

Table of content Disclosure QRT's Proteq Levensverzekeringen NV

- 1 Balance Sheet
- 2 Premiums, claims and expenses by line of business
- 3 Premiums, claims and expenses by country
- 4 Life and Health SLT Technical Provisions - Best Estimate by country
- 5 Impact of long term guarantees measures and transitionals
- 6 Own Funds
- 7 Solvency Capital Requirement - for undertakings on Standard Formula
- 8 Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

Balance sheet

Solvency II value

C0010

Assets

Intangible assets	R0030	
Deferred tax assets	R0040	35.715
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	596.311
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
<i>Equities</i>	<i>R0100</i>	<i>0</i>
Equities - listed	R0110	0
Equities - unlisted	R0120	
<i>Bonds</i>	<i>R0130</i>	<i>596.311</i>
Government Bonds	R0140	542.498
Corporate Bonds	R0150	53.813
Structured notes	R0160	
Collateralised securities	R0170	
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	
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	
Insurance and intermediaries receivables	R0360	438
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	79
Own shares (held directly)	R0390	
in	R0400	
Cash and cash equivalents	R0410	6.304
Any other assets, not elsewhere shown	R0420	
Total assets	R0500	638.850

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	
TP - life (excluding index-linked and unit-linked)	R0600	475.388
Technical provisions - health (similar to life)	R0610	
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	
Best estimate	R0670	440.762
Risk margin	R0680	34.627
TP - index-linked and unit-linked	R0690	
TP calculated as a whole	R0700	
Best estimate	R0710	
Risk margin	R0720	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	36.508
Derivatives	R0790	4.563
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	3.155
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	8.792
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	
Total liabilities	R0900	528.406
Excess of assets over liabilities	R1000	110.444

Life and Health SLT Technical Provisions - Best Estimate by country

		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	0				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										0						0
Technical provisions calculated as a sum of BE and RM																	
Best Estimate																	
Gross Best Estimate	R0030	303.595					137.167				440.762						0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080										0						0
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090	303.595					137.167				440.762						0
Risk Margin	R0100	20.998				13.629					34.627						0
Amount of the transitional on Technical Provisions																	
Technical Provisions calculated as a whole	R0110										0						0
Best estimate	R0120										0						0
Risk margin	R0130										0						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	

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		

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		
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

MCR calculation Non Life		Non-life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020		
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

MCR calculation Life		Life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210	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

Linear MCR	R0300
SCR	R0310
MCR cap	R0320
MCR floor	R0330
Combined MCR	R0340
Absolute floor of the MCR	R0350

C0070
13.951
60.939
27.422
15.235
15.235
3.700
C0070
15.235

Minimum Capital Requirement	R0400
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