsurance ceded under IFRS or local GAAP for (re)insurance undertakings	Turn over defined as the gross revenue under IFRS or local GAAP for other types of undertakings or insurance holding companies	Underwriting performance	Investment performance	Total performance
C0010	C0020	C0030	C0040	C0120	C0130	C0140	C0150	C0160
NL	C0007NL00150	2 - Specific code	Goudse Verzekeringen Services B.V.		133.777.809,23			81.928,76
NL	C0007NL00160	2 - Specific code	Automatiseringsmaatschappij Gouda B.V.		34.653.865,17			-186.144,32
NL	C0007NL00168	2 - Specific code	Goudse Assurantiedesk B.V.		349.661,04			52.796,10
NL	C0007NL00165	2 - Specific code	VLC & Partners Holding B.V.		52.549.480,74			858.173,38
NL	C0007NL00162	2 - Specific code	Goudse Beleggings- en Financieringsmaatschappij B.V.		0,00			418.545,83
NL	C0007NL00170	2 - Specific code	Assurantiemaatschappij Hollandia anno 1924 N.V.		58.057,53			27.658,91
NL	C0007NL00174	2 - Specific code	Collectie Stationsplein B.V.		0,00			-821,91
NL	724500V7U9WPNZGWQA75	1 - LEI	Goudse Schadeverzekeringen N.V.	**602.971.236,08**		52.245.751,60	5.075.264,20	
NL	724500ZKX65QN9WNLR31	1 - LEI	Goudse Levensverzekeringen N.V.	**160.432.708,10**		-9.208.506,31	4.073.034,12	
NL	724500IHI0BTIK9ZJC71	1 - LEI	De Goudse N.V.	**763.403.944,18**		43.037.245,29	9.148.298,32	
NL	C0007NL00158	2 - Specific code	Hofstaete Kennisgroep B.V.		829.695,60			-30.609,29

Identification code of the undertaking	Accounting standard	% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
C0020	C0170	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
C0007NL00150	2 - Local GAAP	100,00%	100,00%	100,00%		1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
C0007NL00160	2 - Local GAAP	100,00%	100,00%	100,00%		1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
C0007NL00168	2 - Local GAAP	100,00%	100,00%	100,00%		1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
C0007NL00165	2 - Local GAAP	76,60%	100,00%	76,60%		1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
C0007NL00162	2 - Local GAAP	100,00%	100,00%	100,00%		1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
C0007NL00170	2 - Local GAAP	100,00%	100,00%	100,00%		1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
C0007NL00174	2 - Local GAAP	100,00%	100,00%	100,00%		1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
724500V7U9WPNZGWQA75	2 - Local GAAP	100,00%	100,00%	100,00%		1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
724500ZKX65QN9WNLR31	2 - Local GAAP	100,00%	100,00%	100,00%		1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
724500IHI0BTIK9ZJC71	2 - Local GAAP							1 - Included in the scope		1 - Method 1: Full consolidation
C0007NL00158	2 - Local GAAP	100,00%	100,00%	100,00%		1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation

2. Goudse Levensverzekeringen N.V. (Levenbedrijf)

S.02 Balans

		Solvency II value
		C0010
Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	
Deferred tax assets	R0040	7.164.330,77
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	
Investments (other than assets held for index-linked and unit-linked contracts)	**R0070**	**1.137.977.883,05**
Property (other than for own use)	R0080	58.963.338,16
Holdings in related undertakings, including participations	R0090	
Equities	*R0100*	*605.353,00*
Equities - listed	R0110	605.353,00
Equities - unlisted	R0120	
Bonds	*R0130*	*1.063.795.303,67*
Government Bonds	R0140	851.704.676,59
Corporate Bonds	R0150	212.090.627,08
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	14.613.888,22
Derivatives	R0190	
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	728.040.932,50
Loans and mortgages	**R0230**	**530.506.114,51**
Loans on policies	R0240	196.457,09
Loans and mortgages to individuals	R0250	505.437.812,30
Other loans and mortgages	R0260	24.871.845,12
Reinsurance recoverables from:	**R0270**	**27.222.938,38**
Non-life and health similar to non-life	R0280	
Non-life excluding health	R0290	
Health similar to non-life	R0300	
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	27.519.436,09
Health similar to life	R0320	
Life excluding health and index-linked and unit-linked	R0330	27.519.436,09
Life index-linked and unit-linked	R0340	-296.497,71
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	1.578.459,70
Reinsurance receivables	R0370	2.433.470,34
Receivables (trade, not insurance)	R0380	9.497.923,39
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	53.600.963,20
Any other assets, not elsewhere shown	R0420	21.548,19
Total assets	**R0500**	**2.498.044.564,03**

Liabilities

Technical provisions - non-life	**R0510**	
Technical provisions - non-life (excluding health)	**R0520**	
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	**R0560**	
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	
Risk margin	R0590	
Technical provisions - life (excluding index-linked and unit-linked)	**R0600**	**1.565.913.488,69**
Technical provisions - health (similar to life)	**R0610**	
Technical provisions calculated as a whole	R0620	
Best estimate	R0630	
Risk margin	R0640	
Technical provisions - life (excluding health and index-linked and unit-linked)	**R0650**	**1.565.913.488,69**
Technical provisions calculated as a whole	R0660	
Best Estimate	R0670	1.529.642.299,66
Risk margin	R0680	36.271.189,03
Technical provisions - index-linked and unit-linked	**R0690**	**731.854.651,60**
Technical provisions calculated as a whole	R0700	
Best Estimate	R0710	728.772.997,82
Risk margin	R0720	3.081.653,78
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	1.002.182,53
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	49.613.794,99
Reinsurance payables	R0830	34.639,06
Payables (trade, not insurance)	R0840	6.713.522,03
Subordinated liabilities	**R0850**	
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities in Basic Own Funds	R0870	
Any other liabilities, not elsewhere shown	R0880	3.160.518,60
Total liabilities	**R0900**	**2.358.292.797,50**

Excess of assets over liabilities	**R1000**	**139.751.766,53**

S.05 Premies, schaden en kosten per branche

		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
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Premiums written										
Gross - Direct Business	R0110									
Gross - Proportional reinsurance accepted	R0120									
Gross - Non-proportional reinsurance accepted	R0130									
Reinsurers' share	R0140									
Net	**R0200**									
Premiums earned										
Gross - Direct Business	R0210									
Gross - Proportional reinsurance accepted	R0220									
Gross - Non-proportional reinsurance accepted	R0230									
Reinsurers' share	R0240									
Net	**R0300**									
Claims incurred										
Gross - Direct Business	R0310									
Gross - Proportional reinsurance accepted	R0320									
Gross - Non-proportional reinsurance accepted	R0330									
Reinsurers' share	R0340									
Net	**R0400**									
Changes in other technical provisions										
Gross - Direct Business	R0410									
Gross - Proportional reinsurance accepted	R0420									
Gross - Non-proportional reinsurance accepted	R0430									
Reinsurers' share	R0440									
Net	**R0500**									
Expenses incurred	**R0550**									
Administrative expenses										
Gross - Direct Business	R0610									
Gross - Proportional reinsurance accepted	R0620									
Gross - Non-proportional reinsurance accepted	R0630									
Reinsurers' share	R0640									
Net	**R0700**									
Investment management expenses										
Gross - Direct Business	R0710									
Gross - Proportional reinsurance accepted	R0720									
Gross - Non-proportional reinsurance accepted	R0730									
Reinsurers' share	R0740									
Net	**R0800**									
Claims management expenses										
Gross - Direct Business	R0810									
Gross - Proportional reinsurance accepted	R0820									
Gross - Non-proportional reinsurance accepted	R0830									
Reinsurers' share	R0840									
Net	**R0900**									
Acquisition expenses										
Gross - Direct Business	R0910									
Gross - Proportional reinsurance accepted	R0920									
Gross - Non-proportional reinsurance accepted	R0930									
Reinsurers' share	R0940									
Net	**R1000**									
Overhead expenses										
Gross - Direct Business	R1010									
Gross - Proportional reinsurance accepted	R1020									
Gross - Non-proportional reinsurance accepted	R1030									
Reinsurers' share	R1040									
Net	**R1100**									
Other expenses	R1200									
Total expenses	**R1300**									

