

October 17, 2005

Visual version of the changes in the spreadsheet since the version released for comments on september, 23 2005

Changes are marked with the same background color as this box

CEIOPS

I General information		Sheetname	Filled
	Participant information	2. General information	No
	Used term structure (if different from default)	3. Term structure	No
II Life risks provisions		Sheetname	Filled
Risk groups	1: (none)	4.1 Life risk group 1	No
	2: (none)	4.2 Life risk group 2	No
	3: (none)	4.3 Life risk group 3	No
	4: (none)	4.4 Life risk group 4	No
	5: (none)	4.5 Life risk group 5	No
	6: (none)	4.6 Life risk group 6	No
	7: (none)	4.7 Life risk group 7	No
	8: (none)	4.8 Life risk group 8	No
	9: (none)	4.9 Life risk group 9	No
Summary	Summary of life provisions	5. Life summary	No
Optional	Optional questions for life	6. Life optional questions	No
III Non-Life risks provisions		Sheetname	Filled
Risk groups	1: Accident and health	7.1 Non-Life risk group 1	No
	2: Motor, third party liability	7.2 Non-Life risk group 2	No
	3: Motor, other classes	7.3 Non-Life risk group 3	No
	4: Marine, aviation and transport	7.4 Non-Life risk group 4	No
	5: Fire and other damage of property	7.5 Non-Life risk group 5	No
	6: Third-party liability	7.6 Non-Life risk group 6	No
	7: Credit and suretyship	7.7 Non-Life risk group 7	No
	8: Legal expenses	7.8 Non-Life risk group 8	No
	9: Assistance	7.9 Non-Life risk group 9	No
	10: Miscellaneous non-life insurance	7.10 Non-Life Risk group 10	No
	11: Reinsurance	7.11 Non-Life Risk group 11	No
Summary	Summary of non-life provisions	8. Non-Life summary	No
Optional	Optional questions for non life	9. Non-Life optional questions	No

PI 1. Participant information			
Participant	01	<Undefined participant's name>	
Legal form of the participant	03		
Reporting basis	02	Legal entity	
Type of reported data	04	Composite (Life and non-life)	
Reporting reference date	05	31/déc./2004	
Reporting currency	06	Thousands of euros	
Home supervisor	07		
Local registration number	08		

<= Please fill in the participant's name

2. Information about the applied discounting method			
4	Applied discounting method	20	CEIOPS provided term structure

3. Information about the applied homogenous risk groups for life risks			
	Homogenous risk group 1	21	<Undefined risk group>
	Homogenous risk group 2	22	<Undefined risk group>
	Homogenous risk group 3	23	<Undefined risk group>
	Homogenous risk group 4	24	<Undefined risk group>
	Homogenous risk group 5	25	<Undefined risk group>
	Homogenous risk group 6	26	<Undefined risk group>
	Homogenous risk group 7	27	<Undefined risk group>
	Homogenous risk group 8	28	<Undefined risk group>
	Homogenous risk group 9	29	<Undefined risk group>

4. Information about the applied segmentation for non-life risks			
	Segmentation used	30	Business lines of the Council Directive 674/91/EEC article 63
	Segmentation		
	Homogenous risk group 1	31	Accident and health
	Homogenous risk group 2	32	Motor, third party liability
	Homogenous risk group 3	33	Motor, other classes
	Homogenous risk group 4	34	Marine, aviation and transport
	Homogenous risk group 5	35	Fire and other damage of property
	Homogenous risk group 6	36	Third-party liability
	Homogenous risk group 7	37	Credit and suretyship
	Homogenous risk group 8	38	Legal expenses
	Homogenous risk group 9	39	Assistance
	Homogenous risk group 10	40	Miscellaneous non-life insurance
	Homogenous risk group 11	41	Reinsurance

TS		Applied term structure (if other than provided by CEIOPS at end 2004)		Maturity	Spot rate (%)	Maturity	Spot rate (%)	Maturity	Spot rate (%)
		01	0						
	PLEASE	02	1			21		41	
		03	2			22		42	
	FILL IN THE TERM STRUCTURE	04	3			23		43	
		05	4			24		44	
	ONLY IF NEITHER THE DURATION	06	5			25		45	
		07	6			26		46	
	METHOD NOR THE CEIOPS SUPPLIED	08	7			27		47	
		09	8			28		48	
	DEFAULT TERM STRUCTURE	10	9			29		49	
		11	10			30		50	
	WERE USED	12	11			31		51	
		13	12			32		52	
		14	13			33		53	
		15	14			34		54	
		16	15			35		55	
		17	16			36		56	
		18	17			37		57	
		19	18			38		58	
		20	19			39		59	
		21	20			40		60	

