

s.04.05.01.01

Total underwriting entity activity

Line of business	Z0010	1 - Medical expense insurance
Underwriting entity code	Z0020	LEI/529900SS2ES08VQ69F51
		Total of business written by the undertakings
		C0010
Premiums written (gross)	R0020	267.669.065,81
Premiums earned (gross)	R0030	267.669.065,81
Claims incurred (gross)	R0040	172.810.162,64
Expenses incurred (gross)	R0050	50.992.130,67

Information					
[16 - Annual ECB reporting Solo (AES)]					
Consolidation Group		Fiscal year variant	K4	Solo / Group evaluation	SOLO
Company	000054010	Posting period	000 - 012	SII currency type (input)	LC
Fiscal year	2024	Version	100	Reporting Currency	

s.04.05.01.01

Total underwriting entity activity

Line of business	Z0010	29 - Health insurance
Underwriting entity code	Z0020	LEI/529900SS2ES08VQ69F51
		Total of business written by the undertakings
		C0010
Premiums written (gross)	R0020	547.976.158,52
Premiums earned (gross)	R0030	542.650.769,65
Claims incurred (gross)	R0040	281.292.784,06
Expenses incurred (gross)	R0050	123.177.408,13

Information					
[16 - Annual ECB reporting Solo (AES)]					
Consolidation Group		Fiscal year variant	K4	Solo / Group evaluation	SOLO
Company	000054010	Posting period	000 - 012	SII currency type (input)	LC
Fiscal year	2024	Version	100	Reporting Currency	

s.04.05.01.02

Activity by country - location of risk

Line of business	Z0010	1 - Medical expense insurance
Underwriting entity code	Z0020	LEI/529900SS2ES08VQ69F51
Country	R0010	BELGIUM
		Total by country
		C0020
Premiums written (gross)	R0020	267.669.065,81
Premiums earned (gross)	R0030	267.669.065,81
Claims incurred (gross)	R0040	172.810.162,64
Expenses incurred (gross)	R0050	50.992.130,67

Information					
[16 - Annual ECB reporting Solo (AES)]					
Consolidation Group		Fiscal year variant	K4	Solo / Group evaluation	SOLO
Company	000054010	Posting period	000 - 012	SII currency type (input)	LC
Fiscal year	2024	Version	100	Reporting Currency	

s.04.05.01.02

Activity by country - location of risk

Line of business	Z0010	29 - Health insurance
Underwriting entity code	Z0020	LEI/529900SS2ES08VQ69F51
Country	R0010	Other countries
		Total by country
		C0020
Premiums written (gross)	R0020	4.548.114,51
Premiums earned (gross)	R0030	4.571.765,06
Claims incurred (gross)	R0040	2.930.954,04
Expenses incurred (gross)	R0050	493.309,76

Information					
[16 - Annual ECB reporting Solo (AES)]					
Consolidation Group		Fiscal year variant	K4	Solo / Group evaluation	SOLO
Company	000054010	Posting period	000 - 012	SII currency type (input)	LC
Fiscal year	2024	Version	100	Reporting Currency	

s.04.05.01.02

Activity by country - location of risk

Line of business	Z0010	29 - Health insurance
Underwriting entity code	Z0020	LEI/529900SS2ES08VQ69F51
Country	R0010	BELGIUM
		Total by country
		C0020
Premiums written (gross)	R0020	543.428.044,01
Premiums earned (gross)	R0030	538.079.004,59
Claims incurred (gross)	R0040	278.361.830,02
Expenses incurred (gross)	R0050	122.684.098,37

Information					
[16 - Annual ECB reporting Solo (AES)]					
Consolidation Group		Fiscal year variant	K4	Solo / Group evaluation	SOLO
Company	000054010	Posting period	000 - 012	SII currency type (input)	LC
Fiscal year	2024	Version	100	Reporting Currency	

Table 10
Non-Life (Direct business/accepted proportional reinsurance and accepted non-proportional reinsurance)