		non-life insurance and reinsurance obligations (direct business and accepted propo			Line of Business for: accepted non-proportional reinsurance				Total
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written									
Gross - Direct Business	R0110								0,00
Gross - Proportional reinsurance accepted	R0120								0,00
Gross - Non-proportional reinsurance accepted	R0130								0,00
Reinsurers' share	R0140								0,00
Net	**R0200**								0,00
Premiums earned									
Gross - Direct Business	R0210								0,00
Gross - Proportional reinsurance accepted	R0220								0,00
Gross - Non-proportional reinsurance accepted	R0230								0,00
Reinsurers' share	R0240								0,00
Net	**R0300**								0,00
Claims incurred									
Gross - Direct Business	R0310								0,00
Gross - Proportional reinsurance accepted	R0320								0,00
Gross - Non-proportional reinsurance accepted	R0330								0,00
Reinsurers' share	R0340								0,00
Net	**R0400**								0,00
Changes in other technical provisions									
Gross - Direct Business	R0410								0,00
Gross - Proportional reinsurance accepted	R0420								0,00
Gross - Non-proportional reinsurance accepted	R0430								0,00
Reinsurers' share	R0440								0,00
Net	**R0500**								0,00
Expenses incurred	**R0550**								0,00
Administrative expenses									
Gross - Direct Business	R0610								0,00
Gross - Proportional reinsurance accepted	R0620								0,00
Gross - Non-proportional reinsurance accepted	R0630								0,00
Reinsurers' share	R0640								0,00
Net	**R0700**								0,00
Investment management expenses									
Gross - Direct Business	R0710								0,00
Gross - Proportional reinsurance accepted	R0720								0,00
Gross - Non-proportional reinsurance accepted	R0730								0,00
Reinsurers' share	R0740								0,00
Net	**R0800**								0,00
Claims management expenses									
Gross - Direct Business	R0810								0,00
Gross - Proportional reinsurance accepted	R0820								0,00
Gross - Non-proportional reinsurance accepted	R0830								0,00
Reinsurers' share	R0840								0,00
Net	**R0900**								0,00
Acquisition expenses									
Gross - Direct Business	R0910								0,00
Gross - Proportional reinsurance accepted	R0920								0,00
Gross - Non-proportional reinsurance accepted	R0930								0,00
Reinsurers' share	R0940								0,00
Net	**R1000**								0,00
Overhead expenses									
Gross - Direct Business	R1010								0,00
Gross - Proportional reinsurance accepted	R1020								0,00
Gross - Non-proportional reinsurance accepted	R1030								0,00
Reinsurers' share	R1040								0,00
Net	**R1100**								0,00
Other expenses	R1200								
Total expenses	**R1300**								

		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		13.306.868,72	22.735.736,20	124.390.103,18					**160.432.708,10**
Reinsurers' share	R1420		906.578,83	22.188,33	10.014.029,61					**10.942.796,77**
Net	**R1500**		**12.400.289,89**	**22.713.547,87**	**114.376.073,57**					**149.489.911,33**
Premiums earned										
Gross	R1510		13.306.868,72	22.735.736,20	124.390.103,18					**160.432.708,10**
Reinsurers' share	R1520		906.578,83	22.188,33	10.014.029,61					**10.942.796,77**
Net	**R1600**		**12.400.289,89**	**22.713.547,87**	**114.376.073,57**					**149.489.911,33**
Claims incurred										
Gross	R1610		28.705.685,56	84.083.197,49	129.832.683,21					**242.621.566,26**
Reinsurers' share	R1620		2.528.651,39	0,00	8.091.600,86					**10.620.252,25**
Net	**R1700**		**26.177.034,17**	**84.083.197,49**	**121.741.082,35**					**232.001.314,01**
Changes in other technical provisions										
Gross	R1710									**0,00**
Reinsurers' share	R1720									**0,00**
Net	**R1800**									**0,00**
Expenses incurred	**R1900**		**6.164.372,51**	**9.133.636,52**	**9.982.324,35**					**25.280.333,38**
Administrative expenses										
Gross	R1910		2.153.785,14	3.159.571,27	4.481.244,36					**9.794.600,77**
Reinsurers' share	R1920		0,00	0,00	0,00					**0,00**
Net	**R2000**		**2.153.785,14**	**3.159.571,27**	**4.481.244,36**					**9.794.600,77**
Investment management expenses										
Gross	R2010		175.642,91	1.305.725,67	399.985,62					**1.881.354,20**
Reinsurers' share	R2020		0,00	0,00	0,00					**0,00**
Net	**R2100**		**175.642,91**	**1.305.725,67**	**399.985,62**					**1.881.354,20**
Claims management expenses										
Gross	R2110									**0,00**
Reinsurers' share	R2120									**0,00**
Net	**R2200**									**0,00**
Acquisition expenses										
Gross	R2210		218.570,49	392.727,49	377.636,65					**988.934,63**
Reinsurers' share	R2220		0,00	0,00	0,00					**0,00**
Net	**R2300**		**218.570,49**	**392.727,49**	**377.636,65**					**988.934,63**
Overhead expenses										
Gross	R2310		3.616.373,97	4.275.612,09	4.723.457,72					**12.615.443,78**
Reinsurers' share	R2320		0,00	0,00	0,00					**0,00**
Net	**R2400**		**3.616.373,97**	**4.275.612,09**	**4.723.457,72**					**12.615.443,78**
Other expenses	**R2500**									**0,00**
Total expenses	**R2600**									**25.280.333,38**
Total amount of surrenders	**R2700**		**4.461.849,83**	**31.801.884,61**	**39.612.627,04**					**75.876.361,48**

S.12 Technische voorzieningen voor levens- en SLT – ziekteverzekering

		Insurance with profit participation	Index-linked and unit-linked insurance☐			Other life insurance☐			Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations
				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
Technical provisions calculated as a whole	**R0010**	0,00	0,00			0,00			0,00
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	0,00	0,00			0,00			0,00
Technical provisions calculated as a sum of BE and RM☐									
Best Estimate☐									
Gross Best Estimate	**R0030**	608.073.996,50		728.772.998,14	0,00		13.776.165,65	907.792.136,21	0,00
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0040	**22.760.570,16**		**-296.497,71**			**-1.552.883,25**	**6.311.582,96**	
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	R0050	22.760.570,16		-296.497,71	0,00		-1.552.883,25	6.311.582,96	0,00
Recoverables from SPV before adjustment for expected losses	R0060	0,00		0,00	0,00		0,00	0,00	0,00
Recoverables from Finite Re before adjustment for expected losses	R0070	0,00		0,00	0,00		0,00	0,00	0,00
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	22.760.570,16		-296.497,71	0,00		-1.552.883,25	6.311.582,96	0,00
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	**585.313.426,34**		**729.069.495,85**			**15.329.048,90**	**901.480.553,25**	
Risk Margin	**R0100**	10.930.170,93	3.081.653,79			25.341.018,10			0,00
Amount of the transitional on Technical Provisions☐									
Technical Provisions calculated as a whole	R0110	0,00	0,00			0,00			0,00
Best estimate	R0120	0,00		0,00	0,00		0,00	0,00	0,00
Risk margin	R0130	0,00	0,00			0,00			0,00
Technical provisions - total	**R0200**	**619.004.167,43**	**731.854.651,93**			**946.909.319,96**			
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	**R0210**	**596.243.597,27**	**732.151.149,64**			**942.150.620,25**			
Best Estimate of products with a surrender option	**R0220**	447.967.446,08	728.772.998,14			590.153.795,36			0,00
Gross BE for Cash flow									
Cash out-flows – Future guaranteed and discretionary benefits	R0230		781.353.703,19			1.133.470.633,66			0,00
Future guaranteed benefits	R0240	656.019.420,54							
Future discretionary benefits	R0250	2.897.300,90							
Future expenses and other cash out-flows	R0260	46.275.315,65	38.437.086,84			53.255.083,68			0,00
Cash in-flows – Future premiums	R0270	97.118.040,59	83.043.624,99			264.071.411,20			0,00
Other cash in-flows	R0280	0,00	7.974.166,89			1.086.004,28			0,00
Percentage of gross Best Estimate calculated using approximations	**R0290**	5,00%	0,00%			1,00%			0,00%
Surrender value	**R0300**	301.625.078,99	726.535.134,93			471.624.714,12			0,00
Best estimate subject to transitional of the interest rate	**R0310**	0,00	0,00			0,00			0,00
Technical provisions without transitional on interest rate	R0320	0,00	0,00			0,00			0,00
Best estimate subject to volatility adjustment	**R0330**	608.073.996,50	728.772.998,14			921.568.301,86			0,00
Technical provisions without volatility adjustment and without others transitional measures	R0340	620.803.469,86	732.085.519,13			949.715.816,35			0,00
Best estimate subject to matching adjustment	**R0350**	0,00	0,00			0,00			0,00
Technical provisions without matching adjustment and without all the others	R0360	0,00	0,00			0,00			0,00

