Annexe 2 : États annuels quantitatifs (QRT) 2024

S.02.01.02 : Bilan 1

S.05.01.02 : Primes, sinistres et dépenses par ligne d'activité 2

S.12.01.02 : Provisions techniques d'assurance vie et d'assurance santé exercée sur une base technique similaire à celle de l'assurance vie....3

S.22.01.21 : Impact des mesures relatives aux garanties de long terme et des mesures transitoires....4

S.23.01.01 : Fonds propres 7

S.25.01.21 : Capital de solvabilité requis — pour les entreprises qui utilisent une formule standard 5

S.28.02.01 : Minimum de capital requis — Activités d'assurance ou de réassurance vie et non-vie 9

S.02.01.02
Balance sheet

in Thousand EUR

		Solvency II value
		C0010
Assets		
Intangible assets	**R0030**	-
Deferred tax assets	**R0040**	97 504,36
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**	1 713 312,18
Property (other than for own use)	**R0080**	-
Holdings in related undertakings, including participations	**R0090**	-
Equities	**R0100**	-
Equities - listed	R0110	-
Equities - unlisted	R0120	-
Bonds	**R0130**	1 645 632,66
Government Bonds	R0140	1 551 953,07
Corporate Bonds	R0150	93 679,59
Structured notes	R0160	-
Collateralised securities	R0170	-
Collective Investments Undertakings	R0180	67 679,52
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**	-
Loans on policies	R0240	-
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	-
Reinsurance recoverables from:	**R0270**	-
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**	-
Health similar to life	**R0320**	-
Life excluding health and index-linked and unit-linked	**R0330**	-
Life index-linked and unit-linked	**R0340**	-
Deposits to cedants	**R0350**	12 272 704,91
Insurance and intermediaries receivables	**R0360**	95 787,91
Reinsurance receivables	**R0370**	-
Receivables (trade, not insurance)	**R0380**	23,95
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**	1,00
Any other assets, not elsewhere shown	**R0420**	-
Total assets	**R0500**	**14 179 334,31**

		Solvency II value
		C0010
Liabilities		
Technical provisions – non-life	**R0510**	**-**
Technical provisions – non-life (excluding health)	**R0520**	**-**
TP calculated as a whole	**R0530**	-
Best Estimate	**R0540**	-
Risk margin	**R0550**	-
Technical provisions - health (similar to non-life)	**R0560**	**-**
TP calculated as a whole	**R0570**	-
Best Estimate	**R0580**	-
Risk margin	**R0590**	-
Technical provisions - life (excluding index-linked and unit-linked)	**R0600**	**10 179 550,85**
Technical provisions - health (similar to life)	**R0610**	**-**
TP calculated as a whole	**R0620**	-
Best Estimate	**R0630**	-
Risk margin	**R0640**	-
Technical provisions – life (excluding health and index-linked and unit-linked)	**R0650**	**10 179 550,85**
TP calculated as a whole	**R0660**	-
Best Estimate	**R0670**	10 007 045,63
Risk margin	**R0680**	172 505,22
Technical provisions – index-linked and unit-linked	**R0690**	**2 430 909,18**
TP calculated as a whole	**R0700**	-
Best Estimate	**R0710**	2 384 541,47
Risk margin	**R0720**	46 367,71
Contingent liabilities	**R0740**	-
Provisions other than technical provisions	**R0750**	-
Pension benefit obligations	**R0760**	-
Deposits from reinsurers	**R0770**	-
Deferred tax liabilities	**R0780**	-
Derivatives	**R0790**	-
Debts owed to credit institutions	**R0800**	4 439,99
Financial liabilities other than debts owed to credit institutions	**R0810**	40 241,78
Insurance & intermediaries payables	**R0820**	-
Reinsurance payables	**R0830**	-
Payables (trade, not insurance)	**R0840**	63 021,15
Subordinated liabilities	**R0850**	**-**
Subordinated liabilities not in BOF	**R0860**	-
Subordinated liabilities in BOF	**R0870**	-
Any other liabilities, not elsewhere shown	**R0880**	52,35
Total liabilities	**R0900**	**12 718 215,30**
Excess of assets over liabilities	**R1000**	**1 461 119,01**

