

# Quantitative Reporting Templates (QRT)

2024 - Europæiske Rejseforsikring A/S



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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	31.506.285,69		
	Investments (other than assets held for index-linked and unit-linked contracts)		R0070	379.930.012,15		
	Investments (other than assets held for index-linked and unit-linked contracts)	Property (other than for own use)		R0080	78.603.490,08	
		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	240.555.007,96	
		Bonds	Government Bonds		R0140	226.135.236,09
			Corporate Bonds		R0150	14.419.771,87
			Structured notes		R0160	0,00
			Collateralised securities		R0170	0,00
		Collective Investments Undertakings		R0180	60.217.414,11	
		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	2.653.364,33			
Reinsurance recoverables from:	Non-life and health similar to non-life		R0280	2.653.364,33		

	Non-life and health similar to non-life	Non-life excluding health	<b>R0290</b>	2.653.364,33	
		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>	15.447.253,36	
	Reinsurance receivables		<b>R0370</b>	0,00	
	Receivables (trade, not insurance)		<b>R0380</b>	26.650.821,89	
	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>	13.165.535,72	
	Any other assets, not elsewhere shown		<b>R0420</b>	8.292.569,60	
Total assets		<b>R0500</b>	477.645.842,74		
Liabilities	Technical provisions - non-life		<b>R0510</b>	166.234.492,95	
	Technical provisions - non-life (excluding health)		<b>R0520</b>	63.559.032,52	
	Technical provisions - non-life (excluding health)	Technical provisions calculated as a whole		<b>R0530</b>	0,00
		Best Estimate		<b>R0540</b>	60.061.788,65
		Risk margin		<b>R0550</b>	3.497.243,87
	Technical provisions - health (similar to non-life)		<b>R0560</b>	102.675.460,43	
	Technical provisions - health (similar to non-life)	Technical provisions calculated as a whole		<b>R0570</b>	0,00
		Best Estimate		<b>R0580</b>	98.983.271,40
		Risk margin		<b>R0590</b>	3.692.189,03
	Technical provisions - life (excluding index-linked and unit-linked)		<b>R0600</b>	0,00	
	Technical provisions - health (similar to life)		<b>R0610</b>	0,00	
	Technical provisions - life (excluding index-linked and unit-linked)	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>	31.365.431,39
Derivatives			<b>R0790</b>	0,00
Debts owed to credit institutions			<b>R0800</b>	201.032,50
Financial liabilities other than debts owed to credit institutions			<b>R0810</b>	290.611,04
Insurance & intermediaries payables			<b>R0820</b>	21.488.403,34
Reinsurance payables			<b>R0830</b>	320.538,63
Payables (trade, not insurance)			<b>R0840</b>	40.315.564,37
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>	260.216.074,22
Excess of assets over liabilities			<b>R1000</b>	217.429.768,52

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

Country	R0010	DENMARK
		Total by country
		C0020
Premiums written (gross)	R0020	188.310.185,95
Premiums earned (gross)	R0030	187.654.482,20
Claims incurred (gross)	R0040	66.152.464,52
Expenses incurred (gross)	R0050	143.593.549,14

Country	R0010	SWEDEN
		Total by country
		C0020
Premiums written (gross)	R0020	131.605.943,71
Premiums earned (gross)	R0030	134.429.540,27
Claims incurred (gross)	R0040	40.405.632,96
Expenses incurred (gross)	R0050	101.729.174,28







S.19.01 Non-life Insurance Claims Information

Accident year / Underwriting year	Z0020	1 - Accident year
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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											10.461.852
N-9	R0160	-	29.770.663	2.699.636	909.574	-23.647	356.428	445.240	1.157	-16	34.000	
N-8	R0170	74.972.439	36.666.914	2.229.442	698.558	254.464	10.264	2.379	-	-		
N-7	R0180	138.348.692	28.931.306	2.477.939	1.053.665	53.774	126.885	-	-			
N-6	R0190	113.253.105	34.708.087	1.142.316	473.004	-79.107	319.826	-83.654				
N-5	R0200	245.828.227	84.446.356	4.012.382	-44.758	113.198	116.890					
N-4	R0210	92.169.257	24.338.197	4.580.181	1.136.517	33.831						
N-3	R0220	46.700.910	26.150.195	1.116.924	485.347							
N-2	R0230	98.656.222	26.755.897	1.542.243								
N-1	R0240	99.971.060	28.168.191									
N	R0250	81.223.208										

