1. QUANTITATIVE DATA TEMPLATES

The following tables present the quantitative data models to be published in this report, expressed in thousands of euros and as of December 31, 2020.

# Balance sheet

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SFCR | **ETHIAS SA**

**ASSETS**

R0010 R0020 R0030 R0040 R0050 R0060 R0070 R0080 R0090 R0100 R0110 R0120 R0130 R0140 R0150 R0160 R0170 R0180 R0190 R0200 R0210 R0220 R0230 R0240 R0250 R0260 R0270

R0280

R0290 R0300 R0310 R0320 R0330 R0340 R0350 R0360 R0370 R0380 R0390 R0400 R0410 R0420 R0500

**Solvency II value C0010**

Goodwill

Deferred acquisition costs Intangible assets Deferred tax assets Pension benefit surplus

Property, plant & equipment held for own use

Investments (other than assets held for index-linked and unit-linked contracts) Property (other than for own use)

Holdings in related undertakings, including participations Equities

Equities - listed Equities - unlisted Bonds Government Bonds Corporate Bonds Structured notes

Collateralised securities

Collective Investments Undertakings Derivatives

Deposits other than cash equivalents Other investments

Assets held for index-linked and unit-linked contracts Loans and mortgages

Loans on policies

Loans and mortgages to individuals Other loans and mortgages Reinsurance recoverables from:

Non-life and health similar to non-life Non-life excluding health

Health similar to non-life

Life and health similar to life, excluding health and index-linked and unit-linked Health similar to life

Life excluding health and index-linked and unit-linked Life index-linked and unit-linked

Deposits to cedants

Insurance and intermediaries receivables Reinsurance receivables

Receivables (trade, not insurance) Own shares (held directly)

Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents

Any other assets, not elsewhere shown Total assets

0

170 714

0

69 106

17 021 729

162 185

512 731

697 052

635 964

61 088

15 008 229

9 959 636

4 822 042

226 551

0

611 038

29 376

1 118

0

1 491 140

827 513

22 247

379 713

425 554

123 238

107 931

107 232

700

15 306

15 306

0

0

3 889

161 345

124 132

86 171

0

479 793

39 102

20 597 872

**LIABILITIES**

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SFCR | **ETHIAS SA**

|  |  |  |
| --- | --- | --- |
| Technical provisions - non-life | R0510 | 2 443 106 |
| Technical provisions - non-life (excluding health) | R0520 | 1 989 918 |
| Technical provisions calculated as a whole | R0530 | 0 |
| Best Estimate | R0540 | 1 826 424 |
| Risk margin | R0550 | 163 494 |
| Technical provisions - health (similar to non-life) | R0560 | 453 189 |
| Technical provisions calculated as a whole | R0570 | 0 |
| Best Estimate | R0580 | 400 957 |
| Risk margin | R0590 | 52 232 |
| Technical provisions - life (excluding index-linked and unit-linked) | R0600 | 12 518 313 |
| Technical provisions - health (similar to life) | R0610 | 1 675 440 |
| Technical provisions calculated as a whole | R0620 | 0 |
| Best Estimate | R0630 | 1 629 831 |
| Risk margin | R0640 | 45 610 |
| Technical provisions - life (excluding health and index-linked and unit-linked) | R0650 | 10 842 873 |
| Technical provisions calculated as a whole | R0660 |  |
| Best Estimate | R0670 | 10 585 012 |
| Risk margin | R0680 | 257 861 |
| Technical provisions - index-linked and unit-linked | R0690 | 1 521 512 |
| Technical provisions calculated as a whole | R0700 | 0 |
| Best Estimate | R0710 | 1 516 033 |
| Risk margin | R0720 | 5 478 |
| Other technical provisions | R0730 |  |
| Contingent liabilities | R0740 | 13 681 |
| Provisions other than technical provisions | R0750 | 20 163 |
| Pension benefit obligations | R0760 | 141 180 |
| Deposits from reinsurers | R0770 | 126 815 |
| Deferred tax liabilities | R0780 | 0 |
| Derivatives | R0790 | 925 |
| Debts owed to credit institutions | R0800 | 622 201 |
| Financial liabilities other than debts owed to credit institutions | R0810 | 0 |
| Insurance & intermediaries payables | R0820 | 152 084 |
| Reinsurance payables | R0830 | 6 460 |
| Payables (trade, not insurance) | R0840 | 168 989 |
| Subordinated liabilities | R0850 | 520 886 |
| Subordinated liabilities not in Basic Own Funds | R0860 | 0 |
| Subordinated liabilities in Basic Own Funds | R0870 | 520 886 |
| Any other liabilities, not elsewhere shown | R0880 | 18 328 |
| Total liabilities | R0900 | 18 274 644 |
| **EXCESS OF ASSETS OVER LIABILITIES** | **R1000** | **2 323 229** |

