



**Solvency Financial  
Condition Report**

Public Disclosure QRTs

ageas SA/NV- solo

*Supporter of your life*

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# Appendix

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**The reinsurance activities of ageas SA/NV (as a solo entity) are described in the Solvency and Financial Condition Report (SFCR) of Ageas Group.**

**This appendix provides the public disclosure QRTs of ageas SA/NV (solo).**

## S.02.01.02.01 - Balance sheet (1/2)

Solvency II value

		C0010
<b>Assets</b>		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	0,00
Deferred tax assets	R0040	0,00
Pension benefit surplus	R0050	0,00
Property, plant & equipment held for own use	R0060	8.150,99
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	7.597.026,28
Property (other than for own use)	R0080	0,00
Holdings in related undertakings, including participations	R0090	5.436.678,42
Equities	R0100	0,00
Equities - listed	R0110	0,00
Equities - unlisted	R0120	0,00
Bonds	R0130	1.709.776,80
Government Bonds	R0140	507.953,13
Corporate Bonds	R0150	1.201.823,67
Structured notes	R0160	0,00
Collateralised securities	R0170	0,00
Collective Investments Undertakings	R0180	100.487,96
Derivatives	R0190	76,10
Deposits other than cash equivalents	R0200	350.007,01
Other investments	R0210	0,00
Assets held for index-linked and unit-linked contracts	R0220	0,00
Loans and mortgages	R0230	1.097.390,88
Loans on policies	R0240	0,00
Loans and mortgages to individuals	R0250	0,00
Other loans and mortgages	R0260	1.097.390,88
Reinsurance recoverables from:	R0270	54.789,54
Non-life and health similar to non-life	R0280	54.789,54
Non-life excluding health	R0290	54.478,88
Health similar to non-life	R0300	310,66
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	0,00
Health similar to life	R0320	0,00
Life excluding health and index-linked and unit-linked	R0330	0,00
Life index-linked and unit-linked	R0340	0,00
Deposits to cedants	R0350	15.432,29
Insurance and intermediaries receivables	R0360	-4.772,37
Reinsurance receivables	R0370	0,00
Receivables (trade, not insurance)	R0380	5.770,77
Own shares (held directly)	R0390	276.363,53
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0,00
Cash and cash equivalents	R0410	44.950,87
Any other assets, not elsewhere shown	R0420	242.158,00
<b>Total assets</b>	<b>R0500</b>	<b>9.337.260,79</b>

## S.02.01.02.01 - Balance sheet (2/2)

		Solvency II value
		C0010
<b>Liabilities</b>		
Technical provisions - non-life	R0510	1.248.750,32
Technical provisions - non-life (excluding health)	R0520	1.194.981,95
Technical provisions calculated as a whole	R0530	0,00
Best Estimate	R0540	1.120.173,01
Risk margin	R0550	74.808,94
Technical provisions - health (similar to non-life)	R0560	53.768,37
Technical provisions calculated as a whole	R0570	0,00
Best Estimate	R0580	50.402,33
Risk margin	R0590	3.366,04
Technical provisions - life (excluding index-linked and unit-linked)	R0600	168.561,69
Technical provisions - health (similar to life)	R0610	65.096,18
Technical provisions calculated as a whole	R0620	0,00
Best Estimate	R0630	63.570,96
Risk margin	R0640	1.525,22
Technical provisions - life (excluding health and index-linked and unit-linked)	R0650	103.465,51
Technical provisions calculated as a whole	R0660	0,00
Best Estimate	R0670	27.210,22
Risk margin	R0680	76.255,29
Technical provisions - index-linked and unit-linked	R0690	0,00
Technical provisions calculated as a whole	R0700	0,00
Best Estimate	R0710	0,00
Risk margin	R0720	0,00
Other technical provisions	R0730	
Contingent liabilities	R0740	0,00
Provisions other than technical provisions	R0750	666.042,86
Pension benefit obligations	R0760	9.878,85
Deposits from reinsurers	R0770	0,00
Deferred tax liabilities	R0780	0,00
Derivatives	R0790	0,00
Debts owed to credit institutions	R0800	0,00
Financial liabilities other than debts owed to credit institutions	R0810	6.816,16
Insurance & intermediaries payables	R0820	12.403,73
Reinsurance payables	R0830	0,00
Payables (trade, not insurance)	R0840	123.055,89
Subordinated liabilities	R0850	1.833.458,13
Subordinated liabilities not in Basic Own Funds	R0860	0,00
Subordinated liabilities in Basic Own Funds	R0870	1.833.458,13
Any other liabilities, not elsewhere shown	R0880	46.809,05
<b>Total liabilities</b>	<b>R0900</b>	<b>4.115.776,68</b>
<b>Excess of assets over liabilities</b>	<b>R1000</b>	<b>5.221.484,11</b>