		In Current year	Sum of years (cumulative)
		C0170	C0180
Prior	R0100	0,00	10.461.852,38
N-9	R0160	34.000,00	34.193.034,76
N-8	R0170	0,00	114.834.459,84
N-7	R0180	0,00	170.992.260,15
N-6	R0190	-83.654,04	149.733.577,57
N-5	R0200	116.889,59	334.472.294,72
N-4	R0210	33.830,74	122.257.983,13
N-3	R0220	485.346,76	74.453.375,85
N-2	R0230	1.542.242,74	126.954.361,70
N-1	R0240	28.168.190,90	128.139.251,23
N	R0250	81.223.207,71	81.223.207,71
Total	R0260	111.520.054,40	1.347.715.659,04

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											14.605.067
N-9	R0160	0,00	5.814.875,93	1.124.499,68	851.864,40	389.356,71	25.010,25	652,34	0,05	0,00	25.010,28	
N-8	R0170	41.876.145,56	7.144.840,23	1.046.883,33	148.721,48	-0,01	1.007,84	-0,01	0,00	0,00		
N-7	R0180	46.967.603,46	6.454.928,73	606.433,11	138.142,84	156.206,47	103.811,37	0,00	0,00			
N-6	R0190	42.161.827,90	3.043.213,39	871.471,29	349.199,39	218.574,75	1.148,92	2.500,31				
N-5	R0200	100.795.089,29	4.637.835,78	-184.793,86	111.821,06	460.742,19	15.506,36					
N-4	R0210	73.264.913,88	40.648.649,34	6.493.618,11	2.302.700,74	1.561.941,54						
N-3	R0220	26.164.414,34	6.383.257,08	1.418.059,09	473.120,68							
N-2	R0230	46.135.181,17	6.101.743,60	815.078,86								
N-1	R0240	38.154.508,00	3.621.903,35									
N	R0250	38.857.959,37										

		Year end (discounted data)
		C0360
Prior	R0100	0,00
N-9	R0160	24.709,74
N-8	R0170	0,00
N-7	R0180	0,00
N-6	R0190	2.467,65
N-5	R0200	15.320,16
N-4	R0210	1.539.549,86
N-3	R0220	467.504,77
N-2	R0230	804.818,52
N-1	R0240	3.568.794,21
N	R0250	38.305.291,68
Total	R0260	44.728.456,59