# Premiums, claims and expenses by line of business

**Non-Life 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**

**Medical expense insurance**

**Income pro- tection insurance**

**Workers' compen- sation 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**

**Assis- tance**

**Miscel- laneous financial loss**

**Health Ca- sualty**

**Marine, aviation, transport**

**Pro- perty**

**Total**

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SFCR | **ETHIAS SA**

**Premiums written**

Gross - Direct Business

Gross - Proportional reinsurance accepted

Gross - Non-proportional reinsurance accepted

Reinsurers' share Net

**Premiums earned**

Gross - Direct Business

Gross - Proportional reinsurance accepted

Gross - Non-proportional reinsurance accepted

Reinsurers' share Net

**Claims incurred**

Gross - Direct Business

Gross - Proportional reinsurance accepted

Gross - Non-proportional reinsurance accepted

Reinsurers' share Net

**Changes in other technical provisions**

Gross - Direct Business

Gross - Proportional reinsurance accepted

Gross - Non-proportional reinsurance accepted

Reinsurers' share Net

**Expenses incurred Other expenses Total expenses**

R0110 R0120

R0130

R0140 R0200

R0210 R0220

R0230

R0240 R0300

R0310 R0320

R0330

R0340 R0400

R0410 R0420

R0430

R0440 R0500 R0550 R1200 R1300

C0010 C0020 C003 C0040 C0050 C006 C007 C008 C0090 C0100 C0110 C0120 C0130 C0140 C0150 C0160 C0200

181 428 59 898 236 792 273 186 194 303 334 242 940 98 200 207 39 937 42 215 11 702 1 381 142

0 0 0 0 0 0 0 0 0 0 0 0 0

17 579 0 277 874

277 236 2 606 1 930 1 015 0 24 461 7 272 0 0 39 0 0 0 0 0 37 835

181 151 59 662 234 187 271 257 193 288 334 218 480 90 928 207 39 937 42 176 11 702 17 579 0 277 1 344 182

181 465 59 556 236 792 273 121 194 637 336 239 777 98 218 207 39 635 42 125 11 802 1 377 672

0 0 0 0 0 0 0 0 0 0 0 0 0

17 579 0 277 874

277 236 2 606 1 930 1 015 0 24 473 7 287 0 0 39 0 0 0 0 0 37 862

181 188 59 320 234 186 271 192 193 622 336 215 304 90 931 207 39 635 42 086 11 802 17 579 0 277 1 340 684

134 520 33 868 217 281 199 554 90 576 3 110 160 74 116 0 12 943 14 648 8 853 896 522

0 0 -15 0 0 0 -1 145 0 0 0 0 129

-1 990 131 0 167 -1 693

83 12 1 692 -5 278 0 14 318 3 047 0 0 0 0 0 0 0 0 19 424

134 437 33 856 215 575 199 559 90 299 3 95 842 71 214 0 12 943 14 648 8 853 -1 990 131 0 167 875 534

967 0 -1 120 0 0 0 0 0 0 0 0 0 -153

0 0 0 0 0 0 0 0 0 0 0 0 0

0 0 0 0 0

0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

967 0 -1 120 0 0 0 0 0 0 0 0 0 0 0 0 0 -153

**29 467 15 067 44 679 77 369 50 370 77 68 150 29 520 34 20 059 16 641 1 440 -33 144 0 84 353 069**

**46 294**

**399 364**

F S

**64**

SFCR | **ETHIAS SA**

**Life**

**Line of Business for: life insurance obligations**

**Annuities stemming from**

**Life reinsurance obligations**

**Health insurance**

**Insurance with profit participation**

**Index-linked and unit-linked insurance**

**Other life insurance**

**non-life insurance contracts and relating to health insurance obligations**

C0250

**Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations**

C0260

**Health reinsurance**

**Life reinsurance**

**Total**

C0210

C0220

C0230

C0240

C0270

C0280

C0300

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Premiums written**  Gross | R1410 | 0 | 1 347 427 | 339 | 0 | 0 | 0 | 0 | 0 | 1 347 765 |
| Reinsurers' share | R1420 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 506 | 1 506 |
| Net | R1500 | 0 | 1 347 427 | 339 | 0 | 0 | 0 | 0 | -1 506 | 1 346 260 |
| **Premiums earned**  Gross | R1510 | 0 | 1 347 427 | 339 | 0 | 0 | 0 | 0 | 0 | 1 347 765 |
| Reinsurers' share | R1520 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 506 | 1 506 |
| Net | R1600 | 0 | 1 347 427 | 339 | 0 | 0 | 0 | 0 | -1 506 | 1 346 260 |
| **Claims incurred**  Gross | R1610 | 0 | 1 391 138 | 656 | 0 | 0 | 0 | 0 | 36 | 1 391 830 |
| Reinsurers' share | R1620 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 373 | 1 373 |
| Net | R1700 | 0 | 1 391 138 | 656 | 0 | 0 | 0 | 0 | -1 338 | 1 390 457 |
| **Changes in other technical provisions**  Gross | R1710 | 0 | 95 728 | 52 246 | 0 | 0 | 0 | 0 | -17 | 147 957 |
| Reinsurers' share | R1720 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -515 | -515 |
| Net | R1800 | 0 | 95 728 | 52 246 | 0 | 0 | 0 | 0 | 499 | 148 472 |
| **Expenses incurred** | R1900 | **0** | **44 956** | **5 441** | **0** | **0** | **0** | **0** | **114** | **50 512** |
| **Other expenses** | R2500 |  |  |  |  |  |  |  |  | **2 168** |
| **Total expenses** | R2600 |  |  |  |  |  |  |  |  | **52 680** |

