



Solvency & Financial Condition Report 2022



Annex : Quantitative Reporting Templates (QRTs) of KBC Insurance Group



Table of contents

Table of Contents

S.02.01.02 – Balance sheet.....	4
S.05.01.02 – Premiums, claims and expenses by line of business (non-life insurance and reinsurance obligations)	6
S.05.02.01 – Premiums, claims and expenses by country.....	8
S.22.01.04 – Impact of long term guarantees measures and transitional measures	9
S.23.01.22 – Own funds	10
S.25.01.04 – Solvency Capital Requirement – For groups on Standard Formula	13
S.32.01.22 – Undertaking in the scope of the group	14

** All figures are in thousands EUR*

S.02.01.02 – Balance sheet

	Solvency II value	
	C0010	
Assets	R0010	
Goodwill	R0020	
Deferred acquisition costs	R0030	0
Intangible assets	R0040	27423
Deferred tax assets	R0050	0
Pension benefit surplus	R0060	51879
Property, plant & equipment held for own use	R0070	17369482
Investments (other than assets held for index-linked and unit-linked contracts)	R0080	256906
Property (other than for own use)	R0090	294664
Holdings in related undertakings, including participations	R0100	1096605
Equities	R0110	1093485
Equities - listed	R0120	3120
Equities - unlisted	R0130	15106755
Bonds	R0140	10183330
Government Bonds	R0150	4905012
Corporate Bonds	R0160	11399
Structured notes	R0170	7014
Collateralised securities	R0180	171707
Collective Investments Undertakings	R0190	69219
Derivatives	R0200	373626
Deposits other than cash equivalents	R0210	0
Other investments	R0220	12771292
Assets held for index-linked and unit-linked contracts	R0230	1779615
Loans and mortgages	R0240	140292
Loans on policies	R0250	800102
Loans and mortgages to individuals	R0260	839222
Other loans and mortgages	R0270	60675
Reinsurance recoverables from:	R0280	72895
Non-life and health similar to non-life	R0290	71870
Non-life excluding health	R0300	1025
Health similar to non-life	R0310	-12209
Life and health similar to life, excluding health and index-linked and unit-linked	R0320	-2670
Health similar to life	R0330	-9539
Life excluding health and index-linked and unit-linked	R0340	-11
Life index-linked and unit-linked	R0350	8491
Deposits to cedants	R0360	141105
Insurance and intermediaries receivables	R0370	74658
Reinsurance receivables	R0380	23995
Receivables (trade, not insurance)	R0390	203185
Own shares (held directly)	R0400	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0410	321036
Cash and cash equivalents	R0420	156598
Any other assets, not elsewhere shown	R0500	32989434
Total assets		

	Solvency II value	
	C0010	
Liabilities		
Technical provisions – non-life	R0510	2163385
Technical provisions – non-life (excluding health)	R0520	1894202
Technical provisions calculated as a whole	R0530	0
Best Estimate	R0540	1586237
Risk margin	R0550	307965
Technical provisions - health (similar to non-life)	R0560	269183
Technical provisions calculated as a whole	R0570	0
Best Estimate	R0580	212249
Risk margin	R0590	56934
Technical provisions - life (excluding index-linked and unit-linked)	R0600	12390809
Technical provisions - health (similar to life)	R0610	386772
Technical provisions calculated as a whole	R0620	0
Best Estimate	R0630	343568
Risk margin	R0640	43205
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	12004037
Technical provisions calculated as a whole	R0660	0
Best Estimate	R0670	11466068
Risk margin	R0680	537969
Technical provisions – index-linked and unit-linked	R0690	12412010
Technical provisions calculated as a whole	R0700	12050347
Best Estimate	R0710	246787
Risk margin	R0720	114876
Other technical provisions	R0730	
Contingent liabilities	R0740	0
Provisions other than technical provisions	R0750	18123
Pension benefit obligations	R0760	2772
Deposits from reinsurers	R0770	115321
Deferred tax liabilities	R0780	395377
Derivatives	R0790	10552
Debts owed to credit institutions	R0800	643177
Financial liabilities other than debts owed to credit institutions	R0810	12541
Insurance & intermediaries payables	R0820	309778
Reinsurance payables	R0830	26506
Payables (trade, not insurance)	R0840	58510
Subordinated liabilities	R0850	500830
Subordinated liabilities not in Basic Own Funds	R0860	0
Subordinated liabilities in Basic Own Funds	R0870	500830
Any other liabilities, not elsewhere shown	R0880	198005
Total liabilities	R0900	29257695
Excess of assets over liabilities	R1000	3731739