## S.05.01.02.01 - Non-Life (direct business/accepted proportional reinsurance and accepted non-proportional reinsurance)

	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	
<b>Premiums written</b>																		
Gross - Direct Business	R0110	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00					0,00
Gross - Proportional reinsurance accepted	R0120	115.582,38	21.220,39	70.735,48	411.993,48	170.961,19	838,57	408.133,87	78.335,60	55,55	24.397,77	9.459,68	7.383,58					1.319.097,53
Gross - Non-proportional reinsurance accepted	R0130													650,39	50.574,80	581,52	36.093,94	87.900,63
Reinsurers' share	R0140	0,00	0,00	0,00	0,00	0,00	0,00	1.101,15	0,00	0,00	0,00	0,00	0,00	0,00	24.642,31	335,06	29.509,51	55.588,03
Net	R0200	115.582,38	21.220,39	70.735,48	411.993,48	170.961,19	838,57	407.032,72	78.335,60	55,55	24.397,77	9.459,68	7.383,58	650,39	25.932,49	246,45	6.584,43	1.351.410,13
<b>Premiums earned</b>																		
Gross - Direct Business	R0210	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00					0,00
Gross - Proportional reinsurance accepted	R0220	114.068,86	22.207,68	71.999,47	413.204,72	175.735,37	883,48	394.233,51	71.543,73	93,13	24.113,54	11.938,67	10.126,32					1.310.148,48
Gross - Non-proportional reinsurance accepted	R0230													650,39	50.574,80	581,35	36.093,94	87.900,46
Reinsurers' share	R0240	0,00	0,00	0,00	0,00	0,00	0,00	258,74	0,00	0,00	0,00	0,00	0,00	0,00	24.642,31	335,06	29.509,51	54.745,61
Net	R0300	114.068,86	22.207,68	71.999,47	413.204,72	175.735,37	883,48	393.974,78	71.543,73	93,13	24.113,54	11.938,67	10.126,32	650,39	25.932,49	246,28	6.584,43	1.343.303,33
<b>Claims incurred</b>																		
Gross - Direct Business	R0310	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00					0,00
Gross - Proportional reinsurance accepted	R0320	74.017,94	9.686,99	58.973,20	243.595,77	88.936,82	384,08	191.489,87	45.977,27	71,25	8.946,37	4.714,48	190,31					726.984,35
Gross - Non-proportional reinsurance accepted	R0330													213,71	66.416,18	1.098,26	11.319,50	79.047,64
Reinsurers' share	R0340	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	28.701,07	0,00	6.031,24	34.732,31
Net	R0400	74.017,94	9.686,99	58.973,20	243.595,77	88.936,82	384,08	191.489,87	45.977,27	71,25	8.946,37	4.714,48	190,31	213,71	37.715,10	1.098,26	5.288,26	771.299,68
<b>Changes in other technical provisions</b>																		
Gross - Direct Business	R0410	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00					0,00
Gross - Proportional reinsurance accepted	R0420	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00					0,00
Gross - Non-proportional reinsurance accepted	R0430													0,00	0,00	0,00	0,00	0,00
Reinsurers' share	R0440	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Net	R0500	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Expenses incurred	R0550	33.494,08	8.093,87	25.111,13	151.820,95	68.693,67	536,73	178.018,27	26.843,45	32,21	11.242,34	4.103,20	5.342,08	4,83	2.879,31	-8,98	1.317,11	517.524,25
Other expenses	R1200																	0,00
Total expenses	R1300																	517.524,25