			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 on Accepted reinsurance (Gross)	Index-linked and unit-linked insurance on Accepted reinsurance (Gross)	Other life insurance on Accepted reinsurance (Gross)	Annuities stemming from non-life accepted insurance contracts and relating to insurance obligation other than health insurance obligations (Gross)			Contracts without options and guarantees	Contracts with options or guarantees			
			C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole		**R0010**		0,00	0,00	0,00	0,00	0,00	0,00			0,00	0,00	0,00
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		0,00	0,00	0,00	0,00	0,00	0,00			0,00	0,00	0,00
Technical provisions calculated as a sum of BE and RM☐														
Best Estimate☐														
Gross Best Estimate		**R0030**		0,00	0,00	0,00	0,00	2.258.415.296,50		0,00	0,00	0,00	0,00	0,00
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default		R0040						27.222.772,16						0,00
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses		R0050	0,00					27.222.772,16		0,00	0,00	0,00	0,00	0,00
Recoverables from SPV before adjustment for expected losses		R0060	0,00					0,00		0,00	0,00	0,00	0,00	0,00
Recoverables from Finite Re before adjustment for expected losses		R0070	0,00					0,00		0,00	0,00	0,00	0,00	0,00
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		R0080		0,00	0,00	0,00	0,00	27.222.772,16		0,00	0,00	0,00	0,00	0,00
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total		R0090						2.231.192.524,34						0,00
Risk Margin		**R0100**		0,00	0,00	0,00	0,00	39.352.842,82	0,00			0,00	0,00	0,00
Amount of the transitional on Technical Provisions☐														
Technical Provisions calculated as a whole		R0110	0,00					0,00	0,00			0,00	0,00	0,00
Best estimate		R0120	0,00					0,00		0,00	0,00	0,00	0,00	0,00
Risk margin		R0130	0,00					0,00	0,00			0,00	0,00	0,00
Technical provisions - total		**R0200**						2.297.768.139,32						0,00
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total		**R0210**		0,00	0,00	0,00	0,00	2.270.545.367,16						0,00
Best Estimate of products with a surrender option		**R0220**	0,00					1.766.894.239,58	0,00			0,00		0,00
Gross BE for Cash flow														
Cash out-flows	Future guaranteed and discretionary benefits	R0230						2.573.741.058,29	0,00			0,00	0,00	0,00
	Future guaranteed benefits	R0240	0,00					656.019.420,54						
	Future discretionary benefits	R0250	0,00					2.897.300,90						
	Future expenses and other cash out-flows	R0260	0,00					137.967.486,17	0,00			0,00	0,00	0,00
Cash in-flows	Future premiums	R0270	0,00					444.233.076,78	0,00			0,00	0,00	0,00
	Other cash in-flows	R0280	0,00					9.060.171,17	0,00			0,00	0,00	0,00
Percentage of gross Best Estimate calculated using approximations		**R0290**	0,00%						0,00%			0,00%	0,00%	
Surrender value		**R0300**	0,00					1.499.784.928,04	0,00			0,00	0,00	0,00
Best estimate subject to transitional of the interest rate		**R0310**	0,00					0,00	0,00			0,00	0,00	0,00
Technical provisions without transitional on interest rate		R0320	0,00					0,00	0,00			0,00	0,00	0,00
Best estimate subject to volatility adjustment		**R0330**	0,00					2.258.415.296,50	0,00			0,00	0,00	0,00
Technical provisions without volatility adjustment and without others transitional measures		R0340	0,00					2.302.604.805,34	0,00			0,00	0,00	0,00
Best estimate subject to matching adjustment		**R0350**	0,00					0,00	0,00			0,00	0,00	0,00
Technical provisions without matching adjustment and without all the others		R0360	0,00					0,00	0,00			0,00	0,00	0,00

S.22 Effect van lange termijn garantiemaatregelen en overgangsmaatregelen

		Amount with Long Term Guarantee measures and transitionals	Without transitional on technical provisions	Impact of transitional on technical provisions	Without transitional on interest rate	Impact of transitional on interest rate	Without volatility adjustment and without other transitional measures	Impact of volatility adjustment set to zero	Without matching adjustment and without all the others	Impact of matching adjustment set to zero	Impact of all LTG measures and transitionals
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
Technical provisions	**R0010**	2.297.768.140,29	2.297.768.140,29		2.297.768.140,29		2.301.968.950,20	4.200.809,91	2.301.968.950,20		4.200.809,91
Basic own funds	**R0020**	139.751.766,53	139.751.766,53		139.751.766,53		136.640.032,08	-3.111.734,45	136.640.032,08		-3.111.734,45
Excess of assets over liabilities	R0030	139.751.766,53	139.751.766,53		139.751.766,53		136.640.042,08	-3.111.724,45	136.640.042,08		-3.111.724,45
Restricted own funds due to ring-fencing and matching portfolio	R0040										
Eligible own funds to meet Solvency Capital Requirement	**R0050**	139.751.766,53	139.751.766,53		139.751.766,53		136.640.032,08	-3.111.734,45	136.640.032,08		-3.111.734,45
Tier I	R0060	132.587.435,76	132.587.435,76		132.587.435,76		128.392.701,31	-4.194.734,45	128.392.701,31		-4.194.734,45
Tier II	R0070										
Tier III	R0080	7.164.330,77	7.164.330,77		7.164.330,77		8.247.330,77	1.083.000,00	8.247.330,77		1.083.000,00
Solvency Capital Requirement	**R0090**	96.385.442,96	96.385.442,96		96.385.442,96		96.653.352,65	267.909,69	96.653.352,65		267.909,69
Eligible own funds to meet Minimum Capital Requirement	**R0100**	132.587.435,76	132.587.435,76		132.587.435,76		128.392.701,31	-4.194.734,45	128.392.701,31		-4.194.734,45
Minimum Capital Requirement	**R0110**	43.373.449,33	43.373.449,33		43.373.449,33		43.494.008,69	120.559,36	43.494.008,69		120.559,36

S.23 Eigen vermogen

		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	**1.135.000,00**	1.135.000,00			
Share premium account related to ordinary share capital	R0030	**58.804.098,00**	58.804.098,00			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	**72.648.337,76**	72.648.337,76			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160	**7.164.330,77**				7.164.330,77
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
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					
Deductions						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	**R0290**	**139.751.766,53**	**132.587.435,76**			**7.164.330,77**
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
Total ancillary own funds	**R0400**					
Available and eligible own funds						
Total available own funds to meet the SCR	**R0500**	**139.751.766,53**	**132.587.435,76**			**7.164.330,77**
Total available own funds to meet the MCR	**R0510**	**132.587.435,76**	**132.587.435,76**			
Total eligible own funds to meet the SCR	**R0540**	**139.751.766,53**	**132.587.435,76**			**7.164.330,77**
Total eligible own funds to meet the MCR	**R0550**	**132.587.435,76**	**132.587.435,76**			
SCR	**R0580**	**96.385.442,96**				
MCR	**R0600**	**43.373.449,33**				
Ratio of Eligible own funds to SCR	**R0620**	**144,99%**				
Ratio of Eligible own funds to MCR	**R0640**	**305,69%**				

		C0060	
Reconciliation reserve			
Excess of assets over liabilities	R0700	**139.751.766,53**	
Own shares (held directly and indirectly)	R0710		
Foreseeable dividends, distributions and charges	R0720	0,00	
Other basic own fund items	R0730	**67.103.428,77**	
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740		
Reconciliation reserve	**R0760**	**72.648.337,76**	
Expected profits			
Expected profits included in future premiums (EPIFP) - Life Business	R0770	19.754.648,74	
Expected profits included in future premiums (EPIFP) - Non- life business	R0780		
Total Expected profits included in future premiums (EPIFP)	**R0790**	**19.754.648,74**	

S.25 Standaardformule voor het solvabiliteitskapitaalvereiste voor ondernemingen

		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Market risk	R0010	56.172.811,20	56.172.811,20	
Counterparty default risk	R0020	9.436.347,29	9.436.347,29	
Life underwriting risk	R0030	54.405.961,61	54.405.961,61	
Health underwriting risk	R0040			
Non-life underwriting risk	R0050			
Diversification	R0060	-29.162.295,25	-29.162.295,25	
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	**R0100**	**90.852.824,85**	**90.852.824,85**	

Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	8.004.007,35
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	-2.471.389,24
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	**R0200**	**96.385.442,96**
Capital add-on already set	R0210	
Solvency capital requirement	**R0220**	**96.385.442,96**
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 304	R0440	
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	4 - No adjustment
Net future discretionary benefits	R0460	2.897.300,90

Approach to tax rate

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

Calculation of loss absorbing capacity of deferred taxes

		Before the shock	After the shock
		C0110	C0120
DTA	R0600	7.164.330,77	25.290.516,27
DTA carry forward	R0610		
DTA due to deductible temporary differences	R0620	7.164.330,77	25.290.516,27
DTL	R0630		

Calculation of loss absorbing capacity of deferred taxes

		LAC DT
		C0130
LAC DT	R0640	-2.471.389,24
LAC DT justified by reversion of deferred tax liabilities	R0650	
LAC DT justified by reference to probable future taxable economic profit	R0660	-1.141.065,74
LAC DT justified by carry back, current year	R0670	-1.330.323,50
LAC DT justified by carry back, future years	R0680	
Maximum LAC DT	R0690	-25.505.062,71

S28. Minimum kapitaalvereiste

Linear formula component for life insurance and reinsurance obligations

MCR calculation Life		Life activities: Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Life activities: Net (of reinsurance/SPV) total capital at risk
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210	582.444.781,17	
Obligations with profit participation - future discretionary benefits	R0220	2.897.300,90	
Index-linked and unit-linked insurance obligations	R0230	729.069.495,85	
Other life (re)insurance and health (re)insurance obligations	R0240	916.809.602,15	
Total capital at risk for all life (re)insurance obligations	R0250		8.405.267.146,09

		MCR components: Non-life activities	MCR components: Life activities
		C0010	C0040
MCRNL Result	R0010		
MCRL Result	R0200		51.639.972,37

Overall MCR calculation		C0070
Linear MCR	R0300	**51.639.972,37**
SCR	R0310	96.385.442,96
MCR cap	R0320	**43.373.449,33**
MCR floor	R0330	**24.096.360,74**
Combined MCR	R0340	**43.373.449,33**
Absolute floor of the MCR	R0350	3.700.000,00
		C0070
Minimum Capital Requirement	**R0400**	**43.373.449,33**

3. Goudse Schadeverzekeringen N.V. (Schadebedrijf)

S.02 Balans

		Solvency II value
		C0010
Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	
Investments (other than assets held for index-linked and unit-linked contracts)	**R0070**	**771.885.651,69**
Property (other than for own use)	R0080	127.847.679,55
Holdings in related undertakings, including participations	R0090	1.180.210,78
Equities	*R0100*	*4.432.204,00*
Equities - listed	R0110	4.432.204,00
Equities - unlisted	R0120	
Bonds	*R0130*	*596.536.233,07*
Government Bonds	R0140	299.184.170,68
Corporate Bonds	R0150	297.352.062,39
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	41.889.324,29
Derivatives	R0190	
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	**R0230**	**245.597.211,02**
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	206.372.733,49
Other loans and mortgages	R0260	39.224.477,53
Reinsurance recoverables from:	**R0270**	**321.432.549,15**
Non-life and health similar to non-life	R0280	41.835.293,33
Non-life excluding health	R0290	43.536.125,86
Health similar to non-life	R0300	-1.700.832,53
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	279.597.255,82
Health similar to life	R0320	279.597.255,82
Life excluding health and index-linked and unit-linked	R0330	
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	253.146,42
Insurance and intermediaries receivables	R0360	11.685.141,55
Reinsurance receivables	R0370	6.425.937,10
Receivables (trade, not insurance)	R0380	3.397.839,96
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	63.422.678,21
Any other assets, not elsewhere shown	R0420	32.624,02
Total assets	**R0500**	**1.424.132.779,12**

Liabilities

Technical provisions - non-life	**R0510**	**306.592.178,96**
Technical provisions - non-life (excluding health)	**R0520**	**186.660.671,28**
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	179.183.784,32
Risk margin	R0550	7.476.886,96
Technical provisions - health (similar to non-life)	**R0560**	**119.931.507,68**
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	115.289.276,55
Risk margin	R0590	4.642.231,13
Technical provisions - life (excluding index-linked and unit-linked)	**R0600**	**671.467.301,28**
Technical provisions - health (similar to life)	**R0610**	**671.467.301,28**
Technical provisions calculated as a whole	R0620	
Best estimate	R0630	640.271.518,31
Risk margin	R0640	31.195.782,97
Technical provisions - life (excluding health and index-linked and unit-linked)	**R0650**	
Technical provisions calculated as a whole	R0660	
Best Estimate	R0670	
Risk margin	R0680	
Technical provisions - index-linked and unit-linked	**R0690**	
Technical provisions calculated as a whole	R0700	
Best Estimate	R0710	
Risk margin	R0720	
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	30.764.794,93
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	36.111.134,26
Reinsurance payables	R0830	2.826.711,53
Payables (trade, not insurance)	R0840	21.536.743,23
Subordinated liabilities	**R0850**	
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities in Basic Own Funds	R0870	
Any other liabilities, not elsewhere shown	R0880	450.653,63
Total liabilities	**R0900**	**1.069.749.517,82**

Excess of assets over liabilities	**R1000**	**354.383.261,30**

S.05 Premies, schaden en kosten per branche

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted 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
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Premiums written										
Gross - Direct Business	R0110	7.120.463,82	185.099.691,19	0,00	58.982.962,69	38.019.451,45	1.030.583,98	110.108.092,98	31.385.675,40	0,00
Gross - Proportional reinsurance accepted	R0120									
Gross - Non-proportional reinsurance accepted	R0130									
Reinsurers' share	R0140	784.979,47	290.453,73	0,00	2.865.957,50	1.346.432,94	145,12	10.245.971,86	2.056.061,62	0,00
Net	**R0200**	**6.335.484,35**	**184.809.237,46**		**56.117.005,19**	**36.673.018,51**	**1.030.438,86**	**99.862.121,12**	**29.329.613,78**	
Premiums earned										
Gross - Direct Business	R0210	7.249.233,27	186.560.030,24	0,00	59.237.417,41	37.949.974,28	1.015.561,59	109.616.860,70	31.342.376,15	0,00
Gross - Proportional reinsurance accepted	R0220									
Gross - Non-proportional reinsurance accepted	R0230									
Reinsurers' share	R0240	784.979,47	290.453,73	0,00	2.865.957,50	1.346.432,94	145,12	10.245.971,86	2.056.061,62	0,00
Net	**R0300**	**6.464.253,80**	**186.269.576,51**		**56.371.459,91**	**36.603.541,34**	**1.015.416,47**	**99.370.888,84**	**29.286.314,53**	
Claims incurred										
Gross - Direct Business	R0310	5.076.800,29	134.778.713,06	0,00	42.299.067,18	16.936.145,40	299.583,69	58.707.071,54	13.004.631,14	0,00
Gross - Proportional reinsurance accepted	R0320									
Gross - Non-proportional reinsurance accepted	R0330									
Reinsurers' share	R0340	202.018,89	109.096,15	0,00	9.122.789,48	7.053,48	0,00	9.806.509,84	2.492.873,64	0,00
Net	**R0400**	**4.874.781,40**	**134.669.616,91**		**33.176.277,70**	**16.929.091,92**	**299.583,69**	**48.900.561,70**	**10.511.757,50**	
Changes in other technical provisions										
Gross - Direct Business	R0410	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Gross - Proportional reinsurance accepted	R0420									
Gross - Non-proportional reinsurance accepted	R0430									
Reinsurers' share	R0440	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Net	**R0500**									
Expenses incurred	**R0550**	**3.662.133,20**	**39.630.831,50**		**20.396.822,78**	**12.670.570,67**	**267.452,54**	**43.736.242,29**	**14.295.169,33**	
Administrative expenses										
Gross - Direct Business	R0610	509.424,67	3.535.357,81	0,00	1.162.886,58	895.999,71	14.325,67	3.127.974,97	1.087.033,26	0,00
Gross - Proportional reinsurance accepted	R0620									
Gross - Non-proportional reinsurance accepted	R0630									
Reinsurers' share	R0640									
Net	**R0700**	**509.424,67**	**3.535.357,81**		**1.162.886,58**	**895.999,71**	**14.325,67**	**3.127.974,97**	**1.087.033,26**	
Investment management expenses										
Gross - Direct Business	R0710	4.438,75	69.679,43	0,00	27.708,02	815,48	116,64	19.275,37	16.208,11	0,00
Gross - Proportional reinsurance accepted	R0720									
Gross - Non-proportional reinsurance accepted	R0730									
Reinsurers' share	R0740									
Net	**R0800**	**4.438,75**	**69.679,43**		**27.708,02**	**815,48**	**116,64**	**19.275,37**	**16.208,11**	
Claims management expenses										
Gross - Direct Business	R0810	956.026,84	7.449.564,73	0,00	3.011.685,64	1.426.709,65	12.961,91	3.109.338,35	2.539.356,88	0,00
Gross - Proportional reinsurance accepted	R0820									
Gross - Non-proportional reinsurance accepted	R0830									
Reinsurers' share	R0840									
Net	**R0900**	**956.026,84**	**7.449.564,73**		**3.011.685,64**	**1.426.709,65**	**12.961,91**	**3.109.338,35**	**2.539.356,88**	
Acquisition expenses										
Gross - Direct Business	R0910	956.559,03	18.740.638,46	0,00	12.973.310,56	7.902.878,06	202.215,40	29.666.970,70	7.744.922,95	0,00
Gross - Proportional reinsurance accepted	R0920									
Gross - Non-proportional reinsurance accepted	R0930									
Reinsurers' share	R0940	191.423,91	5.462,73	0,00	0,00	0,00	0,00	843.632,83	138.968,64	0,00
Net	**R1000**	**765.135,12**	**18.735.175,73**		**12.973.310,56**	**7.902.878,06**	**202.215,40**	**28.823.337,87**	**7.605.954,31**	
Overhead expenses										
Gross - Direct Business	R1010	1.427.107,83	9.841.053,80	0,00	3.221.231,98	2.444.167,76	37.832,91	8.656.315,73	3.046.616,76	0,00
Gross - Proportional reinsurance accepted	R1020									
Gross - Non-proportional reinsurance accepted	R1030									
Reinsurers' share	R1040									
Net	**R1100**	**1.427.107,83**	**9.841.053,80**		**3.221.231,98**	**2.444.167,76**	**37.832,91**	**8.656.315,73**	**3.046.616,76**	
Other expenses	R1200									
Total expenses	**R1300**									