S.05.01.02 – Premiums, claims and expenses by line of business (non-life insurance and reinsurance obligations)

Annex I
S.05.01.02
Premiums, claims and expenses by line of business

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)											Line of Business for: accepted non-proportional				Total	
		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	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport		Property
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150		C0160
Premiums written																		
Gross - Direct Business	R0110	37078	110821	91466	546344	372542	9134	663018	140220	56	69501	51795	30008					2121984
Gross - Proportional reinsurance accepted	R0120	0	0	125	0	0	46	18385	12784	0	25	0	7862					39227
Gross - Non-proportional reinsurance accepted	R0130																	939
Reinsurers' share	R0140	1422	772	1300	865	156	3901	28435	9297	45	2119	662	3014	1047	6875	0	26116	86024
Net	R0200	35656	110049	90290	545479	372386	5279	652968	143707	11	67407	51134	34857	-772	-6875	0	-25452	2076125
Premiums earned																		
Gross - Direct Business	R0210	35111	110343	93537	535406	358328	8812	645832	139713	53	69043	50329	29077					2075583
Gross - Proportional reinsurance accepted	R0220	0	0	271	0	0	44	18207	12678	0	27	0	7857					39085
Gross - Non-proportional reinsurance accepted	R0230																	916
Reinsurers' share	R0240	1405	788	1300	647	150	3719	26398	9184	42	2147	600	3009	1047	6875	0	26116	83429
Net	R0300	33706	109556	92508	534758	358178	5137	637641	143207	11	66923	49728	33925	-772	-6875	0	-25475	2032156
Claims incurred																		
Gross - Direct Business	R0310	36468	13142	73994	276049	195068	1915	318968	42162	-3	39363	15036	12335					1024495
Gross - Proportional reinsurance accepted	R0320	0	-17	38	179	7	-172	9045	2489	-4	-22	0	12588					24132
Gross - Non-proportional reinsurance accepted	R0330																	1602
Reinsurers' share	R0340	0	-14	243	-3685	-38	1076	10401	155	-1	213	-5	2007	149	1843	0	57799	70143
Net	R0400	36468	13139	73789	279913	195112	667	317612	44496	-6	39129	15041	22915	-120	-1908	0	-56162	980086
Changes in other technical provisions																		
Gross - Direct Business	R0410	2191	-5439	2580	-1556	-6	-2	-454	-21	0	0	0	-2					-2710
Gross - Proportional reinsurance accepted	R0420	0	0	0	0	0	0	16	1	0	0	0	2					19
Gross - Non-proportional reinsurance accepted	R0430																	0
Reinsurers' share	R0440	0	0	1	0	0	0	3	0	0	0	0	0	0	0	0	0	3
Net	R0500	2191	-5439	2579	-1556	-6	-1	-440	-21	0	0	0	1	0	0	0	0	-2693
Expenses incurred	R0550	13263	31303	19352	159537	123258	2670	247864	50327	29	26104	21447	12373	13	336	1	1076	708953
Other expenses	R1200																	9943
Total expenses	R1300																	718895

	Line of Business for: life insurance obligations						Life reinsurance obligations		Total	
	Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance		
	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280		C0300
Premiums written										
Gross	R1410	67515	866222	185616	55661	313	0	0	3	1175330
Reinsurers' share	R1420	1271	27827	95	172	156	0	0	0	29521
Net	R1500	66243	838395	185521	55489	157	0	0	3	1145808
Premiums earned										
Gross	R1510	67436	866345	185593	55625	422	0	0	3	1175425
Reinsurers' share	R1520	1271	27827	95	172	207	0	0	0	29572
Net	R1600	66165	838518	185499	55453	215	0	0	3	1145853
Claims incurred										
Gross	R1610	30348	1240213	291949	4474	1235	-773	0	5	1567450
Reinsurers' share	R1620	1187	13026	-263	-58	0	1521	0	0	15413
Net	R1700	29161	1227186	292213	4532	1235	-2294	0	5	1552037
Changes in other technical provisions										
Gross	R1710	-9693	130076	2129172	559	0	0	0	0	2250115
Reinsurers' share	R1720	1113	82	0	0	0	0	0	0	1194
Net	R1800	-10806	129995	2129172	559	0	0	0	0	2248920
Expenses incurred	R1900	17533	125465	41549	6836	181	-72	0	0	191492
Other expenses	R2500									742
Total expenses	R2600									192234