## S.05.01.02.02 - Life

	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	0,00	0,00	0,00	0,00	0,00	0,00	14.958,86	14.958,86	
Reinsurers' share	R1420	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
Net	R1500	0,00	0,00	0,00	0,00	0,00	0,00	14.958,86	14.958,86	
Premiums earned										
Gross	R1510	0,00	0,00	0,00	0,00	0,00	0,00	14.958,86	14.958,86	
Reinsurers' share	R1520	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
Net	R1600	0,00	0,00	0,00	0,00	0,00	0,00	14.958,86	14.958,86	
Claims incurred										
Gross	R1610	0,00	0,00	0,00	0,00	0,00	0,00	8.308,27	8.308,27	
Reinsurers' share	R1620	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
Net	R1700	0,00	0,00	0,00	0,00	0,00	0,00	8.308,27	8.308,27	
Changes in other technical provisions										
Gross	R1710	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
Reinsurers' share	R1720	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
Net	R1800	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
Expenses incurred	R1900	0,00	0,00	0,00	0,00	0,00	0,00	5.277,58	5.277,58	
Other expenses	R2500									
Total expenses	R2600								5.277,58	



## Premiums, claims and expenses by country

### S.05.02.01.01 - Home Country - non-life obligations

		Home country
		C0080
Premiums written		
Gross - Direct Business	R0110	0,00
Gross - Proportional reinsurance accepted	R0120	502.382,05
Gross - Non-proportional reinsurance accepted	R0130	25.595,13
Reinsurers' share	R0140	20.518,33
Net	R0200	507.458,85
Premiums earned		
Gross - Direct Business	R0210	0,00
Gross - Proportional reinsurance accepted	R0220	501.199,33
Gross - Non-proportional reinsurance accepted	R0230	25.595,13
Reinsurers' share	R0240	20.518,33
Net	R0300	506.276,13
Claims incurred		
Gross - Direct Business	R0310	0,00
Gross - Proportional reinsurance accepted	R0320	269.064,18
Gross - Non-proportional reinsurance accepted	R0330	13.214,82
Reinsurers' share	R0340	8.137,18
Net	R0400	274.141,82
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	209.968,04
Other expenses	R1200	
<b>Total expenses</b>	<b>R1300</b>	

## Premiums, claims and expenses by country

### S.05.02.01.02 - Top 5 countries (by amount of gross premiums written) - non-life obligations

		COUNTRY (by amount of gross premiums written) non-life obligations C0090	COUNTRY - (by amount of gross premiums written) non-life obligations C0090	COUNTRY (by amount of gross premiums written) non-life obligations C0090	COUNTRY (by amount of gross premiums written) non-life obligations C0090	COUNTRY (by amount of gross premiums written) non-life obligations C0090
	R0010	UNITED KINGDOM	PORTUGAL	THAILAND	INDIA	TURKEY
<b>ROWS</b>						
<b>Premiums written</b>						
Gross - Direct Business	R0110	0,00	0,00	0,00	0,00	0,00
Gross - Proportional reinsurance accepted	R0120	505.152,83	288.645,35	11.580,23	8.962,34	3.077,92
Gross - Non-proportional reinsurance accepted	R0130	55.822,79	4.768,25	0,00	702,04	309,23
Reinsurers' share	R0140	29.876,67	2.887,05	0,00	1.627,99	677,92
Net	R0200	531.098,95	290.526,55	11.580,23	8.036,40	2.709,22
<b>Premiums earned</b>						
Gross - Direct Business	R0210	0,00	0,00	0,00	0,00	0,00
Gross - Proportional reinsurance accepted	R0220	501.772,76	286.838,02	10.036,73	8.962,34	2.042,50
Gross - Non-proportional reinsurance accepted	R0230	55.822,62	4.768,25	0,00	702,04	309,23
Reinsurers' share	R0240	29.034,25	2.887,05	0,00	1.627,99	677,92
Net	R0300	528.561,12	288.719,22	10.036,73	8.036,40	1.673,81
<b>Claims incurred</b>						
Gross - Direct Business	R0310	0,00	0,00	0,00	0,00	0,00
Gross - Proportional reinsurance accepted	R0320	279.162,13	165.606,28	6.077,60	5.474,13	1.245,81
Gross - Non-proportional reinsurance accepted	R0330	64.415,50	794,72	0,00	357,97	0,00
Reinsurers' share	R0340	26.351,88	0,00	0,00	57,89	0,00
Net	R0400	317.225,75	166.401,00	6.077,60	5.774,21	1.245,81
<b>Changes in other technical provisions</b>						
Gross - Direct Business	R0410	0,00	0,00	0,00	0,00	0,00
Gross - Proportional reinsurance accepted	R0420	0,00	0,00	0,00	0,00	0,00
Gross - Non-proportional reinsurance accepted	R0430	0,00	0,00	0,00	0,00	0,00
Reinsurers' share	R0440	0,00	0,00	0,00	0,00	0,00
Net	R0500	0,00	0,00	0,00	0,00	0,00
Expenses incurred	R0550	192.601,53	105.381,59	3.436,84	1.248,78	757,02
Other expenses	R1200					
<b>Total expenses</b>	R1300					