Product line	Sub-product	2017														2018														Total
		Gross written premium		Gross earned premium		Net written premium		Net earned premium		Incurred claims		Incurred claims		Incurred claims		Incurred claims		Incurred claims		Incurred claims										
		Value	Change	Value	Change	Value	Change	Value	Change	Value	Change	Value	Change	Value	Change	Value	Change	Value	Change	Value	Change									
Property-casualty	Homeowners	100,000	10,000	90,000	9,000	80,000	8,000	70,000	7,000	10,000	1,000	10,000	1,000	10,000	1,000	10,000	1,000	10,000	1,000	10,000	1,000	10,000	1,000							
	Commercial	200,000	20,000	180,000	18,000	160,000	16,000	140,000	14,000	20,000	2,000	20,000	2,000	20,000	2,000	20,000	2,000	20,000	2,000	20,000	2,000	20,000	2,000							
	Automobile	300,000	30,000	270,000	27,000	240,000	24,000	210,000	21,000	30,000	3,000	30,000	3,000	30,000	3,000	30,000	3,000	30,000	3,000	30,000	3,000	30,000	3,000							
Marine	Marine	10,000	1,000	9,000	900	8,000	800	7,000	700	1,000	100	1,000	100	1,000	100	1,000	100	1,000	100	1,000	100	1,000	100							
	Aviation	5,000	500	4,500	450	4,000	400	3,500	350	500	50	500	50	500	50	500	50	500	50	500	50	500	50							
	Transportation	5,000	500	4,500	450	4,000	400	3,500	350	500	50	500	50	500	50	500	50	500	50	500	50	500	50							
Accident and health	Accident and health	10,000	1,000	9,000	900	8,000	800	7,000	700	1,000	100	1,000	100	1,000	100	1,000	100	1,000	100	1,000	100	1,000	100							
	Life	5,000	500	4,500	450	4,000	400	3,500	350	500	50	500	50	500	50	500	50	500	50	500	50	500	50							
	Health	5,000	500	4,500	450	4,000	400	3,500	350	500	50	500	50	500	50	500	50	500	50	500	50	500	50							

Table 11
Life

Product line	Sub-product	2017				2018				Total	
		Gross written premium		Gross earned premium		Net written premium		Net earned premium			
		Value	Change	Value	Change	Value	Change	Value	Change		
Property-casualty	Homeowners	100,000	10,000	90,000	9,000	80,000	8,000	70,000	7,000	10,000	1,000
	Commercial	200,000	20,000	180,000	18,000	160,000	16,000	140,000	14,000	20,000	2,000
	Automobile	300,000	30,000	270,000	27,000	240,000	24,000	210,000	21,000	30,000	3,000
Marine	Marine	10,000	1,000	9,000	900	8,000	800	7,000	700	1,000	100
	Aviation	5,000	500	4,500	450	4,000	400	3,500	350	500	50
	Transportation	5,000	500	4,500	450	4,000	400	3,500	350	500	50
Accident and health	Accident and health	10,000	1,000	9,000	900	8,000	800	7,000	700	1,000	100
	Life	5,000	500	4,500	450	4,000	400	3,500	350	500	50
	Health	5,000	500	4,500	450	4,000	400	3,500	350	500	50

2017		2018	
Value	Change	Value	Change
100,000	10,000	90,000	9,000
200,000	20,000	180,000	18,000
300,000	30,000	270,000	27,000
10,000	1,000	9,000	900
5,000	500	4,500	450
5,000	500	4,500	450
10,000	1,000	9,000	900
5,000	500	4,500	450
5,000	500	4,500	450

1.19.01.01.19

Additional information: historic inflation rates (only in the case of using methods that take into account inflation to adjust data)

Line of business	20010	1 and 12 Medical expense insurance
Currency	20030	Total/NA

Information			
F16 - Annual FCR reporting Sole (AFS)			
Consolidation Group	Fiscal year variant	k4	Sole / Group evaluation
Company	Posting period	000 - 012	SE currency type (input)
Fiscal year	Version	100	Reporting Currency
			EUR

	N-2	N-3	N-12	N-11	N-10	N-9	N-8	N-7	N-6	N-5	N-4	N-3	N-2	N-1	N
	C1990	C1991	C1992	C1993	C1994	C1995	C1996	C1997	C1998	C1999	C1990	C1991	C1992	C1993	C1994
Historic inflation rate - total	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%
Historic inflation rate - external inflation	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%
Historic inflation rate - endogenous inflation	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%