# Premiums, claims and expenses by country

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SFCR | **ETHIAS SA**

Ethias SA’s gross written premiums largely exceed 90% of Ethias SA’s total gross written premiums only for direct business in Belgium. Hence, the following table gives only the amounts in the country of origin (Belgium).

**Non-Life**

|  |  |  |
| --- | --- | --- |
|  | | **Home country**  **C0080** |
| **Premiums written**  Gross - Direct Business | R0110 | 1 325 437 |
| Gross - Proportional reinsurance accepted | R0120 |  |
| Gross - Non-proportional reinsurance accepted | R0130 | 813 |
| Reinsurers' share | R0140 | 36 298 |
| Net | R0200 | 1 289 952 |
| **Premiums earned**  Gross - Direct Business | R0210 | 1 321 863 |
| Gross - Proportional reinsurance accepted | R0220 |  |
| Gross - Non-proportional reinsurance accepted | R0230 | 874 |
| Reinsurers' share | R0240 | 36 325 |
| Net | R0300 | 1 286 412 |
| **Claims incurred**  Gross - Direct Business | R0310 | 825 684 |
| Gross - Proportional reinsurance accepted | R0320 | 144 |
| Gross - Non-proportional reinsurance accepted | R0330 | -1 827 |
| Reinsurers' share | R0340 | 23 115 |
| Net | R0400 | 800 887 |
| **Changes in other technical provisions**  Gross - Direct Business | R0410 | -153 |
| Gross - Proportional reinsurance accepted | R0420 |  |
| Gross - Non-proportional reinsurance accepted | R0430 |  |
| Reinsurers' share | R0440 |  |
| Net | R0500 | -153 |
| **Expenses incurred Other expenses**  **Total expenses** | R0550 R1200  R1300 | **341 166** |

|  |  |  |
| --- | --- | --- |
| **Life** |  | |
|  |  | **Home country**  **C0220** |
| **Premiums written** |  |  |
| Gross | R1410 | 1 347 765 |
| Reinsurers' share | R1420 | 1 506 |
| Net | R1500 | 1 346 260 |
| **Premiums earned** |  |  |
| Gross | R1510 | 1 347 765 |
| Reinsurers' share | R1520 | 1 506 |
| Net | R1600 | 1 346 260 |
| **Claims incurred** |  |  |
| Gross | R1610 | 1 391 830 |
| Reinsurers' share | R1620 | 1 373 |
| Net | R1700 | 1 390 457 |
| **Changes in other technical provisions** |  |  |
| Gross | R1710 | 147 957 |
| Reinsurers' share | R1720 | -515 |
| Net | R1800 | 148 472 |
| **Expenses incurred** | R1900 | **50 512** |
| **Other expenses** | R2500 |  |
| **Total expenses** | R2600 |  |

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SFCR | **ETHIAS SA**

# Life and health SLT technical provisions

SFCR | **ETHIAS SA**

**Index-linked and unit-linked insurance**

**Other life insurance**

**Insurance with profit partici- pation**

**Contracts without options and gua- rantees**

**Contracts with options or guarantees**

**Contracts Contracts**

**without with options and options or guarantees guarantees**

**Annuities stemming from non-life insurance contracts and relating to insurance obli- gation other than health insurance obligations**

C0090

**Health insurance (direct business)**

**Accepted reinsu- rance**

**Total (Life other than health insurance, incl. Unit- Linked)**

**Contracts without options and guarantees**

**Contracts with options or guarantees**

**Annuities stemming from non-life insurance contracts and relating to**

**health insurance obligations**

**Health reinsurance (reinsurance accepted)**

**Total (Health similar to life**

**insurance)**

C0020

C0030

C0040

C0050

C0060

C0070

C0080

C0100

C0150

C0160

C0170

C0180

C0190

C0200

C0210

**Technical provisions calculated as a whole**

**Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to coun- terparty default associated to TP calculated as a whole**