Annex I
S.05.01.02
Premiums, claims and expenses by line of business

in Thousand EUR		Line of Business for: **non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)**												Line of business for: **accepted non-proportional reinsurance**				Total
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
		C0010	**C0020**	**C0030**	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**	**C0090**	**C0100**	**C0110**	**C0120**	**C0130**	**C0140**	**C0150**	**C0160**	**C0200**
Premiums written																		
Gross - Direct Business	**R0110**	-	-	-	-	-	-	-	-	-	-	-	-					-
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**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expenses incurred	**R0550**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance - other technical expenses/income	**R1210**																	-
Total technical expenses	**R1300**																	-

in Thousand EUR		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**	-	-	-	-	-	-	-	13 512 905,91	13 512 905,91
Reinsurers' share	**R1420**	-	-	-	-	-	-	-	-	-
Net	**R1500**	-	-	-	-	-	-	-	**13 512 905,91**	**13 512 905,91**
Premiums earned										
Gross	**R1510**	-	-	-	-	-	-	-	13 512 905,91	13 512 905,91
Reinsurers' share	**R1520**	-	-	-	-	-	-	-	-	-
Net	**R1600**	-	-	-	-	-	-	-	**13 512 905,91**	**13 512 905,91**
Claims incurred										
Gross	**R1610**	-	-	-	-	-	-	-	1 489 777,95	1 489 777,95
Reinsurers' share	**R1620**	-	-	-	-	-	-	-	-	-
Net	**R1700**	-	-	-	-	-	-	-	**1 489 777,95**	**1 489 777,95**
Expenses incurred	**R1900**	-	-	-	-	-	-	-	121 313,77	121 313,77
Balance - other technical expenses/income	**R2510**									-
Total technical expenses	**R2600**									121 313,77
Total amount of surrenders	**R2700**	-	334 830,78	109 185,78	-	-	-	-	748 717,66	748 717,66

S.12.01.02
Life and Health SLT Technical Provisions

in thousand EUR		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	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)**
				Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees					Contracts without options and guarantees	Contracts with options or guarantees			
		C0020	**C0030**	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**	**C0090**	**C0100**	**C0150**	**C0160**	**C0170**	**C0180**	**C0190**	**C0200**	**C0210**
Technical provisions calculated as a whole	**R0010**	-	-			-			-	-	-	-			-	-	-
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**	-		-	-		-	-	-	**12 391 587,10**	12 391 587,10		-	-	-	-	-
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**	-		-	-		-	-	-	**12 391 587,10**	12 391 587,10		-	-	-	-	-
Risk Margin	**R0100**	-	-			-			-	**218 872,93**	218 872,93	-			-	-	-
Amount of the transitional on Technical Provisions																	
Technical Provisions calculated as a whole	**R0110**	-	-			-			-	-	-	-			-	-	-
Best estimate	**R0120**	-		-	-		-	-	-	-	-		-	-	-	-	-
Risk margin	**R0130**	-	-			-			-	-	-	-			-	-	-
Technical provisions - total	**R0200**	-	-			-			-	**12 610 450,04**	**12 610 450,04**	-			-	-	-

in Thousand EUR

1000

S.22.01.21

Impact of long term guarantees and transitional measures

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	12 610 460	-	0	135 332	-
Basic own funds	R0020	1 461 119	-	-	- 112 899	-
Eligible own funds to meet Solvency Capital Requirement	R0050	1 461 119	-	-	- 112 899	-
Solvency Capital Requirement	R0090	997 906	-	-	16 951	-
Eligible own funds to meet Minimum Capital Requirement	R0100	1 363 615	-	-	- 135 332	-
Minimum Capital Requirement	R0110	315 108	-	-	4 036	-