1.19.01.01.20

Additional information: expected inflation rates

	N-1	N-2	N-3	N-4	N-5	N-6	N-7	N-8	N-9	N-10	N-11	N-12	N-13	N-14	N-15
	C2000	C2001	C2002	C2003	C2004	C2005	C2006	C2007	C2008	C2009	C2010	C2011	C2012	C2013	C2014
Expected inflation rate - total	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%
Expected inflation rate - external inflation	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%
Expected inflation rate - endogenous inflation	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%

1.19.01.01.21

Description of inflation rate used

	Description
Description of inflation rate used	C2000

4.18.01.01.18

Net BING Costs - Current year, each of year (estimated)

Year-end (estimated) data:	
2018	0.00
2019	0.00
2020	0.00
2021	0.00
2022	0.00
2023	0.00
2024	0.00
2025	0.00
2026	0.00
2027	0.00
2028	0.00
2029	0.00
2030	0.00
2031	0.00
2032	0.00
2033	0.00
2034	0.00
2035	0.00
2036	0.00
2037	0.00
2038	0.00
2039	0.00
2040	0.00
2041	0.00
2042	0.00
2043	0.00
2044	0.00
2045	0.00
2046	0.00
2047	0.00
2048	0.00
2049	0.00
2050	0.00

s.23.01.01.01

Own funds

		Information				
Consolidation Group	0	Fiscal year variant	K4	Solo / Group evaluation	SOLO	
Company	000054010	Posting period	000 - 012	SII currency type (input)	LC	
Fiscal year	2024	Version	100	Reporting Currency	EUR	
	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	19.250.000,00	19.250.000,00	0,00	
	Share premium account related to ordinary share capital	R0030	0,00	0,00	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
	Surplus funds	R0070	0,00	0,00		
	Preference shares	R0090	0,00		0,00	0,00
	Share premium account related to preference shares	R0110	0,00		0,00	0,00
	Reconciliation reserve	R0130	1.280.733.820,59	1.280.733.820,59		
	Subordinated liabilities	R0140	0,00		0,00	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	
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
Total basic own funds after deductions		R0290	1.299.983.820,59	1.299.983.820,59	0,00	0,00
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
Total ancillary own funds		R0400	0,00		0,00	0,00
Available and eligible own funds	Total available own funds to meet the SCR	R0500	1.299.983.820,59	1.299.983.820,59	0,00	0,00
	Total available own funds to meet the MCR	R0510	1.299.983.820,59	1.299.983.820,59	0,00	0,00
	Total eligible own funds to meet the SCR	R0540	1.299.983.820,59	1.299.983.820,59	0,00	0,00
	Total eligible own funds to meet the MCR	R0550	1.299.983.820,59	1.299.983.820,59	0,00	0,00
SCR		R0580	371.747.702,53			
MCR		R0600	92.936.925,64			
Ratio of Eligible own funds to SCR		R0620	3,4970			
Ratio of Eligible own funds to MCR		R0640	13,9878			

s.23.01.01.02

Reconciliation reserve

		Information				
Consolidation Group	0	Fiscal year variant	K4	Solo / Group evaluation	SOLO	
Company	000054010	Posting period	000 - 012	SII currency type (input)	LC	
Fiscal year	2024	Version	100	Reporting Currency	EUR	
	Value					
	C0060					
Reconciliation reserve	Excess of assets over liabilities	R0700	1.299.983.820,59			
	Own shares (held directly and indirectly)	R0710	0,00			
	Foreseeable dividends, distributions and charges	R0720	0,00			
	Other basic own fund items	R0730	19.250.000,00			
	Adjustment for restricted own fund items in respect of matching adjustment portfolios	R0740	0,00			
Reconciliation reserve		R0760	1.280.733.820,59			
Expected profits	Expected profits included in future premiums (EPIFP) - Life business	R0770	688.366.146,52			
	Expected profits included in future premiums (EPIFP) - Non-life business	R0780	15.282.428,04			
Total Expected profits included in future premiums (EPIFP)		R0790	703.648.574,56			