**Technical provisions calcu- lated as a sum of BE and RM**

Best Estimate

R0010

**0**

**0**

**0**

**0**

**0**

**0**

**0**

**0**

**0**

**0**

R0020

**0**

**0**

**0**

**0**

**0**

**0**

**0**

**0**

**0**

**0**

Gross Best Estimate

Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| R0030 | 10 536 168 |  | 0 | 1 516 033 |  | 0 | 0 | 48 844 | 0 | 12 101 045 |  | 0 | -149 871 | 1 779 701 | 0 | 1 629 831 |
| R0080 | 0 |  | 0 | 0 |  | 0 | 0 | 0 | 0 | 0 |  | 0 | 0 | 15 306 | 0 | 15 306 |
| R0090 | 10 536 168 |  | 0 | 1 516 033 |  | 0 | 0 | 48 844 | 0 | 12 101 045 |  | 0 | -149 871 | 1 764 395 | 0 | 1 614 524 |
| R0100 | 257 097 | 5 478 |  |  | 0 |  |  | 764 | 0 | 263 339 | 13 998 |  |  | 31 612 | 0 | 45 610 |
| R0110 | 0 | 0 |  |  | 0 |  |  | 0 | 0 | 0 | 0 |  |  | 0 | 0 | 0 |
| R0120 | 0 |  | 0 | 0 |  | 0 | 0 | 0 | 0 | 0 |  | 0 | 0 | 0 | 0 | 0 |
| R0130 | 0 | 0 |  |  | 0 |  |  | 0 | 0 | 0 | 0 |  |  | 0 | 0 | 0 |
| R0200 | **10 793 266** | **1 521 512** |  |  | **0** |  |  | **49 607** | **0** | **12 364 385** | **-135 873** |  |  | **1 811 313** | **0** | **1 675 440** |

Best estimate minus reco- verables from reinsurance/ SPV and Finite Re - total

Risk Margin

Amount of the transitional on Technical Provisions

Technical Provisions calculated as a whole

Best estimate Risk margin

**Technical provisions - total**

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# Technical provisions non-life

F S

**Direct business and accepted proportional reinsurance Accepted non-proportional reinsurance**

**Medical expense insu- rance**

**Income pro- tection insu- rance**

**Workers' compen- sation insurance**

**Motor vehicle liability insurance**

**Other motor insu- rance**

**Marine, aviation and transport insurance**

**Fire and other damage to property insurance**

**General liability insu- rance**

**Credit and suretyship insurance**

**Legal ex-**

**penses insu- rance**

**Assis- tance**

**Miscel- laneous financial loss**

**Non-pro- portional health reinsu- rance**

**Non-pro- portional casualty reinsurance**

**Non-pro- portional marine, aviation and transport reinsurance**

**Non-pro- portional property reinsurance**

**Total Non-Life obligation**

**Technical provisions calculated as a whole**

**ETHIAS SA**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| R0010 | **0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0** | | | | | | | | | | | | | | | | | SFCR | |
| R0050 | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** |  |
| R0060 | 20 719 | 3 659 | 24 442 | 60 192 | 8 712 | 28 | 38 983 | 1 445 | 0 | 9 094 | 11 330 | 41 819 | 0 | 0 | 0 | 0 | 220 423 |  |
| R0140 | -282 | -116 | -774 | -1 119 | -822 | 0 | -12 901 | -4 955 | 0 | 0 | -24 | 0 | 0 | 0 | 0 | 0 | -20 993 |  |
| R0150 | 21 001 | 3 775 | 25 216 | 61 311 | 9 534 | 28 | 51 885 | 6 400 | 0 | 9 094 | 11 354 | 41 819 | 0 | 0 | 0 | 0 | 241 416 |  |
| R0160 | 56 657 | 101 516 | 190 348 | 756 301 | 13 130 | 46 | 112 905 | 661 762 | 0 | 75 345 | 3 893 | 16 552 | 3 615 | 13 036 | 5 | 1 847 | 2 006 958 |  |
| R0240 | 506 | 775 | 591 | 19 491 | 576 | 0 | 11 734 | 95 250 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 128 925 |  |
| R0250 | 56 152 | 100 741 | 189 757 | 736 810 | 12 554 | 46 | 101 171 | 566 511 | 0 | 75 344 | 3 893 | 16 552 | 3 615 | 13 036 | 5 | 1 847 | 1 878 033 |  |
| R0260 | 77 377 | 105 175 | 214 790 | 816 492 | 21 842 | 73 | 151 889 | 663 207 | 0 | 84 439 | 15 223 | 58 372 | 3 615 | 13 036 | 5 | 1 847 | 2 227 381 |  |
| R0270 | 77 153 | 104 516 | 214 973 | 798 121 | 22 087 | 73 | 153 056 | 572 911 | 0 | 84 438 | 15 247 | 58 372 | 3 615 | 13 036 | 5 | 1 847 | 2 119 449 |  |
| R0280 | 9 549 | 8 353 | 33 894 | 41 872 | 16 296 | 1 805 | 36 393 | 52 522 | 125 | 5 446 | 2 914 | 3 856 | 435 | 1 856 | 1 | 409 | 215 726 |  |
| R0290 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |  |
| R0300 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |  |
| R0310 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |  |
| R0320 | 86 925 | 113 529 | 248 684 | 858 364 | 38 137 | 1 879 | 188 281 | 715 729 | 125 | 89 885 | 18 137 | 62 228 | 4 051 | 14 893 | 6 | 2 256 | 2 443 106 |  |
| R0330 | 224 | 659 | -183 | 18 372 | -246 | 0 | -1 167 | 90 296 | 0 | 1 | -24 | 0 | 0 | 0 | 0 | 0 | 107 931 |  |
| R0340 | 86 702 | 112 869 | 248 867 | 839 992 | 38 383 | 1 879 | 189 448 | 625 433 | 125 | 89 883 | 18 161 | 62 228 | 4 051 | 14 893 | 6 | 2 256 | 2 335 175 | **68** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