					Line of Business for: accepted non-proportional reinsurance				Total
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written									
Gross - Direct Business	R0110	10.534.374,43	753.545,79	5.641.799,89					**448.676.641,62**
Gross - Proportional reinsurance accepted	R0120								**0,00**
Gross - Non-proportional reinsurance accepted	R0130								**0,00**
Reinsurers' share	R0140	2.028,58	0,00	110.040,80					**17.702.071,62**
Net	**R0200**	**10.532.345,85**	**753.545,79**	**5.531.759,09**					**430.974.570,00**
Premiums earned									
Gross - Direct Business	R0210	10.486.293,99	753.545,79	5.506.087,77					**449.717.381,19**
Gross - Proportional reinsurance accepted	R0220								**0,00**
Gross - Non-proportional reinsurance accepted	R0230								**0,00**
Reinsurers' share	R0240	2.028,58	0,00	110.040,80					**17.702.071,62**
Net	**R0300**	**10.484.265,41**	**753.545,79**	**5.396.046,97**					**432.015.309,57**
Claims incurred									
Gross - Direct Business	R0310	9.342.933,63	102.210,21	1.227.067,40					**281.774.223,54**
Gross - Proportional reinsurance accepted	R0320								**0,00**
Gross - Non-proportional reinsurance accepted	R0330								**0,00**
Reinsurers' share	R0340	0,00	0,00	59,03					**21.740.400,51**
Net	**R0400**	**9.342.933,63**	**102.210,21**	**1.227.008,37**					**260.033.823,03**
Changes in other technical provisions									
Gross - Direct Business	R0410	0,00	0,00	0,00					**0,00**
Gross - Proportional reinsurance accepted	R0420								**0,00**
Gross - Non-proportional reinsurance accepted	R0430								**0,00**
Reinsurers' share	R0440	0,00	0,00	0,00					**0,00**
Net	**R0500**								**0,00**
Expenses incurred	**R0550**	**3.789.170,35**	**291.113,42**	**2.409.508,82**					**141.149.014,90**
Administrative expenses									
Gross - Direct Business	R0610	415.515,93	16.314,53	159.013,45					**10.923.846,59**
Gross - Proportional reinsurance accepted	R0620								**0,00**
Gross - Non-proportional reinsurance accepted	R0630								**0,00**
Reinsurers' share	R0640								**0,00**
Net	**R0700**	**415.515,93**	**16.314,53**	**159.013,45**					**10.923.846,59**
Investment management expenses									
Gross - Direct Business	R0710	1.667,20	0,00	880,44					**140.789,43**
Gross - Proportional reinsurance accepted	R0720								**0,00**
Gross - Non-proportional reinsurance accepted	R0730								**0,00**
Reinsurers' share	R0740								**0,00**
Net	**R0800**	**1.667,20**		**880,44**					**140.789,43**
Claims management expenses									
Gross - Direct Business	R0810	123.443,88	24.981,36	287.285,79					**18.941.355,03**
Gross - Proportional reinsurance accepted	R0820								**0,00**
Gross - Non-proportional reinsurance accepted	R0830								**0,00**
Reinsurers' share	R0840								**0,00**
Net	**R0900**	**123.443,88**	**24.981,36**	**287.285,79**					**18.941.355,03**
Acquisition expenses									
Gross - Direct Business	R0910	2.097.222,98	205.856,47	1.523.822,23					**82.014.396,84**
Gross - Proportional reinsurance accepted	R0920								**0,00**
Gross - Non-proportional reinsurance accepted	R0930								**0,00**
Reinsurers' share	R0940	0,00	0,00	0,00					**1.179.488,11**
Net	**R1000**	**2.097.222,98**	**205.856,47**	**1.523.822,23**					**80.834.908,73**
Overhead expenses									
Gross - Direct Business	R1010	1.151.320,37	43.961,06	438.506,92					**30.308.115,12**
Gross - Proportional reinsurance accepted	R1020								**0,00**
Gross - Non-proportional reinsurance accepted	R1030								**0,00**
Reinsurers' share	R1040								**0,00**
Net	**R1100**	**1.151.320,37**	**43.961,06**	**438.506,92**					**30.308.115,12**
Other expenses	R1200								**261.741,63**
Total expenses	**R1300**								**141.410.756,52**

		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	154.294.594,46								154.294.594,46
Reinsurers' share	R1420	71.062.051,64								71.062.051,64
Net	**R1500**	**83.232.542,82**								**83.232.542,82**
Premiums earned										
Gross	R1510	154.217.797,16								154.217.797,16
Reinsurers' share	R1520	70.683.074,14								70.683.074,14
Net	**R1600**	**83.534.723,02**								**83.534.723,02**
Claims incurred										
Gross	R1610	97.717.036,34								97.717.036,34
Reinsurers' share	R1620	40.617.027,86								40.617.027,86
Net	**R1700**	**57.100.008,48**								**57.100.008,48**
Changes in other technical provisions										
Gross	R1710	0,00								0,00
Reinsurers' share	R1720	0,00								0,00
Net	**R1800**									**0,00**
Expenses incurred	**R1900**	**14.459.122,03**								**14.459.122,03**
Administrative expenses										
Gross	R1910	4.227.854,70								4.227.854,70
Reinsurers' share	R1920									0,00
Net	**R2000**	**4.227.854,70**								**4.227.854,70**
Investment management expenses										
Gross	R2010	205.771,14								205.771,14
Reinsurers' share	R2020									0,00
Net	**R2100**	**205.771,14**								**205.771,14**
Claims management expenses										
Gross	R2110	9.707.259,17								9.707.259,17
Reinsurers' share	R2120									0,00
Net	**R2200**	**9.707.259,17**								**9.707.259,17**
Acquisition expenses										
Gross	R2210	8.242.064,64								8.242.064,64
Reinsurers' share	R2220	19.856.819,11								19.856.819,11
Net	**R2300**	**-11.614.754,47**								**-11.614.754,47**
Overhead expenses										
Gross	R2310	11.932.991,50								11.932.991,50
Reinsurers' share	R2320									0,00
Net	**R2400**	**11.932.991,50**								**11.932.991,50**
Other expenses	**R2500**									**89.756,85**
Total expenses	**R2600**									**14.548.878,89**
Total amount of surrenders	**R2700**									**0,00**