5.25.01.01.01

Solvency Capital Requirement - for undertakings on Standard Formula

			Information									
			[14 - Annual ECB reporting Solo/AE/R]									
			Consolidation Group	0	Fiscal year variant	K4	Solo / Group evaluation	SCLO				
Article 112			Z0010	2 - Regular reporting	Company	000014010	Fiscal year	2024	Reporting period	000 - 012	SI current	LC
			Net solvency capital requirement		Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios						
			Z0010	C0040	C0040	C0060						
Market risk	R0010		150 608 573,34		150 608 573,34							
Counterparty default risk	R0020		9 568 090,47		9 568 090,47							
Life underwriting risk	R0030		0,00		0,00							
Health underwriting risk	R0040		401 766 836,74		401 766 836,74							
Non-life underwriting risk	R0050		0,00		0,00							
Diversification	R0060		-96 015 599,34		-96 015 599,34							
Intangible asset risk	R0070		0,00		0,00							
Basic Solvency Capital Requirement	R0100		465 927 500,61		465 927 500,61							

Information					
Consolidated	0	Fiscal year	K4	Solo / Group	SCLO
Company	000014010	Reporting period	000 - 012	SI current	LC
Fiscal year	2024	Version	100	Reporting	EUR

5.25.01.01.02

Calculation of Solvency Capital Requirement

			Value	
Article 112			Z0010	2 - Regular reporting
			C0100	
Adjustment due to RFF/MP/NSCR aggregation	R0110		0,00	
Operational risk	R0130		29 736 102,75	
Loss-absorbing capacity of technical provisions	R0140		0,00	
Loss-absorbing capacity of deferred taxes	R0150		-123 915 900,84	
Capital requirement for business operated in accordance with Art. 4 of Directive 2009/44/EC	R0160		0,00	
Solvency Capital Requirement excluding capital add-ons	R0200		371 747 502,51	
Capital add-ons already set	R0210		0,00	
of which, capital add-ons already set:				
Article 17(1) Type a	R0211		0,00	
Article 17(1) Type b	R0212		0,00	
of which, capital add-ons already set:				
Article 17(1) Type c	R0213		0,00	
Article 17(1) Type d	R0214		0,00	
Solvency capital requirement	R0220		371 747 502,51	
Capital requirement for duration risk	R0400		0,00	
Net amount of National Solvency Capital Requirement	R0410		0,00	
Total amount of National Solvency Capital Requirement	R0420		0,00	
Other information				
SCR	R0430		0,00	
Diversification effects due to RFF/NSCR aggregation for article 104	R0440		0,00	
Method used to calculate the adjustment due to RFF/MP/NSCR aggregation	R0450		4 - No adjustment	
Net future discount on benefits	R0460		0,00	

5.25.01.01.03

Approach to tax rate

Article 112			Z0010	2 - Regular reporting
Approach based on average tax rate	R0500		1 - Yes	
			2 - No	

Information					
Consolidation Group	0	Fiscal year variant	K4	Solo / Group	SCLO
Company	000014010	Reporting period	000 - 012	SI current	LC
Fiscal year	2024	Version	100	Reporting	EUR

5.25.01.01.04

Calculation of loss absorbing capacity of deferred taxes

			Before the shock		After the shock	
Article 112			Z0010	2 - Regular reporting	C0110	C0120
DTA	R0600		0,00		0,00	
DTA carry forward	R0610		0,00		0,00	
DTA due to deductible temporary differences	R0620		0,00		0,00	
DTL	R0630		239 133 756,75			

Information					
Consolidation Group	0	Fiscal year variant	K4	Solo / Group	SCLO
Company	000014010	Reporting period	000 - 012	SI current	LC
Fiscal year	2024	Version	100	Reporting	EUR