## Premiums, claims and expenses by country

### S.05.02.01.03 - Total Top 5 and home country - non-life obligations

		Total Top 5 and home country C0140
Premiums written		
Gross - Direct Business	R0110	0,00
Gross - Proportional reinsurance accepted	R0120	1.319.800,72
Gross - Non-proportional reinsurance accepted	R0130	87.197,44
Reinsurers' share	R0140	55.587,95
Net	R0200	1.351.410,20
Premiums earned		
Gross - Direct Business	R0210	0,00
Gross - Proportional reinsurance accepted	R0220	1.310.851,67
Gross - Non-proportional reinsurance accepted	R0230	87.197,27
Reinsurers' share	R0240	54.745,54
Net	R0300	1.343.303,40
Claims incurred		
Gross - Direct Business	R0310	0,00
Gross - Proportional reinsurance accepted	R0320	726.630,12
Gross - Non-proportional reinsurance accepted	R0330	78.783,00
Reinsurers' share	R0340	34.546,94
Net	R0400	770.866,18
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	513.393,79
Other expenses	R1200	2.687,68
Total expenses	R1300	516.081,46

### S.05.02.01.04 - Home Country - life obligations

		Home country C0220
Premiums written		
Gross	R1410	0,00
Reinsurers' share	R1420	0,00
Net	R1500	0,00
Premiums earned		
Gross	R1510	0,00
Reinsurers' share	R1520	0,00
Net	R1600	0,00
Claims incurred		
Gross	R1610	0,00
Reinsurers' share	R1620	0,00
Net	R1700	0,00
Changes in other technical provisions		
Gross	R1710	0,00
Reinsurers' share	R1720	0,00
Net	R1800	0,00
Expenses incurred	R1900	0,00
Other expenses	R2500	
Total expenses	R2600	

## Premiums, claims and expenses by country

### S.05.02.01.05 - Top 5 countries (by amount of gross premiums written) - life obligations

COUNTRY	COUNTRY (by amount of gross premiums written) life obligations	
	R0010	PORTUGAL
Premiums written		
Gross	R1410	14.958,86
Reinsurers' share	R1420	0,00
Net	R1500	14.958,86
Premiums earned		
Gross	R1510	14.958,86
Reinsurers' share	R1520	0,00
Net	R1600	14.958,86
Claims incurred		
Gross	R1610	8.308,27
Reinsurers' share	R1620	0,00
Net	R1700	8.308,27
Changes in other technical provisions		
Gross	R1710	0,00
Reinsurers' share	R1720	0,00
Net	R1800	0,00
Expenses incurred	R1900	5.277,58
Other expenses	R2500	
Total expenses	R2600	

### S.05.02.01.06 - Total Top 5 and home country - life obligations

	Total Top 5 and home country	
	C0280	
Premiums written		
Gross	R1410	14.958,86
Reinsurers' share	R1420	0,00
Net	R1500	14.958,86
Premiums earned		
Gross	R1510	14.958,86
Reinsurers' share	R1520	0,00
Net	R1600	14.958,86
Claims incurred		
Gross	R1610	8.308,27
Reinsurers' share	R1620	0,00
Net	R1700	8.308,27
Changes in other technical provisions		
Gross	R1710	0,00
Reinsurers' share	R1720	0,00
Net	R1800	0,00
Expenses incurred	R1900	5.277,58
Other expenses	R2500	0,00
Total expenses	R2600	5.277,58