LGR1			Gross of reinsurance	Net of reinsurance
<i>Value of the segment of liabilities</i>				
1	Total value current bases	01		
	whereof:			
1a	Provision for unearned premium (C1)	02		
1b	Life assurance provision (C2)	03		
1c	Provision for bonuses and rebates (C4)	04		
1d	Unit linked (D)	05		
	Deferred acquisition costs (-)	06		
2	Total value Best Estimate (BE)	11		
	whereof:			
2a	Expected expenses	12		
2b	Premiums and other charges	13		
2c	Guaranteed benefits	14		
2d	Future bonuses and profit sharing	15		
"Risk margin"				
3	75 th percentile	21		
4	90 th percentile	22		
Value of technical provisions				
5	75 th percentile	31	0	0
6	90 th percentile	32	0	0

<i>Background information</i>			Current basis	Best estimate
7	Best estimate meaning	40		Mean
8	Discount rate (%) ¹	41		
9	Modified duration (yrs)	42		
10	Positive differences between surrender value floor and best estimate ²	43		

¹ Please report only under best estimate, if the duration approach has been applied to discount the cash flows.

² See for more guidance paragraph 21 of the QIS1 specification document.

<i>Optional information</i>		
11	Approximation of the contribution of the surrender risk in the percentile margins (%)	51
12	Effect of adjusting the income from reinsurance for the probability and severity of the reinsurer's default.	53
13	Time value of the guarantees and/or options ³	54

³ See paragraph 51 of the QIS1 specification document.

Gross of reinsurance	Net of reinsurance	Optional information
		Company view on risk margin

LGR2			Gross of reinsurance	Net of reinsurance
<i>Value of the segment of liabilities</i>				
1	Total value current bases	01		
	whereof:			
1a	Provision for unearned premium (C1)	02		
1b	Life assurance provision (C2)	03		
1c	Provision for bonuses and rebates (C4)	04		
1d	Unit linked (D)	05		
	Deferred acquisition costs (-)	06		
2	Total value Best Estimate (BE)	11		
	whereof:			
2a	Expected expenses	12		
2b	Premiums and other charges	13		
2c	Guaranteed benefits	14		
2d	Future bonuses and profit sharing	15		
3	"Risk margin"			
3	75 th percentile	21		
4	90 th percentile	22		
5	Value of technical provisions			
5	75 th percentile	31	0	0
6	90 th percentile	32	0	0

<i>Background information</i>			Current basis	Best estimate
7	Best estimate meaning	40		Mean
8	Discount rate (%) ¹	41		
9	Modified duration (yrs)	42		
10	Positive differences between surrender value floor and best estimate ²	43		

¹ Please report only under best estimate, if the duration approach has been applied to discount the cash flows.

² See for more guidance paragraph 21 of the QIS1 specification document.

<i>Optional information</i>		
11	Approximation of the contribution of the surrender risk in the percentile margins (%)	51
12	Effect of adjusting the income from reinsurance for the probability and severity of the reinsurer's default.	53
13	Time value of the guarantees and/or options ³	54

³ See paragraph 51 of the QIS1 specification document.

Gross of reinsurance	Net of reinsurance	Optional information
		Company view on risk margin

LGR3			Gross of reinsurance	Net of reinsurance
<i>Value of the segment of liabilities</i>				
1	Total value current bases	01		
	whereof:			
1a	Provision for unearned premium (C1)	02		
1b	Life assurance provision (C2)	03		
1c	Provision for bonuses and rebates (C4)	04		
1d	Unit linked (D)	05		
	Deferred acquisition costs (-)	06		
2	Total value Best Estimate (BE)	11		
	whereof:			
2a	Expected expenses	12		
2b	Premiums and other charges	13		
2c	Guaranteed benefits	14		
2d	Future bonuses and profit sharing	15		
"Risk margin"				
3	75 th percentile	21		
4	90 th percentile	22		
Value of technical provisions				
5	75 th percentile	31	0	0
6	90 th percentile	32	0	0

<i>Background information</i>			Current basis	Best estimate
7	Best estimate meaning	40		Mean
8	Discount rate (%) ¹	41		
9	Modified duration (yrs)	42		
10	Positive differences between surrender value floor and best estimate ²	43		

¹ Please report only under best estimate, if the duration approach has been applied to discount the cash flows.