**S.23.01 Own funds**

			Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
			<b>C0010</b>	<b>C0020</b>	<b>C0030</b>	<b>C0040</b>	<b>C0050</b>
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)	<b>R0010</b>	10.000.500,00	10.000.500,00		0,00	
	Share premium account related to ordinary share capital	<b>R0030</b>	0,00	0,00		0,00	
	Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	<b>R0040</b>	0,00	0,00		0,00	
	Subordinated mutual member accounts	<b>R0050</b>	0,00		0,00	0,00	0,00
	Surplus funds	<b>R0070</b>	0,00	0,00			
	Preference shares	<b>R0090</b>	0,00		0,00	0,00	0,00
	Share premium account related to preference shares	<b>R0110</b>	0,00		0,00	0,00	0,00
	Reconciliation reserve	<b>R0130</b>	207.429.268,52	207.429.268,52			
	Subordinated liabilities	<b>R0140</b>	0,00		0,00	0,00	0,00
	An amount equal to the value of net deferred tax assets	<b>R0160</b>	0,00				0,00
Other own fund items approved by the supervisory authority as basic own funds not specified above	<b>R0180</b>	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		<b>R0220</b>	0,00				
Deductions	Deductions for participations in financial and credit institutions	<b>R0230</b>	0,00	0,00	0,00	0,00	0,00
Total basic own funds after deductions		<b>R0290</b>	217.429.768,52	217.429.768,52	0,00	0,00	0,00
Ancillary own funds	Unpaid and uncalled ordinary share capital callable on demand	<b>R0300</b>	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	<b>R0310</b>	0,00			0,00	
	Unpaid and uncalled preference shares callable on demand	<b>R0320</b>	0,00			0,00	0,00
	A legally binding commitment to subscribe and pay for subordinated liabilities on demand	<b>R0330</b>	0,00			0,00	0,00
	Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	<b>R0340</b>	0,00			0,00	
	Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	<b>R0350</b>	0,00			0,00	0,00
	Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	<b>R0360</b>	0,00			0,00	
	Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	<b>R0370</b>	0,00			0,00	0,00
	Other ancillary own funds	<b>R0390</b>	0,00			0,00	0,00
Total ancillary own funds		<b>R0400</b>	0,00			0,00	0,00
Available and eligible own funds	Total available own funds to meet the SCR	<b>R0500</b>	217.429.768,52	217.429.768,52	0,00	0,00	0,00
	Total available own funds to meet the MCR	<b>R0510</b>	217.429.768,52	217.429.768,52	0,00	0,00	
	Total eligible own funds to meet the SCR	<b>R0540</b>	217.429.768,52	217.429.768,52	0,00	0,00	0,00
	Total eligible own funds to meet the MCR	<b>R0550</b>	217.429.768,52	217.429.768,52	0,00	0,00	
SCR		<b>R0580</b>	113.703.214,91				
MCR		<b>R0600</b>	41.457.425,71				
Ratio of Eligible own funds to SCR		<b>R0620</b>	1,9123				
Ratio of Eligible own funds to MCR		<b>R0640</b>	5,2447				

			Value
			<b>C0060</b>
Reconciliation reserve	Excess of assets over liabilities	<b>R0700</b>	217.429.768,52
	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>	207.429.268,52
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>	1.814.109,06
Total Expected profits included in future premiums (EPIFP)		<b>R0790</b>	1.814.109,06

**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>	38.257.007,18	38.257.007,18	0,00
Counterparty default risk	<b>R0020</b>	7.176.325,86	7.176.325,86	0,00
Life underwriting risk	<b>R0030</b>	0,00	0,00	0,00
Health underwriting risk	<b>R0040</b>	61.756.363,60	61.756.363,60	0,00
Non-life underwriting risk	<b>R0050</b>	94.733.333,51	94.733.333,51	0,00
Diversification	<b>R0060</b>	-66.514.513,25	-66.514.513,25	
Intangible asset risk	<b>R0070</b>	0,00	0,00	
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	135.408.516,90	135.408.516,90	

			Value
			<b>C0100</b>
Operational risk	<b>R0130</b>		9.660.129,42
Loss-absorbing capacity of technical provisions	<b>R0140</b>		0,00
Loss-absorbing capacity of deferred taxes	<b>R0150</b>		-31.365.431,41
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>		113.703.214,91
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>		113.703.214,91
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>	41.457.425,72

		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>	89.445.665,08	140.408.798,00
Income protection insurance and proportional reinsurance	<b>R0030</b>	9.537.606,32	19.820.226,52
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>	742.604,08	2.213.715,94
Marine, aviation and transport insurance and proportional reinsurance	<b>R0070</b>	8.529.230,50	28.938.007,03
Fire and other damage to property insurance and proportional reinsurance	<b>R0080</b>	6.019.906,57	17.469.707,81
General liability insurance and proportional reinsurance	<b>R0090</b>	1.475.101,98	1.951.395,38
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	647.780,97
Assistance and proportional reinsurance	<b>R0120</b>	2.588.630,48	5.770.302,08
Miscellaneous financial loss insurance and proportional reinsurance	<b>R0130</b>	38.052.950,71	99.937.160,86
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>	41.457.425,72
SCR	<b>R0310</b>	113.703.214,91
MCR cap	<b>R0320</b>	51.166.446,71
MCR floor	<b>R0330</b>	28.425.803,73
Combined MCR	<b>R0340</b>	41.457.425,72
Absolute floor of the MCR	<b>R0350</b>	29.833.400,00
Minimum Capital Requirement	<b>R0400</b>	41.457.425,71