**Total Recoverables from reinsu- rance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole**

**Technical provisions calculated as a sum of BE and RM**

Best estimate Premium provisions Gross

Total recoverable from reinsurance/SPV

and Finite Re after the adjustment for ex- pected losses due to counterparty default

Net Best Estimate of Premium Provisions Claims provisions

Gross

Total recoverable from reinsurance/SPV and Finite Re after the adjustment for ex- pected losses due to counterparty default

Net Best Estimate of Claims Provisions Total Best estimate - gross

Total Best estimate - net Risk margin

Amount of the transitional

on Technical Provisions

Technical Provisions calculated as a whole

Best estimate Risk margin

**Technical provisions - total**

Technical provisions - total

Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total

Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total

C0020 C0030 C0040 C0050 C0060 C0070 C0080 C0090 C0100 C0110 C0120 C0130 C0140 C0150 C0160 C0170 C0180

# Non-life insurance claims

SFCR | **ETHIAS SA**

**Total Non-Life Business**

Accident year / Underwriting year

AY

Z0010

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

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | **0** | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10 & +** |
| **C0010** | **C0020** | **C0030** | **C0040** | **C0050** | **C0060** | **C0070** | **C0080** | **C0090** | **C0100** | **C0110** |
| Prior | R0100 |  |  |  |  |  |  |  |  |  |  | 30 111 |
| N-9 | R0160 | 370 354 | 181 328 | 40 692 | 23 599 | 15 987 | 28 453 | 9 822 | 11 844 | 10 648 | 8 196 |  |
| N-8 | R0170 | 371 458 | 169 163 | 32 576 | 13 981 | 15 232 | 10 367 | 8 905 | 7 236 | 5 193 |  |  |
| N-7 | R0180 | 377 380 | 164 315 | 33 579 | 20 968 | 15 335 | 10 875 | 10 615 | 13 619 |  |  |  |
| N-6 | R0190 | 404 504 | 179 290 | 34 348 | 20 836 | 15 092 | 10 369 | 7 683 |  |  |  |  |
| N-5 | R0200 | 404 294 | 174 526 | 34 488 | 19 324 | 13 345 | 14 209 |  | | | | |
| N-4 | R0210 | 419 820 | 187 743 | 41 707 | 22 863 | 18 556 |  |
| N-3 | R0220 | 401 215 | 212 979 | 43 270 | 21 911 |  |  |
| N-2 | R0230 | 438 036 | 231 906 | 52 828 |  |  |  |
| N-1 | R0240 | 450 595 | 251 340 |  |  |  |  |
| N | R0250 | 360 144 |  |  |  |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
|  | | **In Current year** | **Sum of years (cumulative)** |
| **C0170** | **C0180** |
| Prior | R0100 | 30 111 | 9 681 666 |
| N-9 | R0160 | 8 196 | 700 924 |
| N-8 | R0170 | 5 193 | 634 113 |
| N-7 | R0180 | 13 619 | 646 686 |
| N-6 | R0190 | 7 683 | 672 122 |
| N-5 | R0200 | 14 209 | 660 186 |
| N-4 | R0210 | 18 556 | 690 689 |
| N-3 | R0220 | 21 911 | 679 375 |
| N-2 | R0230 | 52 828 | 722 770 |
| N-1 | R0240 | 251 340 | 701 934 |
| N | R0250 | 360 144 | 360 144 |
| Total | R0260 | 783 791 | 16 150 608 |

