

L'ARDENNE PREVOYANTE

SOLVENCY II – QRTs

Exercice 2017



Annex I

S.02.01.02

Balance sheet

	Solvency II value	
	C0010	
Assets	R0030	-
Intangible assets		
Deferred tax assets	R0040	1.260.319
Pension benefit surplus	R0050	-
Property, plant & equipment held for own use	R0060	1.913.174
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	133.154.971
Property (other than for own use)	R0080	3.909.999
Holdings in related undertakings, including participations	R0090	-
Equities	R0100	9.050.617
Equities - listed	R0110	9.046.073
Equities - unlisted	R0120	4.544
Bonds	R0130	120.194.355
Government Bonds	R0140	79.436.633
Corporate Bonds	R0150	40.757.722
Structured notes	R0160	-
Collateralised securities	R0170	-
Collective Investments Undertakings	R0180	-
Derivatives	R0190	-
Deposits other than cash equivalents	R0200	-
Other investments	R0210	-
Assets held for index-linked and unit-linked contracts	R0220	-
Loans and mortgages	R0230	2.055.943
Loans on policies	R0240	483.705
Loans and mortgages to individuals	R0250	281.110
Other loans and mortgages	R0260	1.291.128
Reinsurance recoverables from:	R0270	8.841.380
Non-life and health similar to non-life	R0280	8.487.535
Non-life excluding health	R0290	8.481.033
Health similar to non-life	R0300	6.502
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	353.845
Health similar to life	R0320	353.845
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	4.546.383
Reinsurance receivables	R0370	-
Receivables (trade, not insurance)	R0380	5.251.604
Own shares (held directly)	R0390	-
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	-
Cash and cash equivalents	R0410	37.640.719
Any other assets, not elsewhere shown	R0420	204.383
Total assets	R0500	194.868.877

	Solvency II value
	C0010
Liabilities	
Technical provisions – non-life	R0510 55.071.189
Technical provisions – non-life (excluding health)	R0520 54.912.220
TP calculated as a whole	R0530 -
Best Estimate	R0540 51.386.955
Risk margin	R0550 3.525.265
Technical provisions - health (similar to non-life)	R0560 158.969
TP calculated as a whole	R0570 -
Best Estimate	R0580 148.764
Risk margin	R0590 10.205
Technical provisions - life (excluding index-linked and unit-linked)	R0600 75.648.432
Technical provisions - health (similar to life)	R0610 945.641
TP calculated as a whole	R0620 -
Best Estimate	R0630 896.330
Risk margin	R0640 49.311
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650 74.702.791
TP calculated as a whole	R0660 -
Best Estimate	R0670 73.356.113
Risk margin	R0680 1.346.678
Technical provisions – 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 721.496
Pension benefit obligations	R0760 7.041.254
Deposits from reinsurers	R0770 5.115.478
Deferred tax liabilities	R0780 -
Derivatives	R0790 -
Debts owed to credit institutions	R0800 -
Financial liabilities other than debts owed to credit institutions	R0810 -
Insurance & intermediaries payables	R0820 5.510.150
Reinsurance payables	R0830 554.791
Payables (trade, not insurance)	R0840 2.349.604
Subordinated liabilities	R0850 10.000.000
Subordinated liabilities not in BOF	R0860 -
Subordinated liabilities in BOF	R0870 10.000.000
Any other liabilities, not elsewhere shown	R0880 138.332
Total liabilities	R0900 162.150.726
Excess of assets over liabilities	R1000 32.718.151

Annex I
S.12.01.02
Life and Health SLT Technical Provisions

Technical provisions calculated as a whole
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole

Technical provisions calculated as a sum of BE and RM
Best Estimate
Gross Best Estimate
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default
Best estimate minus recoverables 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

	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)	
		C0020	C0030	Contracts without options and guarantees	Contracts with options or guarantees	C0060				Contracts without options and guarantees
R0010										
R0020										
R0030	71.259.387						2.096.726			73.356.113
R0080	-						-			-
R0090	71.259.387						2.096.726			73.356.113
R0100	1.103.051				243.627					1.346.678
R0110										
R0120										
R0130										
R0200	72.362.438				2.340.353					74.702.791

