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## **Balance sheet**

		Solvency II value
		C0010
Assets		·····
Intangible assets	R0030	
Deferred tax assets	R0040	35.715
Pension benefit surplus	R0050	İ
Property, plant & equipment held for own use	R0060	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	596.311
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	0
Equities - listed	R0110	0
Equities - unlisted	R0120	
Bonds	R0130	596.311
Government Bonds	R0140	542.498
Corporate Bonds	R0150	53.813
Structured notes	R0160	
Collateralised securities	R0170	1
Collective Investments Undertakings	R0180	
Derivatives	R0190	0
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	2
Loans on policies	R0240	2
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	0
Reinsurance recoverables from:	R0270	
Non-life and health similar to non-life	R0280	
Non-life excluding health	R0290	
Health similar to non-life	R0300	1
linked	R0310	
Health similar to life	R0320	
Life excluding health and index-linked and unit-linked	R0330	<u> </u>
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	i
Insurance and intermediaries receivables	R0360	438
Reinsurance receivables	R0370	007
Receivables (trade, not insurance)	R0370	
Own shares (held directly)	R0390	/9
in	R0390	l I
Cash and cash equivalents	R0410	6.304
Any other assets, not elsewhere shown	R0410 R0420	0.304
Total assets	R0420	C20.075
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Solvency II value C0010

Liabilities		C0010
Technical provisions - non-life	R0510	
Technical provisions - non-life (excluding health)	R0510	
TP calculated as a whole	R0520	
Best estimate	R0550	
Risk margin	R0510	
Technical provisions - health (similar to non-life)	R0560	
TP calculated as a whole	R0570	
Best estimate	R0580	
Risk margin	R0590	
TP - life (excluding index-linked and unit-linked)	R0600	475.388
Technical provisions - health (similar to life)	R0610	475.500
TP calculated as a whole	R0620	
Best estimate	R0630	
Risk margin	R0640	
TP - life (excluding health and index-linked and unit-linked)	R0650	475.388
TP calculated as a whole	R0660	475.560
Best estimate	R0670	440.762
Risk margin	R0680	34.62
TP - index-linked and unit-linked	R0690	54.02
TP calculated as a whole	R0700	
Best estimate	R0700	
Risk margin	R0710	
Contingent liabilities	R0720	
Provisions other than technical provisions	R0740	
Pension benefit obligations	R0750	
Deposits from reinsurers	R0700	
Deferred tax liabilities	R0770	26 500
Derivatives	R0780	36.50
Debts owed to credit institutions	R0790	4.56
Financial liabilities other than debts owed to credit institutions	R0800	
Insurance & intermediaries payables	R0810	2.45
Reinsurance payables	R0820	3.15
Payables (trade, not insurance)		0.70
Subordinated liabilities	R0840	8.792
Subordinated liabilities not in BOF	R0850 R0860	
Subordinated liabilities in BOF Subordinated liabilities in BOF	R0860 R0870	
Any other liabilities, not elsewhere shown		
Total liabilities	R0880	F30 404
	KU9UU	528.406
Excess of assets over liabilities	R1000	110.444

### Premiums, claims and expenses by line of business

			Li	ne of Business for: lif	fe insurance obligatio	ns		Life reinsuran	ce obligations	
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life	and relating to		Life reinsurance	Total
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written										
Gross	R1410		7.165		305					7.470
Reinsurers' share	R1420									0
Net	R1500		7.165		305					7.470
Premiums earned										
Gross	R1510		7.165		305					7.470
Reinsurers' share	R1520									0
Net	R1600		7.165		305					7.470
Claims incurred										
Gross	R1610		7.438		4.734					12.172
Reinsurers' share	R1620									0
Net	R1700		7.438		4.734					12.172
Changes in other technical provisions										
Gross	R1710									0
Reinsurers' share	R1720									0
Net	R1800									0
Expenses incurred	R1900		1.406		3.612					5.018
Other expenses	R2500									1.566
Total expenses	R2600									6.584

# Premiums, claims and expenses by country

		Home Country		Top 5 countries (by amount of gross premiums written) - life obligations							Top 5 countries (by amount of gross premiums written) - life obligations			Top 5 countries (by amount of gross premiums written) - life obligations					
		C0150	C0160	C0170	C0180	C0190	C0200	C0210											
Premium written																			
Gross	R1410	7.470						7.470											
Reinsurers' share	R1420							(											
Net	R1500	7.470						7.470											
Premium earned		· ·			·			·											
Gross	R1510	7.470						7.47(											
Reinsurers' share	R1520			*****				(											
Net	R1600	7.470						7.470											
Claims paid		· ·			·			·											
Gross	R1610	12.172						12.172											
Reinsurers' share	R1620							(											
Net	R1700	12.172						12.172											
Changes in other technical provisions		· ·			•														
Gross	R1710							(											
Reinsurers' share	R1720							(											
Net	R1800							0											
Expenses incurred	R1900	5.018						5.018											
Other expenses	R2500							1.566											
Total expenses	R2600		>	$\geq$		$\geq$	$\geq$	6.584											