² See for more guidance paragraph 21 of the QIS1 specification document.

<i>Optional information</i>		
11	Approximation of the contribution of the surrender risk in the percentile margins (%)	51
12	Effect of adjusting the income from reinsurance for the probability and severity of the reinsurer's default.	53
13	Time value of the guarantees and/or options ³	54

³ See paragraph 51 of the QIS1 specification document.

Gross of reinsurance	Net of reinsurance	Optional information
		Company view on risk margin

LGR5			Gross of reinsurance	Net of reinsurance
<i>Value of the segment of liabilities</i>				
1	Total value current bases	01		
	whereof:			
1a	Provision for unearned premium (C1)	02		
1b	Life assurance provision (C2)	03		
1c	Provision for bonuses and rebates (C4)	04		
1d	Unit linked (D)	05		
	Deferred acquisition costs (-)	06		
2	Total value Best Estimate (BE)	11		
	whereof:			
2a	Expected expenses	12		
2b	Premiums and other charges	13		
2c	Guaranteed benefits	14		
2d	Future bonuses and profit sharing	15		
3	"Risk margin"			
	75 th percentile	21		
4	90 th percentile	22		
5	Value of technical provisions			
	75 th percentile	31	0	0
6	90 th percentile	32	0	0

<i>Background information</i>			Current basis	Best estimate
7	Best estimate meaning	40		Mean
8	Discount rate (%) ¹	41		
9	Modified duration (yrs)	42		
10	Positive differences between surrender value floor and best estimate ²	43		

¹ Please report only under best estimate, if the duration approach has been applied to discount the cash flows.

² See for more guidance paragraph 21 of the QIS1 specification document.

<i>Optional information</i>		
11	Approximation of the contribution of the surrender risk in the percentile margins (%)	51
12	Effect of adjusting the income from reinsurance for the probability and severity of the reinsurer's default.	53
13	Time value of the guarantees and/or options ³	54

³ See paragraph 51 of the QIS1 specification document.

Gross of reinsurance	Net of reinsurance	Optional information
		Company view on risk margin

LGR6			Gross of reinsurance	Net of reinsurance
<i>Value of the segment of liabilities</i>				
1	Total value current bases	01		
	whereof:			
1a	Provision for unearned premium (C1)	02		
1b	Life assurance provision (C2)	03		
1c	Provision for bonuses and rebates (C4)	04		
1d	Unit linked (D)	05		
	Deferred acquisition costs (-)	06		
2	Total value Best Estimate (BE)	11		
	whereof:			
2a	Expected expenses	12		
2b	Premiums and other charges	13		
2c	Guaranteed benefits	14		
2d	Future bonuses and profit sharing	15		
3	"Risk margin"			
3	75 th percentile	21		
4	90 th percentile	22		
5	Value of technical provisions			
5	75 th percentile	31	0	0
6	90 th percentile	32	0	0

<i>Background information</i>			Current basis	Best estimate
7	Best estimate meaning	40		Mean
8	Discount rate (%) ¹	41		
9	Modified duration (yrs)	42		
10	Positive differences between surrender value floor and best estimate ²	43		

¹ Please report only under best estimate, if the duration approach has been applied to discount the cash flows.

² See for more guidance paragraph 21 of the QIS1 specification document.

<i>Optional information</i>		
11	Approximation of the contribution of the surrender risk in the percentile margins (%)	51
12	Effect of adjusting the income from reinsurance for the probability and severity of the reinsurer's default.	53
13	Time value of the guarantees and/or options ³	54

³ See paragraph 51 of the QIS1 specification document.

Gross of reinsurance	Net of reinsurance	Optional information
		Company view on risk margin

LGR7			Gross of reinsurance	Net of reinsurance
<i>Value of the segment of liabilities</i>				
1	Total value current bases	01		
	whereof:			
1a	Provision for unearned premium (C1)	02		
1b	Life assurance provision (C2)	03		
1c	Provision for bonuses and rebates (C4)	04		
1d	Unit linked (D)	05		
	Deferred acquisition costs (-)	06		
2	Total value Best Estimate (BE)	11		
	whereof:			
2a	Expected expenses	12		
2b	Premiums and other charges	13		
2c	Guaranteed benefits	14		
2d	Future bonuses and profit sharing	15		
"Risk margin"				
3	75 th percentile	21		
4	90 th percentile	22		
Value of technical provisions				
5	75 th percentile	31	0	0
6	90 th percentile	32	0	0

<i>Background information</i>			Current basis	Best estimate
7	Best estimate meaning	40		Mean
8	Discount rate (%) ¹	41		
9	Modified duration (yrs)	42		
10	Positive differences between surrender value floor and best estimate ²	43		

¹ Please report only under best estimate, if the duration approach has been applied to discount the cash flows.