Technical provisions calculated as a whole
 Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole

Technical provisions calculated as a sum of BE and RM

Best Estimate

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

Best estimate minus recoverables 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

	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				
	C0160	C0170	C0180	C0190	C0200	C0210
R0210						
R0220						
R0030			896.331			896.331
R0080			353.845			353.845
R0090			542.486			542.486
R0100	49.311					49.311
R0110						-
R0120						-
R0130						-
R0200	945.642					945.642

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

Direct business and accepted proportional reinsurance									
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	
C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	
-	158.967	-	35.356.142	2.784.617	-	7.398.506	3.628.761	-	
R0320	-	158.967	-	35.356.142	2.784.617	-	7.398.506	3.628.761	-
R0330	-	6.503	-	6.402.384	-	-	1.105.605	973.044	-
R0340	-	152.464	-	28.953.758	2.784.617	-	6.292.901	2.655.717	-

Annex I
S.19.01.21
Non-life Insurance Claims Information

Total Non-Life Business

Accident year / Underwriting year	Z0010	AY
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Gross Claims Paid (non-cumulative)
(absolute amount)

Year	Development year										10 & +	In Current year		Sum of years (cumulative)
	0	1	2	3	4	5	6	7	8	9		C0170	C0180	
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110			
Prior	R0100										6 457 134,47	R0100	1 455 069,42	6 457 134,47
N-9	R0160	9 311 109,40	3 605 459,05	638 743,07	457 470,00	264 315,71	1 084 215,38	198 190,97	408 509,49	294 210,74	69 888,36	R0160	69 888,36	16 332 112,17
N-8	R0170	9 332 802,20	4 711 835,76	474 605,28	1 008 796,36	269 375,16	317 975,57	264 152,54	174 216,46	38 864,98		R0170	38 864,98	16 592 624,31
N-7	R0180	10 591 519,18	5 473 644,48	782 510,32	431 064,38	252 911,80	296 306,78	228 273,44	207 813,15			R0180	207 813,15	18 264 043,53
N-6	R0190	9 395 331,10	4 897 136,31	625 070,77	398 703,84	337 582,87	193 784,76	381 791,73				R0190	381 791,73	16 229 401,38
N-5	R0200	10 030 367,56	4 148 004,33	720 042,55	357 113,19	345 370,24	282 289,09					R0200	282 289,09	15 883 186,96
N-4	R0210	11 484 548,09	4 341 608,13	593 942,21	277 319,59	420 367,73						R0210	420 367,73	17 117 785,75
N-3	R0220	11 358 894,13	4 926 913,33	707 817,23	529 621,28							R0220	529 621,28	17 523 245,97
N-2	R0230	12 437 647,29	5 395 516,36	832 821,53								R0230	832 821,53	18 665 985,18
N-1	R0240	13 381 685,10	5 286 937,93									R0240	5 286 937,93	18 668 623,03
N	R0250	13 505 060,66										R0250	13 505 060,66	13 505 060,66
Total	R0260											R0260	23 010 525,86	175 239 203,41

Gross undiscounted Best Estimate Claims Provisions:
(absolute amount)

