

# Quantitative Reporting Templates (QRT)

2023 - Europæiske Rejseforsikring A/S



## Table of Contents

Template Code	Template name
<b>S.02.01</b>	Balance sheet
<b>S.04.05</b>	Activity by country – location of risk
<b>S.05.01</b>	Premiums, claims and expenses by line of business
<b>S.12.01</b>	Not relevant
<b>S.17.01</b>	Non-Life Technical Provisions
<b>S.19.01</b>	Non-Life Insurance Claims Information
<b>S.22.01</b>	Not relevant
<b>S.23.01</b>	Own funds
<b>S.25.01</b>	Solvency Capital Requirement
<b>S.25.05</b>	Not relevant
<b>S.28.01</b>	Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity
<b>S.28.02</b>	Not relevant

S.02.01 Balance sheet

			Solvency II value		
			C0010		
Assets	Goodwill		R0010		
	Deferred acquisition costs		R0020		
	Intangible assets		R0030	0,00	
	Deferred tax assets		R0040	0,00	
	Pension benefit surplus		R0050	0,00	
	Property, plant & equipment held for own use		R0060	31.975.806,38	
	Investments (other than assets held for index-linked and unit-linked contracts)		R0070	398.191.800,55	
	Property (other than for own use)		R0080	78.480.000,00	
	Holdings in related undertakings, including participations		R0090	0,00	
	Equities		R0100	554.100,00	
	Equities				
			Equities - listed	R0110	0,00
			Equities - unlisted	R0120	554.100,00
	Bonds		R0130	262.284.556,20	
	Investments (other than assets held for index-linked and unit-linked contracts)				
			Government Bonds	R0140	248.112.157,87
			Corporate Bonds	R0150	14.172.398,33
			Structured notes	R0160	0,00
			Collateralised securities	R0170	0,00
	Collective Investments Undertakings		R0180	56.873.144,35	
	Derivatives		R0190	0,00	
	Deposits other than cash equivalents		R0200	0,00	
	Other investments		R0210	0,00	
	Assets held for index-linked and unit-linked contracts		R0220	0,00	
	Loans and mortgages		R0230	0,00	
Loans and mortgages					
		Loans on policies	R0240	0,00	
		Loans and mortgages to individuals	R0250	0,00	
		Other loans and mortgages	R0260	0,00	
Reinsurance recoverables from:		R0270	3.063.983,76		

	Non-life and health similar to non-life		<b>R0280</b>	3.063.983,76	
	Non-life and health similar to non-life	Non-life excluding health	<b>R0290</b>	3.063.983,76	
		Health similar to non-life	<b>R0300</b>	0,00	
	Life and health similar to life, excluding health and index-linked and unit-linked		<b>R0310</b>	0,00	
	Life and health similar to life, excluding health and index-linked and unit-linked	Health similar to life	<b>R0320</b>	0,00	
		Life excluding health and index-linked and unit-linked	<b>R0330</b>	0,00	
	Life index-linked and unit-linked		<b>R0340</b>	0,00	
	Deposits to cedants		<b>R0350</b>	0,00	
	Insurance and intermediaries receivables		<b>R0360</b>	13.072.267,94	
	Reinsurance receivables		<b>R0370</b>	0,00	
	Receivables (trade, not insurance)		<b>R0380</b>	26.320.646,02	
	Own shares (held directly)		<b>R0390</b>	0,00	
	Amounts due in respect of own fund items or initial fund called up but not yet paid in		<b>R0400</b>	0,00	
	Cash and cash equivalents		<b>R0410</b>	22.609.529,49	
Any other assets, not elsewhere shown		<b>R0420</b>	5.035.063,15		
Total assets		<b>R0500</b>	500.269.097,29		
Liabilities	Technical provisions - non-life		<b>R0510</b>	160.921.906,80	
	Technical provisions - non-life	Technical provisions - non-life (excluding health)		<b>R0520</b>	70.410.395,14
		Technical provisions - non-life (excluding health)	Technical provisions calculated as a whole	<b>R0530</b>	0,00
			Best Estimate	<b>R0540</b>	64.580.577,76
			Risk margin	<b>R0550</b>	5.829.817,38
		Technical provisions - health (similar to non-life)		<b>R0560</b>	90.511.511,66
		Technical provisions - health (similar to non-life)	Technical provisions calculated as a whole	<b>R0570</b>	0,00
			Best Estimate	<b>R0580</b>	82.391.422,66
			Risk margin	<b>R0590</b>	8.120.089,00
		Technical provisions - life (excluding index-linked and unit-linked)		<b>R0600</b>	0,00
	Technical provisions - life (excluding index-linked and unit-linked)	Technical provisions - health (similar to life)		<b>R0610</b>	0,00
		Technical provisions - health (similar to life)	Technical provisions calculated as a whole	<b>R0620</b>	0,00
			Best Estimate	<b>R0630</b>	0,00
Risk margin			<b>R0640</b>	0,00	