# Life and Health SLT Technical Provisions

## S.12.01.02.01 - Life and Health SLT Technical Provisions

	Index-linked and unit-linked insurance					Other life insurance				Health insurance (direct business)						
	Insurance with profit participation	Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)	Contracts without options and guarantees	Contracts with options or guarantees	relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
	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 calculated as a whole	R0020															
Technical provisions calculated as a sum of BE and RM																
Best Estimate																
Gross Best Estimate	R0030															
									27.210,22	27.210,22					63.570,96	63.570,96
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
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090															
									27.210,22	27.210,22					63.570,96	63.570,96
Risk Margin	R0100															
									76.255,29	76.255,29						
Amount of the transitional on Technical Provisions																
Technical Provisions calculated as a whole	R0110															
Best estimate	R0120															
Risk margin	R0130															
Technical provisions - total	R0200															
									103.465,51	103.465,51					65.096,18	65.096,18

# Non-Life Technical Provisions

## S.17.01.02.01 - Non-Life Technical Provisions

		Direct business and accepted proportional reinsurance											Accepted non-proportional reinsurance				Total Non-Life obligation	
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance		Non-proportional property reinsurance
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
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 calculated as a whole	R0050																	
Technical provisions calculated as a sum of BE and RM																		
Best estimate																		
Premium provisions																		
Gross	R0060	1.385,97	1.453,43	4.647,27	133.805,18	44.078,56	-23,27	90.215,84	12.551,74	55,65	3.113,41	354,94	4.337,27	-59,71	977,19	-21,74	-2.271,46	294.600,27
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	0,00	0,00	0,00	0,00	0,00	-21,57	-399,68	0,00	0,00	0,00	0,00	0,00	-8,80	1.501,99	-6,10	2.396,34	3.462,18
Net Best Estimate of Premium Provisions	R0150	1.385,97	1.453,43	4.647,27	133.805,18	44.078,56	-1,70	90.615,52	12.551,74	55,65	3.113,41	354,94	4.337,27	-50,91	-524,80	-15,64	-4.667,80	291.138,08
Claims provisions																		
Gross	R0160	14.564,28	9.657,94	17.187,22	456.822,63	10.228,03	547,31	123.567,17	94.123,84	53,65	13.779,98	1.105,64	5.772,80	1.565,94	101.393,30	2.168,00	23.437,37	875.975,08
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	0,00	0,00	0,00	0,00	0,00	319,46	41.230,10	5,17	9.772,63	51.327,36
Net Best Estimate of Claims Provisions	R0250	14.564,28	9.657,94	17.187,22	456.822,63	10.228,03	547,31	123.567,17	94.123,84	53,65	13.779,98	1.105,64	5.772,80	1.246,48	60.163,20	2.162,83	13.664,74	824.647,72
Total Best estimate - gross	R0260	15.950,24	11.111,37	21.834,49	590.627,81	54.306,59	524,04	213.783,01	106.675,57	109,30	16.893,39	1.460,58	10.110,07	1.506,23	102.370,49	2.146,26	21.165,91	1.170.575,35
Total Best estimate - net	R0270	15.950,24	11.111,37	21.834,49	590.627,81	54.306,59	545,61	214.182,69	106.675,57	109,30	16.893,39	1.460,58	10.110,07	1.195,57	59.638,40	2.147,19	8.996,94	1.115.785,81
Risk margin	R0280	1.065,21	742,05	1.458,18	39.444,12	3.626,78	35,00	14.277,15	7.124,16	7,30	1.128,20	97,54	675,18	100,59	6.836,65	143,33	1.413,53	78.174,98
Amount of the transitional on Technical Provisions																		
Technical Provisions calculated as a whole	R0290																	
Best estimate	R0300																	
Risk margin	R0310																	
Technical provisions - total																		
Technical provisions - total	R0320	17.015,45	11.853,43	23.292,67	630.071,93	57.933,36	559,04	228.060,16	113.799,73	116,60	18.021,59	1.558,12	10.785,25	1.606,82	109.207,13	2.289,60	22.579,45	1.248.750,32
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	0,00	0,00	0,00	0,00	0,00	-21,57	-399,68	0,00	0,00	0,00	0,00	0,00	310,66	42.732,08	-0,93	12.168,97	54.789,54
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	17.015,45	11.853,43	23.292,67	630.071,93	57.933,36	580,60	228.459,84	113.799,73	116,60	18.021,59	1.558,12	10.785,25	1.296,17	66.475,05	2.290,53	10.410,47	1.193.960,78