5.25.01.01.05

Calculation of loss absorbing capacity of deferred taxes

			LAC DT	
Article 112			Z0010	2 - Regular reporting
			C0130	
LAC DT	R0640		-123 915 900,84	
LAC DT justified by reversion of deferred tax liabilities	R0650		-123 915 900,84	
LAC DT justified by reference to probable future taxable economic gains	R0660		0,00	
LAC DT justified by carry back, current year	R0670		0,00	
LAC DT justified by carry back, future years	R0680		0,00	
Maximum LAC DT	R0690		-123 915 900,84	

Information					
Consolidated	0	Fiscal year	K4	Solo / Group	SCLO
Company	000014010	Reporting period	000 - 012	SI current	LC
Fiscal year	2024	Version	100	Reporting	EUR

s.28.01.01.01

Linear formula component for non-life insurance and reinsurance obligations

		MCR components
		C0010
MCRNL Result	R001 0	19.359.398,53

Information	
Consolidation Group	0
Company	000054010
Fiscal year	2024
Fiscal year variant	K4
Posting period	000 - 012
Version	100
Solo / Group evaluation	SOLO
SI currency type (input)	LC
Reporting Currency	EUR

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	R002 0	144.607.767,16		267.294.329,12
Income protection insurance and proportional reinsurance	R003 0	0,00		0,00
Workers' compensation insurance and proportional reinsurance	R004 0	0,00		0,00
Motor vehicle liability insurance and proportional reinsurance	R005 0	0,00		0,00
Other motor insurance and proportional reinsurance	R006 0	0,00		0,00
Marine, aviation and transport insurance and proportional reinsurance	R007 0	0,00		0,00
Fire and other damage to property insurance and proportional reinsurance	R008 0	0,00		0,00
General liability insurance and proportional reinsurance	R009 0	0,00		0,00
Credit and suretyship insurance and proportional reinsurance	R010 0	0,00		0,00
Legal expenses insurance and proportional reinsurance	R011 0	0,00		0,00
Assistance and proportional reinsurance	R012 0	0,00		0,00
Miscellaneous financial loss insurance and proportional reinsurance	R013 0	0,00		0,00
Non-proportional health reinsurance	R014 0	0,00		0,00
Non-proportional casualty reinsurance	R015 0	0,00		0,00
Non-proportional marine, aviation and transport reinsurance	R016 0	0,00		0,00
Non-proportional property reinsurance	R017 0	0,00		0,00

Information	
Consolidation Group	0
Company	000054010
Fiscal year	2024
Fiscal year variant	K4
Posting period	000 - 012
Version	100
Solo / Group evaluation	SOLO
SI currency type (input)	LC
Reporting Currency	EUR

s.28.01.01.03

Linear formula component for life insurance and reinsurance obligations

		C0040
MCRL Result	R020 0	0,00

Information	
Consolidation Group	0
Company	000054010
Fiscal year	2024
Fiscal year variant	K4
Posting period	000 - 012
Version	100
Solo / Group evaluation	SOLO
SI currency type (input)	LC
Reporting Currency	EUR

s.28.01.01.04

Total capital at risk for all life (re)insurance obligations

			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	R021 0	0,00		
Obligations with profit participation - future discretionary benefits	R022 0	0,00		
Index-linked and unit-linked insurance obligations	R023 0	0,00		
Other life (re)insurance and health (re)insurance obligations	R024 0	0,00		
Total capital at risk for all life (re)insurance obligations	R025 0			0,00

Information	
Consolidation Group	0
Company	000054010
Fiscal year	2024
Fiscal year variant	K4
Posting period	000 - 012
Version	100
Solo / Group evaluation	SOLO
SI currency type (input)	LC
Reporting Currency	EUR

s.28.01.01.05

Overall MCR calculation

		Value
		C0070
Linear MCR	R030 0	19.359.398,53
SCR	R031 0	371.747.702,53
MCR cap	R032 0	167.286.466,14
MCR floor	R033 0	92.936.925,63
Combined MCR	R034 0	92.936.925,63
Absolute floor of the MCR	R035 0	4.000.000,00
Minimum Capital Requirement	R040 0	92.936.925,64

Information	
Consolidation Group	0
Company	000054010
Fiscal year	2024
Fiscal year variant	K4
Posting period	000 - 012
Version	100
Solo / Group evaluation	SOLO
SI currency type (input)	LC
Reporting Currency	EUR