	Technical provisions - life (excluding health and index-linked and unit-linked)	<b>R0650</b>	0,00	
	Technical provisions - life (excluding health and index-linked and unit-linked)	Technical provisions calculated as a whole	<b>R0660</b>	0,00
		Best Estimate	<b>R0670</b>	0,00
		Risk margin	<b>R0680</b>	0,00
	Technical provisions - index-linked and unit-linked	<b>R0690</b>	0,00	
	Technical provisions - index-linked and unit-linked	Technical provisions calculated as a whole	<b>R0700</b>	0,00
		Best Estimate	<b>R0710</b>	0,00
		Risk margin	<b>R0720</b>	0,00
	Other technical provisions	<b>R0730</b>		
	Contingent liabilities	<b>R0740</b>	0,00	
	Provisions other than technical provisions	<b>R0750</b>	0,00	
	Pension benefit obligations	<b>R0760</b>	0,00	
	Deposits from reinsurers	<b>R0770</b>	0,00	
	Deferred tax liabilities	<b>R0780</b>	34.267.411,28	
	Derivatives	<b>R0790</b>	0,00	
	Debts owed to credit institutions	<b>R0800</b>	1.971,74	
	Financial liabilities other than debts owed to credit institutions	<b>R0810</b>	479.101,31	
	Insurance & intermediaries payables	<b>R0820</b>	23.579.870,90	
	Reinsurance payables	<b>R0830</b>	351.949,45	
	Payables (trade, not insurance)	<b>R0840</b>	45.235.710,61	
	Subordinated liabilities	<b>R0850</b>	0,00	
	Subordinated liabilities	Subordinated liabilities not in Basic Own Funds	<b>R0860</b>	0,00
		Subordinated liabilities in Basic Own Funds	<b>R0870</b>	0,00
	Any other liabilities, not elsewhere shown	<b>R0880</b>	0,00	
	Total liabilities	<b>R0900</b>	264.837.922,09	
	Excess of assets over liabilities	<b>R1000</b>	235.431.175,20	

**S.04.05 Activity by country - location of risk**

Country	R0010	DENMARK
		Total by country
		C0020
Premiums written (gross)	R0020	167.085.796,63
Premiums earned (gross)	R0030	170.382.861,46
Claims incurred (gross)	R0040	62.010.062,58
Expenses incurred (gross)	R0050	116.854.765,19

Country	R0010	SWEDEN
		Total by country
		C0020
Premiums written (gross)	R0020	143.213.298,99
Premiums earned (gross)	R0030	151.205.774,48
Claims incurred (gross)	R0040	58.063.740,71
Expenses incurred (gross)	R0050	99.201.067,81







**S.19.01 Non-life Insurance Claims Information**

Accident year / Underwriting year	Z0020	1 - Accident year
-----------------------------------	-------	-------------------

Gross Claims Paid (non-cumulative)

		0	1	2	3	4	5	6	7	8	9	15
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0160
Prior	R0100											4.948.210,91
N-9	R0160	0,00	0,00	4.525.836,14	509.745,06	362.961,81	83.269,25	34.921,42	0,00	8.750,00	24.982,59	
N-8	R0170	0,00	29.234.740,64	2.697.129,46	898.184,36	-24.365,70	360.721,56	445.099,41	1.157,13	-16,07		
N-7	R0180	74.773.001,13	36.833.274,50	2.242.036,94	707.127,86	256.874,06	10.531,91	2.391,83	0,00			
N-6	R0190	139.399.955,69	29.108.717,78	2.480.738,80	1.068.733,79	53.678,59	130.157,51	0,00				
N-5	R0200	114.469.718,51	35.133.403,38	1.158.385,65	468.090,90	-79.141,68	327.355,58					
N-4	R0210	247.183.037,57	84.464.688,35	3.965.853,46	-46.149,84	116.059,75						
N-3	R0220	92.928.062,59	24.368.910,85	4.586.560,31	1.142.606,59							
N-2	R0230	46.856.468,17	26.277.570,67	1.118.029,01								
N-1	R0240	99.313.513,94	26.841.598,89									
N	R0250	100.469.261,48										