## Non-life insurance claims

### S.19.01.21.01 - Gross Claims Paid (non-cumulative) - Development year (absolute amount). Total Non-Life Business

SHEETS

Z Axis:

Accident year / Underwriting year

Z0020

Accident year [AY]

		0	1	2	3	4	5	6	7	8	9	10 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											-15.245,22
N-9	R0160	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	1.175,34	547,98	
N-8	R0170	0,00	0,00	0,00	0,00	0,00	0,00	0,00	978,15	562,38		
N-7	R0180	0,00	0,00	0,00	0,00	0,00	0,00	1.294,59	-4.572,33			
N-6	R0190	0,00	0,00	0,00	0,00	0,00	6.858,87	1.020,63				
N-5	R0200	0,00	200,15	76,75	42,49	12.521,94	4.812,08					
N-4	R0210	0,00	15.714,60	2.200,99	17.229,54	8.183,60						
N-3	R0220	4.557,06	3.028,86	32.537,00	21.579,68							
N-2	R0230	5.461,05	86.711,16	31.267,04								
N-1	R0240	288.821,97	162.092,99									
N	R0250	434.025,56										

### S.19.01.21.02 - Gross Claims Paid (non-cumulative) - Current year, sum of years (cumulative). Total Non-Life Business

SHEETS

Z Axis:

Accident year / Underwriting year

Z0020

Accident year [AY]

		In Current year	Sum of years (cumulative)
		C0170	C0180
Prior	R0100	-15.245,22	-15.245,22
N-9	R0160	547,98	1.723,32
N-8	R0170	562,38	1.540,52
N-7	R0180	-4.572,33	-3.277,74
N-6	R0190	1.020,63	7.879,50
N-5	R0200	4.812,08	17.653,41
N-4	R0210	8.183,60	43.328,72
N-3	R0220	21.579,68	61.702,61
N-2	R0230	31.267,04	123.439,25
N-1	R0240	162.092,99	450.914,96
N	R0250	434.025,56	434.025,56
Total	R0260	644.274,38	1.123.684,89

## Non-life insurance claims

### S.19.01.21.03 - Gross undiscounted Best Estimate Claims Provisions - Development year (absolute amount). Total Non-Life Business

SHEETS

Z Axis:

Accident year / Underwriting year      Z0020      Accident year [AY]

		0	1	2	3	4	5	6	7	8	9	10 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100											7.369,57
N-9	R0160	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	2.920,38	1.172,43	
N-8	R0170	0,00	0,00	0,00	0,00	0,00	0,00	0,00	4.524,42	6.653,04		
N-7	R0180	0,00	0,00	0,00	0,00	0,00	0,00	5.438,65	4.848,85			
N-6	R0190	0,00	0,00	0,00	0,00	0,00	15.587,95	11.778,55				
N-5	R0200	3.240,07	1.912,91	1.877,32	1.882,78	26.371,87	14.134,21					
N-4	R0210	30.221,04	7.099,11	5.007,65	55.875,53	35.641,14						
N-3	R0220	9.631,96	7.227,00	97.461,18	64.155,43							
N-2	R0230	12.196,54	166.469,37	94.066,14								
N-1	R0240	392.380,00	225.878,54									
N	R0250	423.131,41										

### S.19.01.21.04 - Gross discounted Best Estimate Claims Provisions - Current year, sum of years (cumulative). Total Non-Life Business

SHEETS

Z Axis:

Accident year / Underwriting year      Z0020      Accident year [AY]

Year end (discounted data)