S.05.02.01 – Premiums, claims and expenses by country

Annex I
S.05.02.01
Premiums, claims and expenses by country

	Home Country	Top 5 countries (by amount of gross premiums written - non-life obligations)					Total Top 5 and home country	
		C0010						C0070
		R0010	BG	CZ	HU	IE		SK
	C0080						C0140	
Premiums written								
Gross - Direct Business	R0110	1292670	121001	413928	147973	0	146411	2121984
Gross - Proportional reinsurance accepted	R0120	23848	0	11974	0	539	2867	39227
Gross - Non-proportional reinsurance accepted	R0130	664	275	0	0	0	0	939
Reinsurers' share	R0140	41793	6532	29138	3950	383	4229	86024
Net	R0200	1275389	114744	396764	144023	156	145049	2076125
Premiums earned								
Gross - Direct Business	R0210	1282241	116166	397576	140320	0	139280	2075583
Gross - Proportional reinsurance accepted	R0220	23743	0	12109	0	539	2694	39085
Gross - Non-proportional reinsurance accepted	R0230	641	275	0	0	0	0	916
Reinsurers' share	R0240	39923	6662	29116	3941	383	3404	83429
Net	R0300	1266703	109778	380569	136379	156	138571	2032156
Claims incurred								
Gross - Direct Business	R0310	727239	46012	171484	50882	0	28878	1024495
Gross - Proportional reinsurance accepted	R0320	13318	0	9456	0	332	1026	24132
Gross - Non-proportional reinsurance accepted	R0330	1591	11	0	0	0	0	1602
Reinsurers' share	R0340	57019	215	11911	241	0	758	70143
Net	R0400	685130	45807	169029	50641	332	29147	980086
Changes in other technical provisions								
Gross - Direct Business	R0410	-409	0	-413	-1824	0	-63	-2710
Gross - Proportional reinsurance accepted	R0420	0	0	0	0	0	19	19
Gross - Non-proportional reinsurance accepted	R0430	0	0	0	0	0	0	0
Reinsurers' share	R0440	1	0	0	0	0	2	3
Net	R0500	-410	0	-413	-1824	0	-46	-2693
Expenses incurred	R0550	637916	184	313	38651	212	31676	708953
Other expenses	R1200							9943
Total expenses	R1300							718895

	Home Country	Top 5 countries (by amount of gross premiums written - life obligations)				Total Top 5 and home country	
		C0210					
		R1400	BG	CZ	HU		SK
						C0280	
Premiums written							
Gross	R1410	892447	22130	174642	35107	51004	1175330
Reinsurers' share	R1420	28924	137	133	115	211	29521
Net	R1500	863523	21993	174508	34992	50792	1145808
Premiums earned							
Gross	R1510	892298	22378	174632	35110	51007	1175425
Reinsurers' share	R1520	28924	137	133	115	262	29572
Net	R1600	863374	22241	174498	34995	50744	1145853
Claims incurred							
Gross	R1610	1187819	23778	265321	65386	25146	1567450
Reinsurers' share	R1620	13623	279	1510	0	0	15413
Net	R1700	1174195	23499	263811	65386	25146	1552037
Changes in other technical provisions							
Gross	R1710	1994180	-3523	204550	39624	15283	2250115
Reinsurers' share	R1720	1194	0	0	0	0	1194
Net	R1800	1992986	-3523	204550	39624	15283	2248920
Expenses incurred	R1900	173671	0	0	7584	10237	191492
Other expenses	R2500						742
Total expenses	R2600						192234

S.22.01.04 – Impact of long term guarantees measures and transitional measures

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	26966204	0	0	12381	0
Basic own funds	R0020	3720863	0	0	-8079	0
Eligible own funds to meet Solvency Capital Requirement	R0050	3720863	0	0	-8079	0
Solvency Capital Requirement	R0090	1832593	0	0	15655	0