		In Current year	Sum of years (cumulative)
		C0170	C0180
Prior	R0100	10.128,01	4.948.210,91
N-9	R0160	24.982,59	5.550.466,27
N-8	R0170	-16,07	33.612.650,79
N-7	R0180	0,00	114.825.238,23
N-6	R0190	0,00	172.241.982,16
N-5	R0200	327.355,58	151.477.812,34
N-4	R0210	116.059,75	335.683.489,29
N-3	R0220	1.142.606,59	123.026.140,34
N-2	R0230	1.118.029,01	74.252.067,85
N-1	R0240	26.841.598,89	126.155.112,83
N	R0250	100.469.261,48	100.469.261,48
Total	R0260	130.050.005,83	1.242.242.432,49

Gross undiscounted Best Estimate Claims Provisions

		0	1	2	3	4	5	6	7	8	9	15
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0350
Prior	R0100											13.630.481,72
N-9	R0160	0,00	0,00	412.941,01	825.595,80	282.915,85	269.697,54	-13,64	-13,65	1.236,84	0,00	
N-8	R0170	0,00	5.648.518,63	1.134.033,30	857.161,38	394.367,11	25.010,25	670,21	0,05	0,00		
N-7	R0180	41.782.887,50	7.092.420,76	1.066.404,66	149.817,59	-0,01	1.007,47	-0,01	0,00			
N-6	R0190	47.177.333,69	6.465.396,34	619.509,28	138.700,56	156.417,69	103.811,37	0,00				
N-5	R0200	42.532.157,51	3.070.199,09	880.991,36	353.709,79	223.163,17	1.181,72					
N-4	R0210	101.109.251,94	4.593.672,80	-218.717,07	112.227,79	473.804,60						
N-3	R0220	73.452.973,65	40.717.266,00	6.505.509,77	2.338.430,99							
N-2	R0230	26.369.372,84	6.445.225,13	1.449.226,05								
N-1	R0240	46.766.762,17	6.205.820,81									
N	R0250	38.471.143,46										

		Year end (discounted data)
		C0360
Prior	R0100	0,00
N-9	R0160	0,00
N-8	R0170	0,00
N-7	R0180	0,00
N-6	R0190	0,00
N-5	R0200	1.145,92
N-4	R0210	459.440,22
N-3	R0220	2.273.130,20
N-2	R0230	1.406.400,02
N-1	R0240	6.033.471,10
N	R0250	37.519.139,14
Total	R0260	47.692.726,60

**S.23.01 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 as foreseen in article 68 of Delegated Regulation 2015/35	Ordinary share capital (gross of own shares)	R0010	10.000.500,00	10.000.500,00		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	0,00
	Surplus funds	R0070	0,00	0,00			
	Preference shares	R0090	0,00		0,00	0,00	0,00
	Share premium account related to preference shares	R0110	0,00		0,00	0,00	0,00
	Reconciliation reserve	R0130	225.430.675,20	225.430.675,20			
	Subordinated liabilities	R0140	0,00		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	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		R0220	0,00				
Deductions	Deductions for participations in financial and credit institutions	R0230	0,00	0,00	0,00	0,00	0,00
Total basic own funds after deductions		R0290	235.431.175,20	235.431.175,20	0,00	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	235.431.175,20	235.431.175,20	0,00	0,00	0,00
	Total available own funds to meet the MCR	R0510	235.431.175,20	235.431.175,20	0,00	0,00	
	Total eligible own funds to meet the SCR	R0540	235.431.175,20	235.431.175,20	0,00	0,00	0,00
	Total eligible own funds to meet the MCR	R0550	235.431.175,20	235.431.175,20	0,00	0,00	
SCR		R0580	127.992.957,90				
MCR		R0600	41.731.423,65				
Ratio of Eligible own funds to SCR		R0620	1,8394				
Ratio of Eligible own funds to MCR		R0640	5,6416				

			Value
			<b>C0060</b>
Reconciliation reserve	Excess of assets over liabilities	<b>R0700</b>	235.431.175,20
	Own shares (held directly and indirectly)	<b>R0710</b>	0,00
	Foreseeable dividends, distributions and charges	<b>R0720</b>	0,00
	Other basic own fund items	<b>R0730</b>	10.000.500,00
	Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	<b>R0740</b>	0,00
Reconciliation reserve		<b>R0760</b>	225.430.675,20
Expected profits	Expected profits included in future premiums (EPIFP) - Life business	<b>R0770</b>	0,00
	Expected profits included in future premiums (EPIFP) - Non-life business	<b>R0780</b>	-7.014.837,97
Total Expected profits included in future premiums (EPIFP)		<b>R0790</b>	-7.014.837,97