in Thousand EUR

Insurance company: 969500798WFE82RZZU93 , Closing date: 31/12/2023

Own funds

S.23.01.01

		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	1 500 037	1 500 037		0	
Share premium account related to ordinary share capital	R0030	0	0		0	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0	0		0	
Subordinated mutual member accounts	R0050	0		0	0	0
Surplus funds	R0070	112 800	112 800			
Preference shares	R0090	0		0	0	0
Share premium account related to preference shares	R0110	0		0	0	0
Reconciliation reserve	R0130	-249 222	-249 222			
Subordinated liabilities	R0140	0		0	0	0
An amount equal to the value of net deferred tax assets	R0160	97 504				97 504
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0	0	0	0	0
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria						
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	0				
Total basic own funds after deductions	R0290	1 461 119	1 363 615	0	0	97 504
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300	0				
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310	0				
Unpaid and uncalled preference shares callable on demand	R0320	0				
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0				
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0				
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0				
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0				
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0				
Other ancillary own funds	R0390	0				
Total ancillary own funds	R0400	0			0	0
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	1 461 119	1 363 615	0	0	97 504
Total available own funds to meet the MCR	R0510	1 363 615	1 363 615	0	0	
Total eligible own funds to meet the SCR	R0540	1 461 119	1 363 615	0	0	97 504
Total eligible own funds to meet the MCR	R0550	1 363 615	1 363 615	0	0	
SCR	R0580	997 906				
MCR	R0600	315 108				
Ratio of Eligible own funds to SCR	R0620	146%				
Ratio of Eligible own funds to MCR	R0640	433%				

Reconciliation reserve

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	1 461 119
Own shares (held directly and indirectly)	R0710	0
Foreseeable dividends, distributions and charges	R0720	0
Other basic own fund items	R0730	1 710 341
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0
Reconciliation reserve	R0760	-249 222
Expected profits		0
Expected profits included in future premiums (EPIFP) - Life business	R0770	43 212
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	0
Total Expected profits included in future premiums (EPIFP)	R0790	43 212

Solvency Capital Requirement - for undertakings on Standard Formula

S.25.01.21

In Thousands euros

		(*) Closed list : 1 : Article 112(7) reporting 2 : Regular reporting
Article 112 (*)	Z0010	2

Basic Solvency Capital Requirement

		Gross solvency capital requirement	Simplifications
		C0010	C0120
Market risk	R0010	1 188 358,01	0,00
Counterparty default risk	R0020	33 487,85	
Life underwriting risk	R0030	658 457,60	0,00
Health underwriting risk	R0040	0,00	0,00
Non-life underwriting risk	R0050	0,00	0,00
Diversification	R0060	-373 967,76	
Intangible asset risk	R0070	0,00	
Basic Solvency Capital Requirement	R0100	1 506 335,69	

Basic Solvency Capital Requirement (USP)

		USP
		C0090
Market risk	R0030	0,00
Intangible asset risk	R0040	0,00
Basic Solvency Capital Requirement	R0050	0,00

Calculation of Solvency Capital Requirement

		Value	
		C0100	
Adjustment due to RFF/MAP nSCR aggregation	R0120	0,00	
Operational risk	R0130	46 555,49	
Loss-absorbing capacity of technical provisions	R0140	-554 985,36	
Loss-absorbing capacity of deferred taxes	R0150	0,00	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0,00	
Solvency capital requirement excluding capital add-on	R0200	997 905,82	
Capital add-on already set	R0210	0,00	
of which, capital add-ons already set - Article 37 (1) Type a	R0211	0,00	
of which, capital add-ons already set - Article 37 (1) Type b	R0212	0,00	
of which, capital add-ons already set - Article 37 (1) Type c	R0213	0,00	
of which, capital add-ons already set - Article 37 (1) Type d	R0214	0,00	
Solvency capital requirement	R0220	997 905,82	
Other information on SCR			
Capital requirement for duration-based equity risk sub-module	R0400	0,00	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	0,00	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	0,00	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	0,00	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0,00	
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation*	R0450	1	*Method used to calculate the adjustment due to RFF/MAP nSCR aggregation
Net future discretionary benefits	R0460	554 985,36	