S.12 Technische voorzieningen voor levens- en SLT – ziekteverzekering

			Insurance with profit participation	Index-linked and unit-linked insurance□			Other life insurance□			Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations
					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
Technical provisions calculated as a whole		**R0010**								
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole		R0020								
Technical provisions calculated as a sum of BE and RM□										
Best Estimate□										
Gross Best Estimate		**R0030**								
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default		R0040								
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses		R0050								
Recoverables from SPV before adjustment for expected losses		R0060								
Recoverables from Finite Re before adjustment for expected losses		R0070								
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		R0080								
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total		R0090								
Risk Margin		**R0100**								
Amount of the transitional on Technical Provisions□										
Technical Provisions calculated as a whole		R0110								
Best estimate		R0120								
Risk margin		R0130								
Technical provisions - total		**R0200**								
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total		**R0210**								
Best Estimate of products with a surrender option		**R0220**								
Gross BE for Cash flow										
Cash out-flows	Future guaranteed and discretionary benefits	R0230								
	Future guaranteed benefits	R0240								
	Future discretionary benefits	R0250								
	Future expenses and other cash out-flows	R0260								
Cash in-flows	Future premiums	R0270								
	Other cash in-flows	R0280								
Percentage of gross Best Estimate calculated using approximations		**R0290**								
Surrender value		**R0300**								
Best estimate subject to transitional of the interest rate		**R0310**								
Technical provisions without transitional on interest rate		R0320								
Best estimate subject to volatility adjustment		**R0330**								
Technical provisions without volatility adjustment and without others transitional measures		R0340								
Best estimate subject to matching adjustment		**R0350**								
Technical provisions without matching adjustment and without all the others		R0360								

Item	Sub-item	Code	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 on Accepted reinsurance (Gross)	Index-linked and unit-linked insurance on Accepted reinsurance (Gross)	Other life insurance on Accepted reinsurance (Gross)	Annuities stemming from non-life accepted insurance contracts and relating to insurance obligation other than health insurance obligations (Gross)			Contracts without options and guarantees	Contracts with options or guarantees			
			C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole		**R0010**						**0,00**	0,00					**0,00**
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						**0,00**	0,00					**0,00**
Technical provisions calculated as a sum of BE and RM☐														
Best Estimate☐														
Gross Best Estimate		**R0030**						**0,00**		640.271.518,31	0,00			**640.271.518,31**
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default		R0040						**0,00**		**279.597.255,80**				**279.597.255,80**
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses		R0050						**0,00**		279.597.255,80				**279.597.255,80**
Recoverables from SPV before adjustment for expected losses		R0060						**0,00**		0,00	0,00			**0,00**
Recoverables from Finite Re before adjustment for expected losses		R0070						**0,00**		0,00	0,00			**0,00**
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		R0080						**0,00**		279.597.255,80	0,00			**279.597.255,80**
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total		R0090						**0,00**		**360.674.262,51**				**360.674.262,51**
Risk Margin		**R0100**						**0,00**	31.195.782,97					**31.195.782,97**
Amount of the transitional on Technical Provisions☐														
Technical Provisions calculated as a whole		R0110						**0,00**	0,00					**0,00**
Best estimate		R0120						**0,00**		0,00	0,00			**0,00**
Risk margin		R0130						**0,00**	0,00					**0,00**
Technical provisions - total		**R0200**						**0,00**	**671.467.301,29**					**671.467.301,29**
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total		**R0210**						**0,00**	**391.870.045,49**					**391.870.045,49**
Best Estimate of products with a surrender option		**R0220**						**0,00**	0,00					**0,00**
Gross BE for Cash flow														
Cash out-flows	Future guaranteed and discretionary benefits	R0230						**0,00**	0,00					**0,00**
	Future guaranteed benefits	R0240						**0,00**						
	Future discretionary benefits	R0250						**0,00**						
	Future expenses and other cash out-flows	R0260						**0,00**	1.366.884.229,09					**1.366.884.229,09**
Cash in-flows	Future premiums	R0270						**0,00**	726.612.710,78					**726.612.710,78**
	Other cash in-flows	R0280						**0,00**	0,00					**0,00**
Percentage of gross Best Estimate calculated using approximations		**R0290**							0,00%					
Surrender value		**R0300**						**0,00**	0,00					**0,00**
Best estimate subject to transitional of the interest rate		**R0310**						**0,00**	0,00					**0,00**
Technical provisions without transitional on interest rate		R0320						**0,00**	640.271.518,31					**640.271.518,31**
Best estimate subject to volatility adjustment		**R0330**						**0,00**	640.271.518,31					**640.271.518,31**
Technical provisions without volatility adjustment and without others transitional measures		R0340						**0,00**	642.738.210,81					**642.738.210,81**
Best estimate subject to matching adjustment		**R0350**						**0,00**	0,00					**0,00**
Technical provisions without matching adjustment and without all the others		R0360						**0,00**	642.738.210,81					**642.738.210,81**

S.17 Technische voorzieningen schadeverzekeringen

		Direct business and accepted 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
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
Technical provisions calculated as a whole	**R0010**									
Direct business	R0020	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Accepted proportional reinsurance business	R0030	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Accepted non-proportional reinsurance	R0040									
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	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Technical Provisions calculated as a sum of BE and RM										
Best estimate										
Premium provisions										
Gross	R0060	**722.455,44**	**-1.150.665,23**		**3.256.709,82**	**-1.312.197,94**	**-60.901,43**	**2.162.803,94**	**-1.057.780,22**	
Gross - direct business	R0070	722.455,44	-1.150.665,23	0,00	3.256.709,82	-1.312.197,94	-60.901,43	2.162.803,94	-1.057.780,22	0,00
Gross - accepted proportional reinsurance business	R0080	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Gross - accepted non-proportional reinsurance business	R0090									
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0100	**-238.776,22**	**-2.617.289,66**		**1.030.095,22**	**-705.690,46**	**-83,42**	**-2.814.667,25**	**55.416,61**	
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0110	-238.776,22	-2.617.289,66	0,00	1.030.095,22	-705.690,46	-83,42	-2.814.667,25	55.416,61	0,00
Recoverables from SPV before adjustment for expected losses	R0120	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Recoverables from Finite Reinsurance before adjustment for expected losses	R0130	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-238.579,98	-2.615.138,59	0,00	1.029.545,10	-705.110,48	-83,35	-2.813.164,09	55.387,02	0,00
Net Best Estimate of Premium Provisions	**R0150**	**961.035,42**	**1.464.473,36**		**2.227.164,72**	**-607.087,46**	**-60.818,08**	**4.975.968,03**	**-1.113.167,24**	
Claims provisions										
Gross	R0160	**3.230.269,99**	**112.487.216,35**		**89.772.027,53**	**2.087.706,63**	**222.311,96**	**38.999.540,05**	**38.320.869,41**	
Gross - direct business	R0170	3.230.269,99	112.487.216,35	0,00	89.772.027,53	2.087.706,63	222.311,96	38.999.540,05	38.320.869,41	0,00
Gross - accepted proportional reinsurance business	**R0180**	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Gross - accepted non-proportional reinsurance business	R0190									
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0200	**76.338,07**	**1.077.496,27**		**19.101.914,16**	**1.759,84**		**15.800.032,93**	**11.162.977,32**	
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0210	76.338,07	1.077.496,27	0,00	19.101.914,16	1.759,84	0,00	15.800.032,93	11.162.977,32	0,00
Recoverables from SPV before adjustment for expected losses	**R0220**	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Recoverables from Finite Reinsurance before adjustment for expected losses	R0230	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	76.275,33	1.076.610,71	0,00	19.091.712,86	1.758,39	0,00	15.791.594,99	11.157.015,78	0,00
Net Best Estimate of Claims Provisions	R0250	**3.153.994,66**	**111.410.605,64**		**70.680.314,66**	**2.085.948,24**	**222.311,96**	**23.207.945,05**	**27.163.853,63**	
Total Best estimate - gross	R0260	**3.952.725,43**	**111.336.551,12**		**93.028.737,35**	**775.508,69**	**161.410,53**	**41.162.343,99**	**37.263.089,18**	
Total Best estimate - net	**R0270**	**4.115.030,08**	**112.875.079,00**		**72.907.479,38**	**1.478.860,78**	**161.493,88**	**28.183.913,08**	**26.050.686,39**	
Risk margin	**R0280**	65.533,68	4.576.697,46	0,00	4.087.859,80	47.754,49	10.848,12	1.438.747,01	1.692.922,86	0,00
Amount of the transitional on Technical Provisions										
Technical Provisions calculated as a whole	**R0290**	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Best estimate	**R0300**	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Risk margin	**R0310**	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Technical provisions - total										
Technical provisions - total	R0320	**4.018.259,10**	**115.913.248,58**		**97.116.597,15**	**823.263,18**	**172.258,65**	**42.601.091,00**	**38.956.012,04**	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	**-162.304,65**	**-1.538.527,88**		**20.121.257,97**	**-703.352,09**	**-83,35**	**12.978.430,90**	**11.212.402,80**	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	**4.180.563,75**	**117.451.776,46**		**76.995.339,19**	**1.526.615,27**	**172.342,00**	**29.622.660,09**	**27.743.609,25**	
Line of Business (LoB): further segmentation										
Premium provisions - Total number of homogeneous risk groups	R0350	5	6	0	3	3	2	7	5	0
Claims provisions - Total number of homogeneous risk groups	R0360	6	7	0	3	3	3	7	4	0
Cash-flows of the Best estimate of Premium Provisions (Gross)										
Future benefits and claims	R0370	2.640.699,74	94.987.563,03	0,00	22.553.210,32	12.169.567,44	108.580,11	36.313.719,43	7.308.902,22	0,00
Future expenses and other cash-out flows	R0380	2.220.532,83	89.530.009,47	0,00	14.115.717,50	7.969.406,17	111.362,26	29.208.751,69	8.980.870,12	0,00
Future premiums	R0390	4.138.777,14	185.668.237,73	0,00	33.412.218,00	21.451.171,55	280.843,79	63.359.667,18	17.347.552,56	0,00
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Cash-flows of the Best estimate of Claims Provisions (Gross)										
Future benefits and claims	R0410	2.967.364,88	105.781.720,47	0,00	85.207.830,47	2.044.113,25	219.072,45	38.182.116,18	35.824.310,19	0,00
Future expenses and other cash-out flows	R0420	262.905,11	6.705.495,88	0,00	4.564.197,06	43.593,38	3.239,51	817.423,86	2.496.559,22	0,00
Future premiums	R0430	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0440	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Percentage of gross Best Estimate calculated using approximations	**R0450**	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
Best estimate subject to transitional of the interest rate	**R0460**	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Technical provisions without transitional on interest rate	R0470	3.952.725,43	111.336.551,12	0,00	93.028.737,35	775.508,69	161.410,53	41.162.343,99	37.263.089,18	0,00
Best estimate subject to volatility adjustment	**R0480**	3.952.725,43	111.336.551,12	0,00	93.028.737,35	775.508,69	161.410,53	41.162.343,99	37.263.089,18	0,00
Technical provisions without volatility adjustment and without others transitional measures	R0490	3.954.369,38	111.404.103,10	0,00	93.141.512,67	776.182,18	161.583,93	41.181.242,47	37.309.945,29	0,00