² See for more guidance paragraph 21 of the QIS1 specification document.

<i>Optional information</i>		
11	Approximation of the contribution of the surrender risk in the percentile margins (%)	51
12	Effect of adjusting the income from reinsurance for the probability and severity of the reinsurer's default.	53
13	Time value of the guarantees and/or options ³	54

³ See paragraph 51 of the QIS1 specification document.

Gross of reinsurance	Net of reinsurance	Optional information
		Company view on risk margin

LGR8			Gross of reinsurance	Net of reinsurance
<i>Value of the segment of liabilities</i>				
1	Total value current bases	01		
	whereof:			
1a	Provision for unearned premium (C1)	02		
1b	Life assurance provision (C2)	03		
1c	Provision for bonuses and rebates (C4)	04		
1d	Unit linked (D)	05		
	Deferred acquisition costs (-)	06		
2	Total value Best Estimate (BE)	11		
	whereof:			
2a	Expected expenses	12		
2b	Premiums and other charges	13		
2c	Guaranteed benefits	14		
2d	Future bonuses and profit sharing	15		
3	"Risk margin"			
3	75 th percentile	21		
4	90 th percentile	22		
5	Value of technical provisions			
5	75 th percentile	31	0	0
6	90 th percentile	32	0	0

<i>Background information</i>			Current basis	Best estimate
7	Best estimate meaning	40		Mean
8	Discount rate (%) ¹	41		
9	Modified duration (yrs)	42		
10	Positive differences between surrender value floor and best estimate ²	43		

¹ Please report only under best estimate, if the duration approach has been applied to discount the cash flows.

² See for more guidance paragraph 21 of the QIS1 specification document.

<i>Optional information</i>		
11	Approximation of the contribution of the surrender risk in the percentile margins (%)	51
12	Effect of adjusting the income from reinsurance for the probability and severity of the reinsurer's default.	53
13	Time value of the guarantees and/or options ³	54

³ See paragraph 51 of the QIS1 specification document.

Gross of reinsurance	Net of reinsurance	Optional information
		Company view on risk margin

LGR9			Gross of reinsurance	Net of reinsurance
<i>Value of the segment of liabilities</i>				
1	Total value current bases	01		
	whereof:			
1a	Provision for unearned premium (C1)	02		
1b	Life assurance provision (C2)	03		
1c	Provision for bonuses and rebates (C4)	04		
1d	Unit linked (D)	05		
	Deferred acquisition costs (-)	06		
2	Total value Best Estimate (BE)	11		
	whereof:			
2a	Expected expenses	12		
2b	Premiums and other charges	13		
2c	Guaranteed benefits	14		
2d	Future bonuses and profit sharing	15		
3	"Risk margin"			
	75 th percentile	21		
4	90 th percentile	22		
5	Value of technical provisions			
	75 th percentile	31	0	0
6	90 th percentile	32	0	0

<i>Background information</i>			Current basis	Best estimate
7	Best estimate meaning	40		Mean
8	Discount rate (%) ¹	41		
9	Modified duration (yrs)	42		
10	Positive differences between surrender value floor and best estimate ²	43		

¹ Please report only under best estimate, if the duration approach has been applied to discount the cash flows.

² See for more guidance paragraph 21 of the QIS1 specification document.

<i>Optional information</i>		
11	Approximation of the contribution of the surrender risk in the percentile margins (%)	51
12	Effect of adjusting the income from reinsurance for the probability and severity of the reinsurer's default.	53
13	Time value of the guarantees and/or options ³	54

³ See paragraph 51 of the QIS1 specification document.