Approach to tax rate

		Yes/No	
		C0109	
Approach based on average tax rate*	R0590	1	*Approach based on average tax rate 1 - Yes

Calculation of loss absorbing capacity of deferred taxes

		LAC DT
		C0130
LAC DT	R0640	0,00
LAC DT justified by reversion of deferred tax liabilities	R0650	0,00
LAC DT justified by reference to probable future taxable economic profit	R0660	0,00
LAC DT justified by carry back, current year	R0670	0,00
LAC DT justified by carry back, future years	R0680	0,00
Maximum LAC DT	R0690	0,00

Minimum Capital Requirement - Non-life insurance activity

S.28.01.01

In thousands euros

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

Background information		Background information			
		Non-life activities		Life activities	
		Net (of reinsurance/ SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0030	C0040	C0050	C0060
Medical expense insurance and proportional reinsurance	R0020	0	0	0	0
Income protection insurance and proportional reinsurance	R0030	0	0	0	0
Workers' compensation insurance and proportional reinsurance	R0040	0	0	0	0
Motor vehicle liability insurance and proportional reinsurance	R0050	0	0	0	0
Other motor insurance and proportional reinsurance	R0060	0	0	0	0
Marine, aviation and transport insurance and proportional reinsurance	R0070	0	0	0	0
Fire and other damage to property insurance and proportional reinsurance	R0080	0	0	0	0
General liability insurance and proportional reinsurance	R0090	0	0	0	0
Credit and suretyship insurance and proportional reinsurance	R0100	0	0	0	0
Legal expenses insurance and proportional reinsurance	R0110	0	0	0	0
Assistance and proportional reinsurance	R0120	0	0	0	0
Miscellaneous financial loss insurance and proportional reinsurance	R0130	0	0	0	0
Non-proportional health reinsurance	R0140	0	0	0	0
Non-proportional casualty reinsurance	R0150	0	0	0	0
Non-proportional marine, aviation and transport reinsurance	R0160	0	0	0	0
Non-proportional property reinsurance	R0170	0	0	0	0

Linear formula component for life insurance and reinsurance obligations		Non-life activities	Life activities
		MCR(L, NL) Result	MCR(L, L) Result
		C0070	C0080
Linear formula component for life insurance or reinsurance obligations	R0200	0	315 108

Total capital at risk for all life (re)insurance obligations		Non-life activities		Life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance) best estimate provisions	Net (of reinsurance/SPV) total capital at risk
		C0090	C0100	C0110	C0120
Obligations with profit participation - guaranteed benefits	R0210	0		9 199 803 326	
Obligations with profit participation - future discretionary benefits	R0220	0		807 242	
Index-linked and unit-linked insurance obligations	R0230	0		2 384 541	
Other life (re)insurance and health (re)insurance obligations	R0240	0		0	
Total capital at risk for all life (re)insurance obligations	R0250		0		0

Overall MCR calculation		C0130
Linear MCR	R0300	315 108
SCR	R0310	997 906
MCR cap	R0320	449 058
MCR floor	R0330	249 476
Combined MCR	R0340	315 108
Absolute floor of the MCR	R0350	6 700
Minimum Capital Requirement	R0400	315 108

Notional non-life and life MCR calculation		Non-life activities	Life activities
		C0140	C0150
Notional linear MCR	R0500	0	315 108
Notional SCR excluding add-on (annual or latest calculation)	R0510	0	997 906
Notional MCR cap	R0520	0	449 058
Notional MCR floor	R0530	0	249 476
Notional Combined MCR	R0540	0	315 108
Absolute floor of the notional MCR	R0550	2 700	4 000
Notional MCR	R0560	2 700	315 108