Year	Development year											Year end (discounted data) C0360			
	0 C0200	1 C0210	2 C0220	3 C0230	4 C0240	5 C0250	6 C0260	7 C0270	8 C0280	9 C0290	10 & + C0300				
Prior	R0100	R0100	R0100	R0100	R0100	R0100	R0100	R0100	R0100	R0100	R0100	R0100	R0100	10 064 358,08	
N-9	R0160	5 188 890,60	2 138 431,55	1 469 688,48	972 218,48	1 223 102,77	607 878,39	606 922,67	306 333,61	229 203,61	870 878,36		R0160	850 203,57	
N-8	R0170	6 217 197,80	1 925 362,04	1 140 756,76	906 960,40	613 585,24	666 271,44	467 472,54	553 474,16	1 093 685,44			R0170	1 067 721,17	
N-7	R0180	5 898 480,82	1 774 836,34	1 242 326,02	751 955,64	954 564,80	788 200,27	673 698,80	1 102 350,27				R0180	1 076 180,30	
N-6	R0190	4 879 668,90	1 057 532,59	602 689,82	576 439,21	372 764,00	440 477,31	894 026,86					R0190	872 802,52	
N-5	R0200	5 179 632,44	1 158 202,11	908 715,22	647 495,21	754 784,05	1 837 785,58						R0200	1 794 156,26	
N-4	R0210	4 606 451,91	871 388,66	194 664,67	69 726,79	1 255 616,55							R0210	1 225 808,01	
N-3	R0220	7 381 027,51	1 321 208,05	925 281,23	2 364 629,88								R0220	2 308 493,19	
N-2	R0230	7 738 190,69	1 942 267,12	3 954 500,79									R0230	3 860 620,31	
N-1	R0240	9 871 301,30	4 029 253,05										R0240	3 933 597,94	
N	R0250	15 845 513,88											R0250	15 469 338,84	
													Total	R0260	42 523 280,16

Annex I**S.22.01.21****Impact of long term guarantees and transitional measures**

		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	130.719.621	0	0	378.634	0
Basic own funds	R0020	42.718.151	0	0	-272.252	0
Eligible own funds to meet Solvency Capital Requirement	R0050	42.718.151	0	0	-272.252	0
Solvency Capital Requirement	R0090	24.847.981	0	0	86.317	0
Eligible own funds to meet Minimum Capital Requirement	R0100	33.660.096	0	0	-360.476	0
Minimum Capital Requirement	R0110	11.011.321	0	0	17.030	0

Annex I
S.23.01.01
Own funds

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)
 Share premium account related to ordinary share capital
 Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings

Subordinated mutual member accounts
 Surplus funds
 Preference shares
 Share premium account related to preference shares
 Reconciliation reserve
 Subordinated liabilities

An amount equal to the value of net deferred tax assets
 Other own fund items approved by the supervisory authority as basic own funds not specified above

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

Deductions

Deductions for participations in financial and credit institutions

Total basic own funds after deductions

Ancillary own funds

Unpaid and uncalled ordinary share capital callable on demand
 Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand
 Unpaid and uncalled preference shares callable on demand
 A legally binding commitment to subscribe and pay for subordinated liabilities on demand
 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 subparagraph of Article 96(3) of the Directive 2009/138/EC
 Other ancillary own funds

Total ancillary own funds

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
R0010	2.500.000	2.500.000			
R0030	153.674	153.674			
R0040					
R0050					
R0070					
R0090					
R0110					
R0130	28.804.158	28.804.158			
R0140	10.000.000			10.000.000	
R0160	1.260.319				1.260.319
R0180					
R0220					
R0230					
R0290	42.718.151	31.457.832		10.000.000	1.260.319
R0300					
R0310					
R0320					
R0330					
R0340					
R0350					
R0360					
R0370					
R0390					
R0400					

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**

Excess of assets over liabilities

Own shares (held directly and indirectly)

Foreseeable dividends, distributions and charges

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 premiums (EPIFP) - Life business

Expected profits included in future premiums (EPIFP) - Non- life business

Total Expected profits included in future premiums (EPIFP)

R0500	42.718.151	31.457.832		10.000.000	1.260.319
R0510	41.457.832	31.457.832		10.000.000	
R0540	42.718.151	31.457.832	-	10.000.000	1.260.319
R0550	33.660.096	31.457.832	-	2.202.264	
R0580	24.847.981				
R0600	11.011.321				
R0620	1.7192				
R0640	3,0569				

	C0060	
R0700	32.718.151	
R0710		
R0720		
R0730	3.913.993	
R0740		
R0760	28.804.158	
R0770	764.962	
R0780	799.765	
R0790	1.564.727	

Annex I

S.25.01.21

Solvency Capital Requirement - for undertakings on Standard Formula

Market risk
 Counterparty default risk
 Life underwriting risk
 Health underwriting risk
 Non-life underwriting risk
 Diversification
 Intangible asset risk
Basic Solvency Capital Requirement