Gross of reinsurance	Net of reinsurance	Optional information
		Company view on risk margin

LS Percentage of life provisions included in the QIS		
Percentage (on current basis)	01	

Summary of provisions gross of reinsurance		Current bases	Best estimates		"Risk margin"		Total Liabilities	
			of liabilities	of future bonuses ¹	75 th percentile	90 th percentile	75 th percentile	90 th percentile
1	Risk group							
	<Undefined risk group>	01	0	0	0	0	0	0
	<Undefined risk group>	02	0	0	0	0	0	0
	<Undefined risk group>	03	0	0	0	0	0	0
	<Undefined risk group>	04	0	0	0	0	0	0
	<Undefined risk group>	05	0	0	0	0	0	0
	<Undefined risk group>	06	0	0	0	0	0	0
	<Undefined risk group>	07	0	0	0	0	0	0
	<Undefined risk group>	08	0	0	0	0	0	0
	<Undefined risk group>	09	0	0	0	0	0	0
	Total	10	0	0	0	0	0	0
	Total deferred acquisition costs	11	0					

¹ Note that this column is already incorporated in the value of the best estimate

Summary of provisions net of reinsurance		Current bases	Best estimates		"Risk margin"		Total Liabilities	
			of liabilities	of future bonuses ¹	75 th percentile	90 th percentile	75 th percentile	90 th percentile
2	Risk group							
	<Undefined risk group>	21	0	0	0	0	0	0
	<Undefined risk group>	22	0	0	0	0	0	0
	<Undefined risk group>	23	0	0	0	0	0	0
	<Undefined risk group>	24	0	0	0	0	0	0
	<Undefined risk group>	25	0	0	0	0	0	0
	<Undefined risk group>	26	0	0	0	0	0	0
	<Undefined risk group>	27	0	0	0	0	0	0
	<Undefined risk group>	28	0	0	0	0	0	0
	<Undefined risk group>	29	0	0	0	0	0	0
	Total	30	0	0	0	0	0	0
	Total deferred acquisition costs	31	0					

<Undefined participant's name>

Thousands of euros

31/12/2004

Life technical provisions

[Life provisions optional questions](#)

L0 <i>Technical provisions, including diversification effects</i>			gross of reinsurance	net of reinsurance
1	75th percentile	03		
2	90th percentile	04		

<i>Company view on risk margin</i>			gross of reinsurance	net of reinsurance
	Provisions	07		

<i>Already available resources on the balance sheet (whole portfolio)</i>			Current bases	Best estimate
6	Reserves for bonuses	10		
7	Provisions for bonuses (whole portfolio)	11		
8	Provisions for bonuses (already assigned to homogenous risk groups)	12	0	0

NLGR1			Technical provisions according to current basis	
			gross of reinsurance	net of reinsurance
1	Provision for unearned premiums	01		
2	Claims outstanding	02		
3	Provision for bonuses and rebates	03		
4	Equalisation provision	04		
5	Other technical provisions	05		
6	thereof: provisions for unexpired risk	06		
	Total value	07	0	0
	Deferred acquisition costs	08		

Technical provisions according to QIS specification			discounted		undiscounted	
			gross of reinsurance	net of reinsurance	gross of reinsurance	net of reinsurance
Best estimate						
7	Premium provision	10				
8	Claims outstanding	11				
	Total value	12	0	0	0	0
Standard deviation						
9	Premium provision	20				
10	Claims outstanding	21				
	Premium and claims	22				
With 75th percentile "risk margin"						
11	Premium provision	30				
12	Claims outstanding	31				
	Premium and claims	32				
With 90th percentile "risk margin"						
13	Premium provision	40				
14	Claims outstanding	41				
	Premium and claims	42				
Optional information						
Company view on risk margin						
15	Premium provision	50				
16	Claims outstanding	51				
	Premium and claims	52				

Background information		
17	Best estimate meaning	60 Mean

NLGR2			Technical provisions according to current basis		gross of reinsurance	net of reinsurance
1	Provision for unearned premiums	01				
2	Claims outstanding	02				
3	Provision for bonuses and rebates	03				
4	Equalisation provision	04				
5	Other technical provisions	05				
6	thereof: provisions for unexpired risk	06				
	Total value	07		0		0
	Deferred acquisition costs	08				

Technical provisions according to QIS specification			discounted		undiscounted	
			gross of reinsurance	net of reinsurance	gross of reinsurance	net of reinsurance
Best estimate						
7	Premium provision	10				
8	Claims outstanding	11				
	Total value	12	0	0	0	0
Standard deviation						
9	Premium provision	20				
10	Claims outstanding	21				
	Premium and claims	22				
With 75th percentile "risk margin"						
11	Premium provision	30				
12	Claims outstanding	31				
	Premium and claims	32				
With 90th percentile "risk margin"						
13	Premium provision	40				
14	Claims outstanding	41				
	Premium and claims	42				
Optional information						
Company view on risk margin						
15	Premium provision	50				
16	Claims outstanding	51				
	Premium and claims	52				