S.23.01.04 – Own funds

Annex I
S.23.01.04
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					
Ordinary share capital (gross of own shares)	R0010	65156	65156	0	0
Non-available called but not paid in ordinary share capital at group level	R0020	0	0	0	0
Share premium account related to ordinary share capital	R0030	1085606	1085606	0	0
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0	0	0	0
Subordinated mutual member accounts	R0050	0	0	0	0
Non-available subordinated mutual member accounts at group level	R0060	0	0	0	0
Surplus funds	R0070	0	0	0	0
Non-available surplus funds at group level	R0080	0	0	0	0
Preference shares	R0090	0	0	0	0
Non-available preference shares at group level	R0100	0	0	0	0
Share premium account related to preference shares	R0110	0	0	0	0
Non-available share premium account related to preference shares at group level	R0120	0	0	0	0
Reconciliation reserve	R0130	2041848	2041848	0	0
Subordinated liabilities	R0140	500830	0	500830	0
Non-available subordinated liabilities at group level	R0150	0	0	0	0
An amount equal to the value of net deferred tax assets	R0160	27423	0	0	27423
The amount equal to the value of net deferred tax assets not available at the group level	R0170	0	0	0	0
Other items approved by supervisory authority as basic own funds not specified above	R0180	0	0	0	0
Non available own funds related to other own funds items approved by supervisory authority	R0190	0	0	0	0
Minority interests (if not reported as part of a specific own fund item)	R0200	0	0	0	0
Non-available minority interests at group level	R0210	0	0	0	0
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	0	0	0
Deductions					
Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities	R0230	0	0	0	0
whereof deducted according to art 228 of the Directive 2009/138/EC	R0240	0	0	0	0
Deductions for participations where there is non-availability of information (Article 229)	R0250	0	0	0	0
Deduction for participations included by using D&A when a combination of methods is used	R0260	0	0	0	0
Total of non-available own fund items	R0270	0	0	0	0
Total deductions	R0280	0	0	0	0

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3	
	C0010	C0020	C0030	C0040	C0050	
Total basic own funds after deductions	R0290	3720863	3192611	0	500830	27423
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300	0		0		
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		0		
Unpaid and uncalled preference shares callable on demand	R0320	0		0	0	
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0		0	0	
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0		0		
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0		0	0	
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0		0		
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0		0	0	
Non available ancillary own funds at group level	R0380	0		0	0	
Other ancillary own funds	R0390	0		0	0	
Total ancillary own funds	R0400	0		0	0	0
Own funds of other financial sectors						
Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies - Total	R0410	0	0	0	0	
Institutions for occupational retirement provision	R0420	0	0	0	0	0
Non regulated entities carrying out financial activities	R0430	0	0	0	0	
Total own funds of other financial sectors	R0440	0	0	0	0	0
Own funds when using the D&A, exclusively or in combination of method 1						
Own funds aggregated when using the D&A and combination of method	R0450	0	0	0	0	0
Own funds aggregated when using the D&A and combination of method net of IGT	R0460	0	0	0	0	0
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0520	3720863	3192611	0	500830	27423
Total available own funds to meet the minimum consolidated group SCR	R0530	3693440	3192611	0	500830	
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0560	3720863	3192611	0	500830	27423
Total-eligible own funds to meet the minimum consolidated group SCR	R0570	3371052	3192611	0	178442	
Consolidated Group SCR	R0590	1832593				
Minimum consolidated Group SCR	R0610	892208				
Ratio of Eligible own funds to the consolidated Group SCR (excluding other financial sectors and the undertakings included via D&A)	R0630	203%				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	R0650	378%				
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	R0660	3720863	3192611	0	500830	27423
SCR for entities included with D&A method	R0670	0				
Group SCR	R0680	1832593				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	R0690	203%				

Ratio of Eligible own funds to Minimum Consolidated Group SCR
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)
 SCR for entities included with D&A method
 Group SCR
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
R0650	378%				
R0660	3720863	3192611	0	500830	27423
R0670	0				
R0680	1832593				
R0690	203%				

Reconciliation reserve
 Excess of assets over liabilities
 Own shares (held directly and indirectly)
 Forseeable 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
 Other non available own 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)