C0360

Prior	R0100	10.552,22
N-9	R0160	1.380,30
N-8	R0170	6.816,76
N-7	R0180	5.012,65
N-6	R0190	12.100,30
N-5	R0200	14.286,29
N-4	R0210	35.443,52
N-3	R0220	63.875,38
N-2	R0230	94.010,90
N-1	R0240	219.015,49
N	R0250	413.375,08
Total	R0260	875.868,89



## Impact of long term guarantees measures and transitionals

### S.22.01.21.01 - Impact of long term guarantees measures and transitionals

		Amount with Long Term Guarantee measures and transitionals C0010	Impact of transitional on technical provisions C0030	Impact of transitional on interest rate C0050	Impact of volatility adjustment set to zero C0070	Impact of matching adjustment set to zero C0090
Technical provisions	R0010	1.417.312,02	0,00	0,00	5.829,23	0,00
Basic own funds	R0020	6.293.538,22	0,00	0,00	-4.888,62	0,00
Eligible own funds to meet Solvency Capital Requirement	R0050	6.058.028,98	0,00	0,00	-4.958,52	0,00
Solvency Capital Requirement	R0090	1.613.102,20	0,00	0,00	-139,79	0,00
Eligible own funds to meet Minimum Capital Requirement	R0100	5.332.132,99	0,00	0,00	-4.895,61	0,00
Minimum Capital Requirement	R0110	403.275,55	0,00	0,00	-34,95	0,00

## Own funds

### S.23.01.01.01 - Own funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35						
Ordinary share capital (gross of own shares)	R0010	1.502.364,27	1.502.364,27		0,00	
Share premium account related to ordinary share capital	R0030	2.050.976,36	2.050.976,36		0,00	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0,00	0,00		0,00	
Subordinated mutual member accounts	R0050	0,00		0,00	0,00	0,00
Surplus funds	R0070	0,00	0,00			
Preference shares	R0090	0,00		0,00	0,00	0,00
Share premium account related to preference shares	R0110	0,00		0,00	0,00	0,00
Reconciliation reserve	R0130	906.739,46	906.739,46			
Subordinated liabilities	R0140	1.833.458,13		791.397,78	1.042.060,35	0,00
An amount equal to the value of net deferred tax assets	R0160	0,00				0,00
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0,00	0,00	0,00	0,00	0,00
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220	0,00				
Deductions						
Deductions for participations in financial and credit institutions	R0230	0,00	0,00	0,00	0,00	0,00
<b>Total basic own funds after deductions</b>	<b>R0290</b>	<b>6.293.538,22</b>	<b>4.460.080,10</b>	<b>791.397,78</b>	<b>1.042.060,35</b>	<b>0,00</b>
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300	0,00			0,00	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310	0,00			0,00	
Unpaid and uncalled preference shares callable on demand	R0320	0,00			0,00	0,00
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0,00			0,00	0,00
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0,00			0,00	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0,00			0,00	0,00
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0,00			0,00	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0,00			0,00	0,00
Other ancillary own funds	R0390	0,00			0,00	0,00
<b>Total ancillary own funds</b>	<b>R0400</b>	<b>0,00</b>			<b>0,00</b>	<b>0,00</b>
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	6.293.538,22	4.460.080,10	791.397,78	1.042.060,35	0,00
Total available own funds to meet the MCR	R0510	6.293.538,22	4.460.080,10	791.397,78	1.042.060,35	
Total eligible own funds to meet the SCR	R0540	6.058.028,98	4.460.080,10	791.397,78	806.551,10	0,00
Total eligible own funds to meet the MCR	R0550	5.332.132,99	4.460.080,10	791.397,78	80.655,11	
SCR	R0580	1.613.102,20				
MCR	R0600	403.275,55				
Ratio of Eligible own funds to SCR	R0620	376%				
Ratio of Eligible own funds to MCR	R0640	1322%				

## Own funds

### S.23.01.01.02 - Reconciliation reserve

C0060

Reconciliation reserve		
Excess of assets over liabilities	R0700	5.221.484,11
Own shares (held directly and indirectly)	R0710	276.363,53
Foreseeable dividends, distributions and charges	R0720	485.040,48
Other basic own fund items	R0730	3.553.340,63
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0,00
Reconciliation reserve	R0760	906.739,46
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	40.629,73
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	16.796,43
Total Expected profits included in future premiums (EPIFP)	R0790	57.426,16