**Gross undiscounted Best Estimate Claims Provisions (absolute amount)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **0** | **10 & +** |  | |
| **C0200** | **C0210** | **C0220** | **C0230** | **C0240** | **C0250** | **C0260** | **C0270** | **C0280** | **C0290** | **C0300** |
| Prior | R0100 |  |  |  |  |  |  |  |  |  |  | 293 032 |
| N-9 | R0160 | 0 | 0 | 0 | 0 | 0 | 70 675 | 62 849 | 66 400 | 56 698 | 49 757 |  |
| N-8 | R0170 | 0 | 0 | 0 | 0 | 72 861 | 65 208 | 59 526 | 53 161 | 47 228 |  |  |
| N-7 | R0180 | 0 | 0 | 0 | 89 470 | 76 131 | 79 371 | 69 408 | 49 937 |  |  |  |
| N-6 | R0190 | 0 | 0 | 107 181 | 85 446 | 73 767 | 60 047 | 52 725 |  |  |  |  |
| N-5 | R0200 | 0 | 137 019 | 103 956 | 88 523 | 75 641 | 60 730 |  |  |  |  |  |
| N-4 | R0210 | 349 321 | 163 857 | 135 044 | 106 091 | 93 757 |  |  |  |  |  |  |
| N-3 | R0220 | 327 036 | 149 877 | 114 135 | 95 946 |  |  |  |  |  |  |  |
| N-2 | R0230 | 375 493 | 160 581 | 124 495 |  |  |  |  |  |  |  |  |
| N-1 | R0240 | 335 679 | 152 663 |  |  |  |  |  |  |  |  |  |  |  |
| N | R0250 | 273 487 |  |  |  |  |  |  |  |  |  |  |  | **69** |

|  |  |  |
| --- | --- | --- |
|  | | **Year end (discounted data)**  **C0360** |
| Prior | R0100 | 296 957 |
| N-9 | R0160 | 50 363 |
| N-8 | R0170 | 47 769 |
| N-7 | R0180 | 50 531 |
| N-6 | R0190 | 53 338 |
| N-5 | R0200 | 61 449 |
| N-4 | R0210 | 94 896 |
| N-3 | R0220 | 97 074 |
| N-2 | R0230 | 125 947 |
| N-1 | R0240 | 154 324 |
| N | R0250 | 275 521 |
| Total | R0260 | 1 308 169 |

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# Impact of long term guarantees and transitional measures

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **Amount with Long Impact of transi- Impact of Impact of volati- Impact of Term Guarantee tional on technical transitional on lity adjustment matching measures and provisions interest rate set to zero adjustment**  **transitionals set to zero**  **C0010 C0030 C0050 C0070 C0090** | | | | |
| R0010 | 16 482 931 | 0 | 0 | 88 607 | 0 |
| R0020 | 2 741 115 | 0 | 0 | -66 261 | 0 |
| R0050 | 2 741 115 | 0 | 0 | -66 261 | 0 |
| R0090 | 1 466 207 | 0 | 0 | 8 665 | 0 |
| R0100 | 2 196 300 | 0 | 0 | -87 568 | 0 |
| R0110 | 659 793 | 0 | 0 | 3 899 | 0 |

**Technical provisions Basic own funds**

**Eligible own funds to meet**

**Solvency Capital Requirement**

**Solvency Capital Requirement**

**Eligible own funds to meet Minimum Capital Requirement**

**Minimum Capital Requirement**

# Equity

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**Basic own funds and eligible own funds**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| own - fund item for mutual and mutual-type undertakings Subordinated mutual member accounts | R0050 | 0 | 0 |  |
| Surplus funds | R0070 | 18 379 18 379 |  |
| Preference shares | R0090 | 0 | 0 |
| Share premium account related to preference shares | R0110 | 0 | 0 0 | 0 |
| Reconciliation reserve | R0130 | 1 031 136 1 031 136 |  |  |
| Subordinated liabilities | R0140 | 520 886 | 14 827 506 059 |  |
| An amount equal to the value of net deferred tax assets | R0160 | 170 714 |  | 170 714 |
| Other own fund items approved by the supervisory authority as basic own funds not specified above | R0180 | 0 0 | 0 0 | 0 |
| **Own funds from the financial statements that should not be** |  |  |  |  |
| **represented by the reconciliation reserve and do not meet** |  |  |  |  |
| **the criteria to be classified as Solvency II own funds** |  |  |  |  |
| Own funds from the financial statements that should not be |  |  |  |  |
| represented by the reconciliation reserve and do not meet | R0220 |  |  |  |
| the criteria to be classified as Solvency II own funds |  |  |  |  |
| **Deductions** |  |  |  |  |
| Deductions for participations in financial and credit institutions | R0230 | 0 0 | 0 0 |  |
| **Total basic own funds after deductions** | R0290 | **2 741 115 2 049 514** | **14 827 506 059** | **170 714** |
| **Ancillary own funds** |  |  |  |  |
| Unpaid and uncalled ordinary share capital callable on demand | R0300 | 0 | 0 |  |
| Unpaid and uncalled initial funds, members' contributions |  |  |  |  |
| or the equivalent basic own fund item for mutual and | R0310 | 0 | 0 |  |
| mutual - type undertakings, callable on demand |  |  |  |  |
| Unpaid and uncalled preference shares callable on demand | R0320 | 0 | 0 | 0 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | | **Tier 1 Tier 1 -**  **Total - unres- restricted Tier 2 Tier 3**  **tricted**  **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 | 1 000 000 | 1 000 000 | 0 |
| Share premium account related to ordinary share capital | R0030 | 0 | 0 | 0 |
| Initial funds, members' contributions or the equivalent basic | R0040 | 0 | 0 | 0 |