Background information		
17	Best estimate meaning	60 Mean

NLGR3			Technical provisions according to current basis		gross of reinsurance	net of reinsurance
1	Provision for unearned premiums	01				
2	Claims outstanding	02				
3	Provision for bonuses and rebates	03				
4	Equalisation provision	04				
5	Other technical provisions	05				
6	thereof: provisions for unexpired risk	06				
	Total value	07		0		0
	Deferred acquisition costs	08				

Technical provisions according to QIS specification			discounted		undiscounted	
			gross of reinsurance	net of reinsurance	gross of reinsurance	net of reinsurance
Best estimate						
7	Premium provision	10				
8	Claims outstanding	11				
	Total value	12	0	0	0	0
Standard deviation						
9	Premium provision	20				
10	Claims outstanding	21				
	Premium and claims	22				
With 75th percentile "risk margin"						
11	Premium provision	30				
12	Claims outstanding	31				
	Premium and claims	32				
With 90th percentile "risk margin"						
13	Premium provision	40				
14	Claims outstanding	41				
	Premium and claims	42				
Optional information						
Company view on risk margin						
15	Premium provision	50				
16	Claims outstanding	51				
	Premium and claims	52				

Background information			
17	Best estimate meaning	60	Mean

NLGR4			Technical provisions according to current basis		gross of reinsurance	net of reinsurance
1	Provision for unearned premiums	01				
2	Claims outstanding	02				
3	Provision for bonuses and rebates	03				
4	Equalisation provision	04				
5	Other technical provisions	05				
6	thereof: provisions for unexpired risk	06				
	Total value	07		0		0
	Deferred acquisition costs	08				

Technical provisions according to QIS specification			discounted		undiscounted	
			gross of reinsurance	net of reinsurance	gross of reinsurance	net of reinsurance
Best estimate						
7	Premium provision	10				
8	Claims outstanding	11				
	Total value	12	0	0	0	0
Standard deviation						
9	Premium provision	20				
10	Claims outstanding	21				
	Premium and claims	22				
With 75th percentile "risk margin"						
11	Premium provision	30				
12	Claims outstanding	31				
	Premium and claims	32				
With 90th percentile "risk margin"						
13	Premium provision	40				
14	Claims outstanding	41				
	Premium and claims	42				
Optional information						
Company view on risk margin						
15	Premium provision	50				
16	Claims outstanding	51				
	Premium and claims	52				

Background information			
17	Best estimate meaning	60	Mean

NLGR5			gross of reinsurance	net of reinsurance
Technical provisions according to current basis				
1	Provision for unearned premiums	01		
2	Claims outstanding	02		
3	Provision for bonuses and rebates	03		
4	Equalisation provision	04		
5	Other technical provisions	05		
6	thereof: provisions for unexpired risk	06		
	Total value	07	0	0
	Deferred acquisition costs	08		

Technical provisions according to QIS specification			discounted		undiscounted	
			gross of reinsurance	net of reinsurance	gross of reinsurance	net of reinsurance
Best estimate						
7	Premium provision	10				
8	Claims outstanding	11				
	Total value	12	0	0	0	0
Standard deviation						
9	Premium provision	20				
10	Claims outstanding	21				
	Premium and claims	22				
With 75th percentile "risk margin"						
11	Premium provision	30				
12	Claims outstanding	31				
	Premium and claims	32				
With 90th percentile "risk margin"						
13	Premium provision	40				
14	Claims outstanding	41				
	Premium and claims	42				
Optional information						
Company view on risk margin						
15	Premium provision	50				
16	Claims outstanding	51				
	Premium and claims	52				

Background information		
17	Best estimate meaning	60 Mean

NLGR6			Technical provisions according to current basis		gross of reinsurance	net of reinsurance
1	Provision for unearned premiums	01				
2	Claims outstanding	02				
3	Provision for bonuses and rebates	03				
4	Equalisation provision	04				
5	Other technical provisions	05				
6	thereof: provisions for unexpired risk	06				
	Total value	07		0	0	
	Deferred acquisition costs	08				