Calculation of 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 Requirement for remaining part
 Total amount of Notional Solvency Capital Requirements for ring fenced funds
 Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios
 Diversification effects due to RFF nSCR aggregation for article 304

	Gross solvency capital requirement	USP	Simplifications
	C0110	C0090	C0100
R0010	8.884.654	 	
R0020	1.881.012	 	
R0030	1.737.068	 	
R0040	240.829	 	
R0050	21.202.581	 	
R0060	-7.709.086	 	
R0070	-	 	
R0100	26.237.057	 	

	C0100
R0130	1.893.540,92
R0140	1,07
R0150	-3.282.618,12
R0160	
R0200	24.847.980,81
R0210	
R0220	24.847.980,81
	
R0400	
R0410	
R0420	
R0430	
R0440	

Annex I

S.28.02.01

Minimum capital Requirement - Both life and non-life insurance activity

	Non-life activities MCR _(NL,NL) Result	Life activities MCR _(NL,L) R Result
	C0010	C0020
Linear formula component for non-life insurance and reinsurance obligations	8.248.358	

Non-life activities

Life activities

Medical expense insurance and proportional reinsurance
 Income protection insurance and proportional reinsurance
 Workers' compensation insurance and proportional reinsurance
 Motor vehicle liability insurance and proportional reinsurance
 Other motor insurance and proportional reinsurance
 Marine, aviation and transport insurance and proportional reinsurance
 Fire and other damage to property insurance and proportional reinsurance
 General liability insurance and proportional reinsurance
 Credit and suretyship insurance and proportional reinsurance
 Legal expenses insurance and proportional reinsurance
 Assistance and proportional reinsurance
 Miscellaneous financial loss insurance and proportional reinsurance
 Non-proportional health reinsurance
 Non-proportional casualty reinsurance
 Non-proportional marine, aviation and transport reinsurance
 Non-proportional property reinsurance

	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
	C0030	C0040	C0050	C0060
R0020	-	-		
R0030	142.260	235.999		
R0040	-	-		
R0050	26.683.959	19.558.841		
R0060	2.605.850	12.814.100		
R0070	-	-		
R0080	5.817.929	13.862.647		
R0090	2.422.757	2.795.084		
R0100	-	-		
R0110	5.375.427	2.072.589		
R0120	-	-		
R0130	-	-		
R0140	-	-		
R0150	-	-		
R0160	-	-		
R0170	-	-		

	Non-life activities		Life activities	
	MCR _(L,NL)		MCR _(L,L)	
	Result		Result	
	C0070	C0080		
Linear formula component for life insurance and reinsurance obligations	R0200		2.762.963	

Obligations with profit participation - guaranteed benefits
Obligations with profit participation - future discretionary benefits
Index-linked and unit-linked insurance obligations
Other life (re)insurance and health (re)insurance obligations
Total capital at risk for all life (re)insurance obligations

	Non-life activities		Life activities	
	Net (of reinsurance/SPV) best estimate and TP calculated as a whole		Net (of reinsurance/SPV) total capital at risk	
	C0090	C0100	C0110	C0120
R0210			73.897.164	
R0220			1.435	
R0230				
R0240				
R0250				41.204.080

Overall MCR calculation

	C0130
Linear MCR	R0300 11.011.321
SCR	R0310 24.847.981
MCR cap	R0320 11.181.591
MCR floor	R0330 6.211.995
Combined MCR	R0340 11.011.321
Absolute floor of the MCR	R0350 7.400.000
	C0130
Minimum Capital Requirement	R0400 11.011.321

Notional non-life and life MCR calculation

	Non-life activities	Life activities
	C0140	C0150
Notional linear MCR	R0500 8.248.358	2.762.963
Notional SCR excluding add-on (annual or latest calculation)	R0510 18.613.120	6.234.861
Notional MCR cap	R0520 8.375.904	2.805.688
Notional MCR floor	R0530 4.653.280	1.558.715
Notional Combined MCR	R0540 8.248.358	2.762.963
Absolute floor of the notional MCR	R0550 3.700.000	3.700.000
Notional MCR	R0560 8.248.358	3.700.000