A legally binding commitment to subscribe and pay for subordinated liabilities on demand

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| R0330 | 0 |  |  | 0 | 0 |
| R0340 | 0 |  |  | 0 |  |
| R0350 | 0 |  |  | 0 | 0 |
| R0360 | 0 |  |  | 0 |  |
| R0370 | 0 |  |  | 0 | 0 |
| R0390 0 0 0  R0400 **0 0 0**  R0500 2 741 115 2 049 514 14 827 506 059 170 714  R0510 2 570 401 2 049 514 14 827 506 059  R0540 2 741 115 2 049 514 14 827 506 059 170 714  R0550 2 196 300 2 049 514 14 827 131 959  R0580 **1 466 207**  R0600 **659 793**  R0620 **186,95%**  R0640 **332,88%** | | | | | |

Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC

Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC

Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC

Supplementary members calls - other than under first subpa-

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| ragraph of Article 96(3) of the Directive 2009/138/EC  Other ancillary own funds |  | | | | | |
| **Total ancillary own funds Available and eligible own funds**  Total available own funds to meet the SCR |  |  |  |  |  |  |
| Total available own funds to meet the MCR |  |  |  |  |  |  |
| Total eligible own funds to meet the SCR |  |  |  |  |  |  |
| Total eligible own funds to meet the MCR |  |  |  |  |  |  |
| **SCR** |  |  |  |  |  |  |
| **MCR** |  |  |  |  |  |  |
| **Ratio of Eligible own funds to SCR** |  |  |  |  |  |  |
| **Ratio of Eligible own funds to MCR** |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| **Reconciliation reserve** |  | |
|  |  | **C0060** |
| **Reconciliation reserve**  Excess of assets over liabilities | R0700 | 2 323 229 |
| Own shares (held directly and indirectly) | R0710 | 0 |
| Foreseeable dividends, distributions and charges | R0720 | 103 000 |
| Other basic own fund items  Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds  **Reconciliation reserve Expected profits**  Expected profits included in future pre-  miums (EPIFP) - Life business  Expected profits included in future pre- miums (EPIFP) - Non-life business  **Total Expected profits included in future premiums (EPIFP)** | R0730 R0740  R0760  R0770  R0780 R0790 | 1 189 093  0  **1 031 136**  2 679  204 009  **206 688** |

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# Solvency Capital Requirement - for groups on Standard Formula

**Basic Solvency Capital Requirement**

|  |  |  |
| --- | --- | --- |
|  | | **Gross solvency capital Simplifications requirement**  **C0110 C0120** |
| **Market risk** | R0010 | **931 616** |
| **Counterparty default risk** | R0020 | **90 981** |
| **Life underwriting risk** | R0030 | **270 333** |
| **Health underwriting risk** | R0040 | **306 983** |
| **Non-life underwriting risk** | R0050 | **462 778** |
| **Diversification** | R0060 | **-686 322** |
| **Intangible asset risk** | R0070 | **0** |
| **Basic Solvency Capital Requirement** | R0100 | **1 376 369** |

**Calculation of the solvency capital requirement**

**Operational risk**

**Loss-absorbing capacity of technical provisions Loss-absorbing capacity of deferred taxes**

**Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC Solvency Capital Requirement excluding capital add-on**

**Capital add-on already set Solvency capital requirement Other information on SCR**

Capital requirement for duration-based equity risk sub-module

Total amount of Notional Solvency Capital Requirements for remaining part Total amount of Notional Solvency Capital Requirements for ring fenced funds

Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios Diversification effects due to RFF nSCR aggregation for article 304

Diversification effects due to RFF nSCR aggregation for article 304

R0130 R0140 R0150 R0160 R0200 R0210

R0220

**Value C0100 123 102**

**-33 264**

**0**

**0**

**1 466 207**

**0**

**1 466 207**

R0400 R0410 R0420 R0430 R0440

R0440

0

0

0

0

0

0

**Solvency Capital Requirement (USP)**

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|  |  |  |
| --- | --- | --- |
|  | | **USP**  **C0090** |
| **Life underwriting risk** | R0030 |  |
| **Health underwriting risk** | R0040 | **5** |
| **Non-life underwriting risk** | R0050 | **8** |

**Approach to the tax rate**

R0590

**Yes/No**

**C0109**

**Approach based on average tax rate** Approach based on average tax rate is not applicable as LAC DT is not used

# and non-life insurance activity

|  |  |  |
| --- | --- | --- |
| **Calculation of the loss-absorbing capacity of deferred taxes** |  | |
|  |  | **LAC DT**  **C0130** |
| **LAC DT**  LAC DT justified by reversion of deferred tax liabilities | R0640  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 |  |
| **7.10. Minimum Capital Requirement - Both life** |  |  |