Technical provisions according to QIS specification			discounted		undiscounted	
			gross of reinsurance	net of reinsurance	gross of reinsurance	net of reinsurance
Best estimate						
7	Premium provision	10				
8	Claims outstanding	11				
	Total value	12	0	0	0	0
Standard deviation						
9	Premium provision	20				
10	Claims outstanding	21				
	Premium and claims	22				
With 75th percentile "risk margin"						
11	Premium provision	30				
12	Claims outstanding	31				
	Premium and claims	32				
With 90th percentile "risk margin"						
13	Premium provision	40				
14	Claims outstanding	41				
	Premium and claims	42				
Optional information						
Company view on risk margin						
15	Premium provision	50				
16	Claims outstanding	51				
	Premium and claims	52				

Background information			
17	Best estimate meaning	60	Mean

NLGR7			Technical provisions according to current basis		gross of reinsurance	net of reinsurance
1	Provision for unearned premiums	01				
2	Claims outstanding	02				
3	Provision for bonuses and rebates	03				
4	Equalisation provision	04				
5	Other technical provisions	05				
6	thereof: provisions for unexpired risk	06				
	Total value	07		0		0
	Deferred acquisition costs	08				

Technical provisions according to QIS specification			discounted		undiscounted	
			gross of reinsurance	net of reinsurance	gross of reinsurance	net of reinsurance
Best estimate						
7	Premium provision	10				
8	Claims outstanding	11				
	Total value	12	0	0	0	0
Standard deviation						
9	Premium provision	20				
10	Claims outstanding	21				
	Premium and claims	22				
With 75th percentile "risk margin"						
11	Premium provision	30				
12	Claims outstanding	31				
	Premium and claims	32				
With 90th percentile "risk margin"						
13	Premium provision	40				
14	Claims outstanding	41				
	Premium and claims	42				
Optional information						
Company view on risk margin						
15	Premium provision	50				
16	Claims outstanding	51				
	Premium and claims	52				

Background information			
17	Best estimate meaning	60	Mean

NLGR8			gross of reinsurance	net of reinsurance
<i>Technical provisions according to current basis</i>				
1	Provision for unearned premiums	01		
2	Claims outstanding	02		
3	Provision for bonuses and rebates	03		
4	Equalisation provision	04		
5	Other technical provisions	05		
6	thereof: provisions for unexpired risk	06		
	Total value	07	0	0
	Deferred acquisition costs	08		

<i>Technical provisions according to QIS specification</i>			discounted		undiscounted	
			gross of reinsurance	net of reinsurance	gross of reinsurance	net of reinsurance
Best estimate						
7	Premium provision	10				
8	Claims outstanding	11				
	Total value	12	0	0	0	0
Standard deviation						
9	Premium provision	20				
10	Claims outstanding	21				
	Premium and claims	22				
With 75th percentile "risk margin"						
11	Premium provision	30				
12	Claims outstanding	31				
	Premium and claims	32				
With 90th percentile "risk margin"						
13	Premium provision	40				
14	Claims outstanding	41				
	Premium and claims	42				
<i>Optional information</i>						
Company view on risk margin						
15	Premium provision	50				
16	Claims outstanding	51				
	Premium and claims	52				

<i>Background information</i>		
17	Best estimate meaning	60 Mean

NLGR9			Technical provisions according to current basis		gross of reinsurance	net of reinsurance
1	Provision for unearned premiums	01				
2	Claims outstanding	02				
3	Provision for bonuses and rebates	03				
4	Equalisation provision	04				
5	Other technical provisions	05				
6	thereof: provisions for unexpired risk	06				
	Total value	07		0		0
	Deferred acquisition costs	08				

Technical provisions according to QIS specification			discounted		undiscounted	
			gross of reinsurance	net of reinsurance	gross of reinsurance	net of reinsurance
Best estimate						
7	Premium provision	10				
8	Claims outstanding	11				
	Total value	12	0	0	0	0
Standard deviation						
9	Premium provision	20				
10	Claims outstanding	21				
	Premium and claims	22				
With 75th percentile "risk margin"						
11	Premium provision	30				
12	Claims outstanding	31				
	Premium and claims	32				
With 90th percentile "risk margin"						
13	Premium provision	40				
14	Claims outstanding	41				
	Premium and claims	42				
Optional information						
Company view on risk margin						
15	Premium provision	50				
16	Claims outstanding	51				
	Premium and claims	52				

Background information			
17	Best estimate meaning	60	Mean

NLGR10			gross of reinsurance	net of reinsurance
Technical provisions according to current basis				
1	Provision for unearned premiums	01		
2	Claims outstanding	02		
3	Provision for bonuses and rebates	03		
4	Equalisation provision	04		
5	Other technical provisions	05		
6	thereof: provisions for unexpired risk	06		
	Total value	07	0	0
	Deferred acquisition costs	08		