	C0060
R0700	3731739
R0710	203185
R0720	308521
R0730	1178185
R0740	0
R0750	0
R0760	2041848
R0770	999328
R0780	186292
R0790	1185620

S.25.01.04 – Solvency Capital Requirement – For groups on Standard Formula

Annex I

S.25.01.22

Solvency Capital Requirement - for groups on Standard Formula

Market risk	R0010
Counterparty default risk	R0020
Life underwriting risk	R0030
Health underwriting risk	R0040
Non-life underwriting risk	R0050
Diversification	R0060
Intangible asset risk	R0070
Basic Solvency Capital Requirement	R0100

Calculation of Solvency Capital Requirement

Operational risk	R0130
Loss-absorbing capacity of technical provisions	R0140
Loss-absorbing capacity of deferred taxes	R0150
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160
Solvency capital requirement excluding capital add-on	R0200
Capital add-on already set	R0210
Solvency capital requirement	R0220
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
Minimum consolidated group solvency capital requirement	R0470

Information on other entities

Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	R0510
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	R0520
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated entities carrying out financial activities	R0530
Capital requirement for non-controlled participation requirements	R0540
Capital requirement for residual undertakings	R0550
Overall SCR	
SCR for undertakings included via D and A	R0560
Solvency capital requirement	R0570

Gross solvency capital requirement	USP	Simplifications
C0110	C0090	C0120
1251656		
121673		
1114059	0	0
230434	0	0
713525	0	0
-1185045		
0		
2246302		

C0100
117683
-110293
-421099
0
1832593
0
1832593
0
0
0
0
0
892208
0
0
0
0
0
0
0
1832593

S.32.01.22 – Undertaking in the scope of the group

Annex I
S.32.01.22
Undertakings in the scope of the group

Type of code of the ID of the undertaking	Legal name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)	Supervisory Authority
C0030	C0040	C0050	C0060	C0070	C0080
LEI	KBC Verzekeringen NV	4	societe anonyme/naamloze vennootschap	2	National Bank of Belgium (NBB)
LEI	CSOB Pojist'ovna a.s. (CZ)	4	societe anonyme	2	Czech National Bank (CNB)
LEI	CSOB Poist'ovna a.s. (SK)	4	societe anonyme	2	National Bank of Slovakia (NBS)
LEI	DZI Life Insurance Jsc	1	societe anonyme	2	Financial Supervision Commission (FSC)
LEI	DZI - GENERAL INSURANCE JSC	2	societe anonyme	2	Financial Supervision Commission (FSC)
LEI	K&H Biztosito Zrt	4	societe a responsabilitate limitee	2	Hungarian Financial Supervisory Authority (HFSA)
LEI	KBC Group Re SA	3	societe anonyme	2	Commissariat aux Assurances (CAA)
SC	Group VAB NV	99	societe anonyme/naamloze vennootschap	2	
SC	ADD NV	99	societe anonyme/naamloze vennootschap	2	
SC	Double U Building BV	99	besloten Vennootschap	2	
LEI	MAATSCH VOOR BRANDHERVERZ CV	3	cooperatieve vennootschap	2	

Type of code of the ID of the undertaking	Legal name of the undertaking	Criteria of influence						Inclusion in the scope of Group supervision		Group solvency calculation
		% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the
C0030	C0040	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
LEI	KBC Verzekeringen NV	0	0	0		0	0	1		1
LEI	CSOB Pojist'ovna a.s. (CZ)	1	1	1	centralised risk management	1	1	1		1
LEI	CSOB Poist'ovna a.s. (SK)	1	1	1	centralised risk management	1	1	1		1
LEI	DZI Life Insurance Jsc	1	1	1	centralised risk management	1	1	1		1
LEI	DZI - GENERAL INSURANCE JSC	1	1	1	centralised risk management	1	1	1		1
LEI	K&H Biztosito Zrt	1	1	1	centralised risk management	1	1	1		1
LEI	KBC Group Re SA	1	1	1	centralised risk management	1	1	1		1
SC	Group VAB NV	1	1	1		1	1	3	31/01/2016	3
SC	ADD NV	1	1	1		1	1	3	31/01/2016	3
SC	Double U Building BV	1	1	1		1	1	3	31/01/2016	3
LEI	MAATSCH VOOR BRANDHERVERZ CV	0,9010	0	0,9010		1	0,9010	1		3