#### Life and Health SLT Technical Provisions - Best Estimate by country

			Index-lin	ked and unit-linked	l insurance	(	Other life insuranc	e	Annuities stemming from non-life		Total (Life	Health	insurance (direct business)		Annuities stemming from		
		Insurance with profit participation		Contracts without options and guarantees			Contracts without options and guarantees	Contracts with options or guarantees	insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	other than health insurance, incl. Unit- Linked)		Contracts without options and guarantees		non-life insurance contracts and relating to health insurance obligations	reinsurance (reincurance si	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	0			$\geq$	0	>		[		0			>			0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0020			$\geq$	$\geq$		$>\!\!\!\!>\!\!\!\!>$		]		0		$\geq$	$\geq$			0
Technical provisions calculated as a sum of BE and RM			~~~								$\geq$	~					
Best Estimate	[																
Gross Best Estimate	R0030	303.595	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$			$\geq$	137.167				440.762	$\geq$					0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080			]		$\geq$					0		]				0
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090	303.595		1			137.167				440.762						0
Risk Margin	R0100	20.998				13.629	$\geq$				34.627		$\geq$	>			0
Amount of the transitional on Technical Provisions								$\geq$							$\geq$	>	
Technical Provisions calculated as a whole	R0110										0			>			0
Best estimate	R0120		><						[		0	> <		_			0
Risk margin	R0130							$\geq$			0		$\geq$				0
Technical provisions - total	R0200	324.593				150.796					475.388						0

# Impact of long term guarantees measures and transitionals

		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	475.388			9.250	
Basic own funds	R0020	110.444			-6.937	
Eligible own funds to meet Solvency Capital Requirement	R0050	110.444			-9.250	
Solvency Capital Requirement	R0090	60.939	0		-1.961	
Eligible own funds to meet Minimum Capital Requirement	R0100	110.444			-9.250	
Minimum Capital Requirement	R0110	15.235	0		-490	

#### **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 (EU) 2015/35						
Ordinary share capital (gross of own shares)	R0010	3.178	3.178			
Share premium account related to ordinary share capital	R0030	45.121	45.121			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type	D0040					
undertakings	R0040 R0050					
Subordinated mutual member accounts						
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	62.144	62.144			
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					
reconciliation reserve and do not meet the criteria to be classified as Solvency II own		$\sim$				
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	TOLLO					
Deductions for participations in financial and credit institutions	R0230					
	R0230					
Total basic own funds after deductions	R0290	110.444	110.444			
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	110.444	110.444			
Total available own funds to meet the MCR	R0510	110.444	110.444			
Total eligible own funds to meet the SCR	R0540	110.444	110.444			
Total eligible own funds to meet the MCR	R0550	110.444	110.444			
SCR	R0580	60.939				
MCR	R0600	15.235				
Ratio of Eligible own funds to SCR	R0620	15.255				
Ratio of Eligible own funds to MCR	R0640	724,95%	]		1	
		C0060	E			
Reconciliation reserve	1	0000		1		
Excess of assets over liabilities	R0700	110.000				
	10700	110.444				

Reconciliation reserve			
Excess of assets over liabilities	R0700	110.444	
Own shares (held directly and indirectly)	R0710		
Foreseeable dividends, distributions and charges	R0720		
Other basic own fund items	R0730	48.299	
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740		
Reconciliation reserve	R0760	62.144	
Expected profits			
Expected profits included in future premiums (EPIFP) - Life Business	R0770	20.969	
Expected profits included in future premiums (EPIFP) - Non- life business	R0780		
Total Expected profits included in future premiums (EPIFP)	R0790	20.969	

# Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0080	C0090
Market risk	R0010	50.944		
Counterparty default risk	R0020	3.392		
Life underwriting risk	R0030	18.991		
Health underwriting risk	R0040			
Non-life underwriting risk	R0050			
Diversification	R0060	-13.579		
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	59.748	>	$\geq$

#### **Calculation of Solvency Capital Requirement**

		C0100
Operational risk	R0130	1.983
Loss-absorbing capacity of technical provisions	R0140	0
Loss-absorbing capacity of deferred taxes	R0150	-793
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0
Solvency capital requirement excluding capital add-on	R0200	60.939
Capital add-on already set	R0210	0
Solvency capital requirement	R0220	60.939
Other information on SCR	$\sim$	$\geq$
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	0

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

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

		Non-life	activities
MCR calculation Non Life		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		
Income protection insurance and proportional reinsurance	R0030		
Workers' compensation insurance and proportional reinsurance	R0040		
Motor vehicle liability insurance and proportional reinsurance	R0050		
Other motor insurance and proportional reinsurance	R0060		
Marine, aviation and transport insurance and proportional reinsurance	R0070		
Fire and other damage to property insurance and proportional reinsurance	R0080		
General liability insurance and proportional reinsurance	R0090		
Credit and suretyship insurance and proportional reinsurance	R0100		
Legal expenses insurance and proportional reinsurance	R0110		
Assistance and proportional reinsurance	R0120		
Miscellaneous financial loss insurance and proportional reinsurance	R0130		
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

		Life ac	tivities
MCR calculation Life		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	300.455	
Obligations with profit participation - future discretionary benefits	R0220	3.140	
Index-linked and unit-linked insurance obligations	R0230		
Other life (re)insurance and health (re)insurance obligations	R0240	137.167	
Total capital at risk for all life (re)insurance obligations	R0250		166.610

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010		
MCRL Result	R0200		13.951

Overall MCR calculation		C0070
Linear MCR	R0300	13.951
SCR	R0310	60.939
MCR cap	R0320	27.422
MCR floor	R0330	15.235
Combined MCR	R0340	15.235
Absolute floor of the MCR	R0350	3.700
		C0070
Minimum Capital Requirement	R0400	15.235