Technical provisions according to QIS specification			discounted		undiscounted	
			gross of reinsurance	net of reinsurance	gross of reinsurance	net of reinsurance
Best estimate						
7	Premium provision	10				
8	Claims outstanding	11				
	Total value	12	0	0	0	0
Standard deviation						
9	Premium provision	20				
10	Claims outstanding	21				
	Premium and claims	22				
With 75th percentile "risk margin"						
11	Premium provision	30				
12	Claims outstanding	31				
	Premium and claims	32				
With 90th percentile "risk margin"						
13	Premium provision	40				
14	Claims outstanding	41				
	Premium and claims	42				
Optional information						
Company view on risk margin						
15	Premium provision	50				
16	Claims outstanding	51				
	Premium and claims	52				

Background information		
17	Best estimate meaning	60 Mean

NLGR10			gross of reinsurance	net of reinsurance
Technical provisions according to current basis				
1	Provision for unearned premiums	01		
2	Claims outstanding	02		
3	Provision for bonuses and rebates	03		
4	Equalisation provision	04		
5	Other technical provisions	05		
6	thereof: provisions for unexpired risk	06		
	Total value	07	0	0
	Deferred acquisition costs	08		

Technical provisions according to QIS specification			discounted		undiscounted	
			gross of reinsurance	net of reinsurance	gross of reinsurance	net of reinsurance
Best estimate						
7	Premium provision	10				
8	Claims outstanding	11				
	Total value	12	0	0	0	0
Standard deviation						
9	Premium provision	20				
10	Claims outstanding	21				
	Premium and claims	22				
With 75th percentile "risk margin"						
11	Premium provision	30				
12	Claims outstanding	31				
	Premium and claims	32				
With 90th percentile "risk margin"						
13	Premium provision	40				
14	Claims outstanding	41				
	Premium and claims	42				
Optional information						
Company view on risk margin						
15	Premium provision	50				
16	Claims outstanding	51				
	Premium and claims	52				

Background information		
17	Best estimate meaning	60 Mean

NLS Percentage of non-life provisions included in the QIS	
Percentage (on current basis)	01

Technical provisions according to current basis		gross of reinsurance	net of reinsurance
Provision for unearned premiums	02	0	0
Claims outstanding	03	0	0
Provision for bonuses and rebates	04	0	0
Equalisation provision	05	0	0
Other technical provisions	06	0	0
thereof: provisions for unexpired risk	07	0	0
Total value	08	0	0
Deferred acquisition costs	09	0	0

Technical provisions according to QIS specification		discounted		undiscounted	
		gross of reinsurance	net of reinsurance	gross of reinsurance	net of reinsurance
Best estimate					
Premium provision	10	0	0	0	0
Claims outstanding	11	0	0	0	0
Total value	12	0	0	0	0
Standard deviation					
Premium provision	20	0	0	0	0
Claims outstanding	21	0	0	0	0
Premium and claims	22	0	0	0	0
With 75th percentile "risk margin"					
Premium provision	30	0	0	0	0
Claims outstanding	31	0	0	0	0
Total value	32	0	0	0	0
With 90th percentile "risk margin"					
Premium provision	40	0	0	0	0
Claims outstanding	41	0	0	0	0
Total value	42	0	0	0	0

NLO	Technical provisions, including diversification effects		undiscounted		discounted	
			gross of reinsurance	net of reinsurance	gross of reinsurance	net of reinsurance
1	75th percentile	03				
2	90th percentile	04				

Technical provisions, allowing for the possibility of the reinsurer's default			undiscounted net of reinsurance	discounted net of reinsurance
3	75th percentile	11		
4	90th percentile	12		

Company view on risk margin						
5	Premium provision	15				
6	Claims outstanding	16				
	Premium and claims	17				

Estimate of the level of confidence that is reflected in the provision for claims outstanding on the current basis				
7	Level of confidence (%)	20		

Duration of gross technical provisions on Best Estimate basis (in years)				
	Accident and health	30		
	Motor, third party liability	31		
	Motor, other classes	32		
	Marine, aviation and transport	33		
	Fire and other damage of property	34		
	Third-party liability	35		
	Credit and suretyship	36		
	Legal expenses	37		
	Assistance	38		
	Miscellaneous non-life insurance	39		
	Reinsurance	40		