## Solvency Capital Requirement - for undertakings on Standard Formula

### S.25.01.21.01 - Basic Solvency Capital Requirement

		Gross solvency capital requirement	Simplifications
		C0110	C0120
Market risk	R0010	1.391.855,80	
Counterparty default risk	R0020	41.958,27	
Life underwriting risk	R0030	75.651,63	
Health underwriting risk	R0040	46.053,52	
Non-life underwriting risk	R0050	348.957,19	
Diversification	R0060	-341.043,59	
Intangible asset risk	R0070	0,00	
Basic Solvency Capital Requirement	R0100	1.563.432,82	

### S.25.01.21.02 - Calculation of Solvency Capital Requirement

		Value
		C0100
Operational risk	R0130	49.669,38
Loss-absorbing capacity of technical provisions	R0140	0,00
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	1.613.102,20
Capital add-on already set	R0210	0,00
Solvency capital requirement	R0220	1.613.102,20
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	

### S.25.01.21.03 - Basic Solvency Capital Requirement (USP)

		USP
		C0090
Life underwriting risk	R0030	
Health underwriting risk	R0040	
Non-life underwriting risk	R0050	

### S.25.01.21.04 - Approach to tax rate

		Yes/No
		C0109
Approach based on average tax rate	R0590	

### S.25.01.21.05 - Calculation of loss absorbing capacity of deferred taxes

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

## Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

### S.28.01.01.01 - Linear formula component for non-life insurance and reinsurance obligations

		MCR components
		C0010
MCRNL Result	R0010	221.094,97

### S.28.01.01.02 - Background information

		Background information	
		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	15.950,24	115.582,38
Income protection insurance and proportional reinsurance	R0030	11.111,37	21.220,39
Workers' compensation insurance and proportional reinsurance	R0040	21.834,49	70.735,48
Motor vehicle liability insurance and proportional reinsurance	R0050	590.627,81	411.993,48
Other motor insurance and proportional reinsurance	R0060	54.306,59	170.961,19
Marine, aviation and transport insurance and proportional reinsurance	R0070	545,61	838,57
Fire and other damage to property insurance and proportional reinsurance	R0080	214.182,69	407.032,72
General liability insurance and proportional reinsurance	R0090	106.675,57	78.335,60
Credit and suretyship insurance and proportional reinsurance	R0100	109,30	55,55
Legal expenses insurance and proportional reinsurance	R0110	16.893,39	24.397,77
Assistance and proportional reinsurance	R0120	1.460,58	9.459,68
Miscellaneous financial loss insurance and proportional reinsurance	R0130	10.110,07	7.383,58
Non-proportional health reinsurance	R0140	1.195,57	650,39
Non-proportional casualty reinsurance	R0150	59.638,40	25.932,49
Non-proportional marine, aviation and transport reinsurance	R0160	2.147,19	246,45
Non-proportional property reinsurance	R0170	8.996,94	6.584,43

### S.28.01.01.03 - Linear formula component for life insurance and reinsurance obligations

		C0040
MCRL Result	R0200	1.906,40

### S.28.01.01.04 - Total capital at risk for all life (re)insurance obligations

		(of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0050	C0060
Rows			
Obligations with profit participation - guaranteed benefits	R0210	0,00	
Obligations with profit participation - future discretionary benefits	R0220	0,00	
Index-linked and unit-linked insurance obligations	R0230	0,00	
Other life (re)insurance and health (re)insurance obligations	R0240	90.781,18	
Total capital at risk for all life (re)insurance obligations	R0250		0,00

### S.28.01.01.05 - Overall MCR calculation

		C0070
Linear MCR	R0300	223.001,37
SCR	R0310	1.613.102,20
MCR cap	R0320	725.895,99
MCR floor	R0330	403.275,55
Combined MCR	R0340	403.275,55
Absolute floor of the MCR	R0350	3.600,00
Minimum Capital Requirement	R0400	403.275,55



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