**S.25.01 Solvency Capital Requirement**

		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		<b>C0030</b>	<b>C0040</b>	<b>C0050</b>
Market risk	<b>R0010</b>	39.531.377,75	39.531.377,75	0,00
Counterparty default risk	<b>R0020</b>	6.525.314,84	6.525.314,84	0,00
Life underwriting risk	<b>R0030</b>	0,00	0,00	0,00
Health underwriting risk	<b>R0040</b>	90.936.200,43	90.936.200,43	0,00
Non-life underwriting risk	<b>R0050</b>	92.084.113,55	92.084.113,55	0,00
Diversification	<b>R0060</b>	-77.425.242,63	-77.425.242,63	
Intangible asset risk	<b>R0070</b>	0,00	0,00	
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	151.651.763,94	151.651.763,94	

			Value
			<b>C0100</b>
Operational risk	<b>R0130</b>		10.014.705,24
Loss-absorbing capacity of technical provisions	<b>R0140</b>		0,00
Loss-absorbing capacity of deferred taxes	<b>R0150</b>		-33.673.511,28
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	<b>R0160</b>		0,00
<b>Solvency Capital Requirement excluding capital add-on</b>	<b>R0200</b>		127.992.957,90
Capital add-ons already set	<b>R0210</b>		0,00
Capital add-ons already set	of which, capital add-ons already set - Article 37 (1) Type a	<b>R0211</b>	0,00
	of which, capital add-ons already set - Article 37 (1) Type b	<b>R0212</b>	0,00
	of which, capital add-ons already set - Article 37 (1) Type c	<b>R0213</b>	0,00
	of which, capital add-ons already set - Article 37 (1) Type d	<b>R0214</b>	0,00
Solvency capital requirement	<b>R0220</b>		127.992.957,90
Other information on SCR	Capital requirement for duration-based equity risk sub-module	<b>R0400</b>	0,00
	Total amount of Notional Solvency Capital Requirements for remaining part	<b>R0410</b>	0,00
	Total amount of Notional Solvency Capital Requirements for ring fenced funds	<b>R0420</b>	0,00
	Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	<b>R0430</b>	0,00
	Diversification effects due to RFF nSCR aggregation for article 304	<b>R0440</b>	0,00

**S.28.01 Minimum Capital Requirement – Non-life insurance**

		MCR components
		<b>C0010</b>
MCRNL Result	<b>R0010</b>	41.731.423,65

		Background information	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		<b>C0020</b>	<b>C0030</b>
Medical expense insurance and proportional reinsurance	<b>R0020</b>	76.501.129,79	143.257.801,85
Income protection insurance and proportional reinsurance	<b>R0030</b>	5.890.292,87	19.692.195,53
Workers' compensation insurance and proportional reinsurance	<b>R0040</b>	0,00	0,00
Motor vehicle liability insurance and proportional reinsurance	<b>R0050</b>	0,00	0,00
Other motor insurance and proportional reinsurance	<b>R0060</b>	636.370,49	1.683.645,67
Marine, aviation and transport insurance and proportional reinsurance	<b>R0070</b>	8.229.433,05	28.925.289,43
Fire and other damage to property insurance and proportional reinsurance	<b>R0080</b>	6.091.023,73	17.385.586,38
General liability insurance and proportional reinsurance	<b>R0090</b>	2.318.585,74	1.622.058,16
Credit and suretyship insurance and proportional reinsurance	<b>R0100</b>	0,00	0,00
Legal expenses insurance and proportional reinsurance	<b>R0110</b>	0,00	610.718,69
Assistance and proportional reinsurance	<b>R0120</b>	2.556.044,05	5.786.490,18
Miscellaneous financial loss insurance and proportional reinsurance	<b>R0130</b>	41.685.136,94	104.896.046,03
Non-proportional health reinsurance	<b>R0140</b>	0,00	0,00
Non-proportional casualty reinsurance	<b>R0150</b>	0,00	0,00
Non-proportional marine, aviation and transport reinsurance	<b>R0160</b>	0,00	0,00
Non-proportional property reinsurance	<b>R0170</b>	0,00	0,00

		Value
		<b>C0070</b>
Linear MCR	<b>R0300</b>	41.731.423,65
SCR	<b>R0310</b>	127.992.957,90
MCR cap	<b>R0320</b>	57.596.831,06
MCR floor	<b>R0330</b>	31.998.239,48
Combined MCR	<b>R0340</b>	41.731.423,65
Absolute floor of the MCR	<b>R0350</b>	29.855.400,00
Minimum Capital Requirement	<b>R0400</b>	41.731.423,65