**Linear formula component for non-life insurance and reinsurance obligations**

**Linear formula component for non-life insu- rance and reinsurance obligations**

R0010

**Life activities MCR(NL, L)Result**

**C0020**

**Non-life activities MCR(NL, NL) Result**

**C0010**

**MCR components**

**316 265 0**

**73**

|  |  |  |  |
| --- | --- | --- | --- |
|  | | **Non-life activities Life activities**  **rei Net (of e/ Net (of Net (of Net (of nsuranc reinsurance) reinsurance/ reinsurance) SPV) best written SPV) best written**  **estimate premiums estimate and premiums**  **c and TP d in the last TP calculated in the last**  **alculate 12 months as a whole 12 months**  **as a whole**  **C0030 C0040 C0050 C0060** | |
| **Medical expense insurance and proportional reinsurance** | R0020 | **77 153** | **161 379** |
| **Income protection insurance and proportional reinsurance** | R0030 | **104 516** | **59 639** |
| **Workers' compensation insurance and proportional reinsurance** | R0040 | **214 973** | **234 187** |
| **Motor vehicle liability insurance and proportional reinsurance** | R0050 | **798 121** | **271 257** |
| **Other motor insurance and proportional reinsurance** | R0060 | **22 087** | **193 288** |
| **Marine, aviation and transport insurance and proportional reinsurance** | R0070 | **73** | **334** |
| **Fire and other damage to property insurance and proportional reinsurance** | R0080 | **153 056** | **218 480** |
| **General liability insurance and proportional reinsurance** | R0090 | **572 911** | **90 928** |
| **Credit and suretyship insurance and proportional reinsurance** | R0100 | **0** | **207** |
| **Legal expenses insurance and proportional reinsurance** | R0110 | **84 438** | **39 937** |
| **Assistance and proportional reinsurance** | R0120 | **15 247** | **42 176** |
| **Miscellaneous financial loss insurance and proportional reinsurance** | R0130 | **58 372** | **11 702** |
| **Non-proportional health reinsurance** | R0140 | **3 615** | **17** |
| **Non-proportional casualty reinsurance** | R0150 | **13 036** | **579** |
| **Non-proportional marine, aviation and transport reinsurance** | R0160 | **5** | **0** |
| **Non-proportional property reinsurance** | R0170 | **1 847** | **277** |

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**Linear formula component for life insurance and reinsurance obligations**

**Linear formula component for life insurance and reinsurance obligations 34 931 395 626**

R0200

**Life activities MCR(L, L) Result**

**C0080**

**Non-life activities MCR(L, NL) Result**

**C0070**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | | **Non-life activities Life activities**  **r Net (of reinsu- t Net (of r Net (of reinsu- t Net (of ance/SPV) bes reinsurance/ ance/SPV) bes reinsurance/ estimate and SPV) total estimate and SPV) total**  **TP calculated capital at risk TP calculated capital at risk**  **as a whole as a whole**  **C0090 C0100 C0110 C0120** | | |
| **Obligations with profit participation - guaranteed benefits** | R0210 |  | **10 400 515** |  |
| **Obligations with profit participation - future discretionary benefits** | R0220 |  | **135 654** |  |
| **Index-linked and unit-linked insurance obligations** | R0230 |  | **1 516 033** |  |
| **Other life (re)insurance and health (re)insurance obligations** | R0240 | **1 663 368** | **0** |  |
| **Total capital at risk for all life (re)insurance obligations** | R0250 |  |  | **10 355 238** |

**Overall MCR calculation**

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|  |  |  |
| --- | --- | --- |
|  | | **C0130** |
| **Linear MCR** | R0300 | **746 822** |
| **SCR** | R0310 | **1 466 207** |
| **MCR cap** | R0320 | **659 793** |
| **MCR floor** | R0330 | **366 552** |
| **Combined MCR** | R0340 | **659 793** |
| **Absolute floor of the MCR** | R0350 | **7 400** |
| **Minimum Capital Requirement** | R0400 | **659 793** |

**Calculation of the notional amount of the MCR in non-life and in life**

|  |  |  |  |
| --- | --- | --- | --- |
|  | | **Non-life activities Life activities**  **C0140 C0150** | |
| **Notional linear MCR** | R0500 | **351 196** | **395 626** |
| **Notional SCR excluding add-on (annual or latest calculation)** | R0510 | **689 490** | **776 717** |
| **Notional MCR cap** | R0520 | **310 270** | **349 523** |
| **Notional MCR floor** | R0530 | **172 372** | **194 179** |
| **Notional Combined MCR** | R0540 | **310 270** | **349 523** |
| **Absolute floor of the notional MCR** | R0550 | **3 700** | **3 700** |
| **Notional MCR** | R0560 | **310 270** | **349 523** |