		Legal expenses insurance	Assistance	Miscellaneous financial loss	Accepted non-proportional reinsurance: Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligations
		C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole	**R0010**								**0,00**
Direct business	R0020	0,00	0,00	0,00					**0,00**
Accepted proportional reinsurance business	R0030	0,00	0,00	0,00					**0,00**
Accepted non-proportional reinsurance	R0040				0,00	0,00	0,00	0,00	**0,00**
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	0,00	0,00	0,00	0,00	0,00	0,00	0,00	**0,00**
Technical Provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	R0060	**1.237.351,38**	**131.499,89**	**140.967,07**					**4.070.242,73**
Gross - direct business	R0070	1.237.351,38	131.499,89	140.967,07					**4.070.242,73**
Gross - accepted proportional reinsurance business	R0080	0,00	0,00	0,00					**0,00**
Gross - accepted non-proportional reinsurance business	R0090				0,00	0,00	0,00	0,00	**0,00**
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0100	**-6.536,64**	**-27.492,26**	**-38.561,14**					**-5.363.585,20**
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0110	-6.536,64	-27.492,26	-38.561,14	0,00	0,00	0,00	0,00	**-5.363.585,20**
Recoverables from SPV before adjustment for expected losses	R0120	0,00	0,00	0,00	0,00	0,00	0,00	0,00	**0,00**
Recoverables from Finite Reinsurance before adjustment for expected losses	R0130	0,00	0,00	0,00	0,00	0,00	0,00	0,00	**0,00**
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-6.531,26	-27.469,67	-38.529,44	0,00	0,00	0,00	0,00	**-5.359.674,74**
Net Best Estimate of Premium Provisions	**R0150**	**1.243.882,65**	**158.969,56**	**179.496,52**					**9.429.917,47**
Claims provisions									
Gross	R0160	**4.007.811,12**	**785.417,56**	**489.647,56**					**290.402.818,14**
Gross - direct business	R0170	4.007.811,12	785.417,56	489.647,56					**290.402.818,14**
Gross - accepted proportional reinsurance business	**R0180**	0,00	0,00	0,00					**0,00**
Gross - accepted non-proportional reinsurance business	R0190				0,00	0,00	0,00	0,00	**0,00**
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0200								**47.220.518,58**
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0210	0,00	0,00	0,00	0,00	0,00	0,00	0,00	**47.220.518,58**
Recoverables from SPV before adjustment for expected losses	**R0220**	0,00	0,00	0,00	0,00	0,00	0,00	0,00	**0,00**
Recoverables from Finite Reinsurance before adjustment for expected losses	R0230	0,00	0,00	0,00	0,00	0,00	0,00	0,00	**0,00**
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	0,00	0,00	0,00	0,00	0,00	0,00	0,00	**47.194.968,07**
Net Best Estimate of Claims Provisions	R0250	**4.007.811,12**	**785.417,56**	**489.647,56**					**243.207.850,07**
Total Best estimate - gross	R0260	**5.245.162,50**	**916.917,46**	**630.614,63**					**294.473.060,87**
Total Best estimate - net	**R0270**	**5.251.693,77**	**944.387,12**	**669.144,07**					**252.637.767,55**
Risk margin	**R0280**	124.785,10	41.320,98	32.648,58	0,00	0,00	0,00	0,00	**12.119.118,10**
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	**R0290**	0,00	0,00	0,00	0,00	0,00	0,00	0,00	**0,00**
Best estimate	**R0300**	0,00	0,00	0,00	0,00	0,00	0,00	0,00	**0,00**
Risk margin	**R0310**	0,00	0,00	0,00	0,00	0,00	0,00	0,00	**0,00**
Technical provisions - total									
Technical provisions - total	R0320	**5.369.947,61**	**958.238,44**	**663.263,21**					**306.592.178,97**
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	**-6.531,26**	**-27.469,67**	**-38.529,44**					**41.835.293,32**
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	**5.376.478,87**	**985.708,11**	**701.792,65**					**264.756.885,64**
Line of Business (LoB): further segmentation									
Premium provisions - Total number of homogeneous risk groups	R0350	4	3	5	0	0	0	0	
Claims provisions - Total number of homogeneous risk groups	R0360	1	3	5	0	0	0	0	
Cash-flows of the Best estimate of Premium Provisions (Gross)									
Future benefits and claims	R0370	5.009.021,31	303.560,85	1.034.188,20	0,00	0,00	0,00	0,00	**182.429.012,64**
Future expenses and other cash-out flows	R0380	1.902.488,31	417.397,82	1.683.148,22	0,00	0,00	0,00	0,00	**156.139.684,38**
Future premiums	R0390	5.674.158,24	589.458,78	2.576.369,34	0,00	0,00	0,00	0,00	**334.498.454,30**
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400	0,00	0,00	0,00	0,00	0,00	0,00	0,00	**0,00**
Cash-flows of the Best estimate of Claims Provisions (Gross)									
Future benefits and claims	R0410	3.963.522,99	720.559,67	439.091,91	0,00	0,00	0,00	0,00	**275.349.702,45**
Future expenses and other cash-out flows	R0420	44.288,13	64.857,89	50.555,64	0,00	0,00	0,00	0,00	**15.053.115,68**
Future premiums	R0430	0,00	0,00	0,00	0,00	0,00	0,00	0,00	**0,00**
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0440	0,00	0,00	0,00	0,00	0,00	0,00	0,00	**0,00**
Percentage of gross Best Estimate calculated using approximations	**R0450**	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	**0,00%**
Best estimate subject to transitional of the interest rate	**R0460**	0,00	0,00	0,00	0,00	0,00	0,00	0,00	**0,00**
Technical provisions without transitional on interest rate	R0470	5.245.162,50	916.917,46	630.614,63	0,00	0,00	0,00	0,00	**294.473.060,87**
Best estimate subject to volatility adjustment	**R0480**	5.245.162,50	916.917,46	630.614,63	0,00	0,00	0,00	0,00	**294.473.060,87**
Technical provisions without volatility adjustment and without others transitional measures	R0490	5.249.773,83	917.259,37	630.966,22	0,00	0,00	0,00	0,00	**294.726.938,44**

S.22 Effect van lange termijn garantiemaatregelen en overgangsmaatregelen

		Amount with Long Term Guarantee measures and transitionals	Without transitional on technical provisions	Impact of transitional on technical provisions	Without transitional on interest rate	Impact of transitional on interest rate	Without volatility adjustment and without other transitional measures	Impact of volatility adjustment set to zero	Without matching adjustment and without all the others	Impact of matching adjustment set to zero	Impact of all LTG measures and transitionals
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
Technical provisions	**R0010**	978.059.480,24	978.059.480,24		978.059.480,24		980.780.050,33	2.720.570,09	980.780.050,33		2.720.570,09
Basic own funds	**R0020**	324.383.261,30	324.383.261,30		324.383.261,30		323.338.615,35	-1.044.645,95	323.338.615,35		-1.044.645,95
Excess of assets over liabilities	R0030	354.383.261,30	354.383.261,30		354.383.261,30		353.338.615,35	-1.044.645,95	353.338.615,35		-1.044.645,95
Restricted own funds due to ring-fencing and matching portfolio	R0040		0,00		0,00		0,00		0,00		
Eligible own funds to meet Solvency Capital Requirement	**R0050**	324.383.261,30	324.383.261,30		324.383.261,30		323.338.615,35	-1.044.645,95	323.338.615,35		-1.044.645,95
Tier I	R0060	324.383.261,30	324.383.261,30		324.383.261,30		323.338.615,35	-1.044.645,95	323.338.615,35		-1.044.645,95
Tier II	R0070		0,00		0,00		0,00		0,00		
Tier III	R0080		0,00		0,00		0,00		0,00		
Solvency Capital Requirement	**R0090**	158.575.941,22	158.575.941,22		158.575.941,22		158.585.794,66	9.853,43	158.585.794,66		9.853,43
Eligible own funds to meet Minimum Capital Requirement	**R0100**	324.383.261,30	324.383.261,30		324.383.261,30		323.338.615,35	-1.044.645,95	323.338.615,35		-1.044.645,95
Minimum Capital Requirement	**R0110**	71.359.173,55	71.359.173,55		71.359.173,55		71.363.607,60	4.434,05	71.363.607,60		4.434,05

S.23 Eigen vermogen

		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	**4.540.000,00**	4.540.000,00			
Share premium account related to ordinary share capital	R0030	**65.217.405,00**	65.217.405,00			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	**254.625.856,30**	254.625.856,30			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160					
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
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					
Deductions						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	**R0290**	**324.383.261,30**	**324.383.261,30**			

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
Total ancillary own funds	**R0400**					

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Available and eligible own funds						
Total available own funds to meet the SCR	**R0500**	**324.383.261,30**	**324.383.261,30**			
Total available own funds to meet the MCR	**R0510**	**324.383.261,30**	**324.383.261,30**			
Total eligible own funds to meet the SCR	**R0540**	**324.383.261,30**	**324.383.261,30**			
Total eligible own funds to meet the MCR	**R0550**	**324.383.261,30**	**324.383.261,30**			
SCR	**R0580**	**158.575.941,22**				
MCR	**R0600**	**71.359.173,55**				
Ratio of Eligible own funds to SCR	**R0620**	**204,56%**				
Ratio of Eligible own funds to MCR	**R0640**	**454,58%**				

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	**354.383.261,30**
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	30.000.000,00
Other basic own fund items	R0730	**69.757.405,00**
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	**R0760**	**254.625.856,30**
Expected profits		
Expected profits included in future premiums (EPIFP) - Life Business	R0770	53.663.571,31
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	21.616.821,84
Total Expected profits included in future premiums (EPIFP)	**R0790**	**75.280.393,15**

S.25 Standaardformule voor het solvabiliteitskapitaalvereiste voor ondernemingen

		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Market risk	R0010	64.457.085,78	64.457.085,78	
Counterparty default risk	R0020	12.973.167,98	12.973.167,98	
Life underwriting risk	R0030			
Health underwriting risk	R0040	138.471.364,27	138.471.364,27	
Non-life underwriting risk	R0050	66.907.923,12	66.907.923,12	
Diversification	R0060	-91.035.186,18	-91.035.186,18	
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	**R0100**	**191.774.354,98**	**191.774.354,98**	

Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	19.660.233,32
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	-52.858.647,08
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	**R0200**	**158.575.941,22**
Capital add-on already set	R0210	0,00
Solvency capital requirement	**R0220**	**158.575.941,22**
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 304	R0440	
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	4 - No adjustment
Net future discretionary benefits	R0460	

Approach to tax rate

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

Calculation of loss absorbing capacity of deferred taxes

		Before the shock	After the shock
		C0110	C0120
DTA	R0600		
DTA carry forward	R0610	0,00	0,00
DTA due to deductible temporary differences	R0620	0,00	0,00
DTL	R0630	30.764.794,93	22.093.851,96

Calculation of loss absorbing capacity of deferred taxes

		LAC DT
		C0130
LAC DT	R0640	-52.858.646,89
LAC DT justified by reversion of deferred tax liabilities	R0650	-17.838.020,17
LAC DT justified by reference to probable future taxable economic profit	R0660	-22.652.450,46
LAC DT justified by carry back, current year	R0670	-12.368.176,25
LAC DT justified by carry back, future years	R0680	
Maximum LAC DT	R0690	-54.550.123,59

S28. Minimum kapitaalvereiste

Linear formula component for non-life insurance and reinsurance obligations

MCR calculation Non Life		Background information – Non-life activities: 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	4.115.030,08	6.335.484,35
Income protection insurance and proportional reinsurance	R0030	112.875.079,00	184.809.237,46
Workers' compensation insurance and proportional reinsurance	R0040		
Motor vehicle liability insurance and proportional reinsurance	R0050	72.907.479,38	56.117.005,19
Other motor insurance and proportional reinsurance	R0060	1.478.860,78	36.673.018,51
Marine, aviation and transport insurance and proportional reinsurance	R0070	161.493,88	1.030.438,86
Fire and other damage to property insurance and proportional reinsurance	R0080	28.183.913,08	99.862.121,12
General liability insurance and proportional reinsurance	R0090	26.050.686,39	29.329.613,78
Credit and suretyship insurance and proportional reinsurance	R0100		
Legal expenses insurance and proportional reinsurance	R0110	5.251.693,77	10.532.345,85
Assistance and proportional reinsurance	R0120	944.387,12	753.545,79
Miscellaneous financial loss insurance and proportional reinsurance	R0130	669.144,07	5.531.759,09
Non-proportional health reinsurance	R0140		
Non-proportional casualty reinsurance	R0150		
Non-proportional marine, aviation and transport reinsurance	R0160		
Non-proportional property reinsurance	R0170		

Linear formula component for life insurance and reinsurance obligations

MCR calculation Life		Life activities: 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		
Obligations with profit participation - future discretionary benefits	R0220		
Index-linked and unit-linked insurance obligations	R0230		
Other life (re)insurance and health (re)insurance obligations	R0240	360.674.262,51	
Total capital at risk for all life (re)insurance obligations	R0250		9.818.479.297,49

MCR components

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	64.472.981,24	
MCRL Result	R0200		14.447.095,02

Overall MCR calculation

		C0070
Linear MCR	R0300	**78.920.076,27**
SCR	R0310	158.575.941,22
MCR cap	R0320	**71.359.173,55**
MCR floor	R0330	**39.643.985,31**
Combined MCR	R0340	**71.359.173,55**
Absolute floor of the MCR	R0350	3.700.000,00

		C0070
Minimum Capital Requirement	**R0400**	**71.359.173,55**