

Quantitative Reporting Templates (QRT)

2025 – ERGO Forsikring 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	75.417.249,34				
	Investments (other than assets held for index-linked and unit-linked contracts)		R0070	1.033.837.162,1 2				
	Investments (other than assets held for index-linked and unit-linked contracts)		Property (other than for own use)		R0080	62.163.844,96		
			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	922.805.462,53		
			Bonds		Government Bonds		R0140	657.885.821,65
					Corporate Bonds		R0150	263.380.125,37
					Structured notes		R0160	1.539.515,51
					Collateralised securities		R0170	0,00
			Collective Investments Undertakings		R0180	48.313.754,63		
			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	596.561,42		
	Reinsurance recoverables from:	Non-life and health similar to non-life		R0280	596.561,42	
		Non-life and health similar to non-life	Non-life excluding health	R0290	590.417,35	
			Health similar to non-life	R0300	6.144,07	
		Life and health similar to life, excluding health and index-linked and unit-linked		R0310	0,00	
		Life and health similar to life, excluding health and index-linked and unit-linked	Health similar to life	R0320	0,00	
			Life excluding health and index-linked and unit-linked	R0330	0,00	
	Life index-linked and unit-linked		R0340	0,00		
	Deposits to cedants		R0350	0,00		
	Insurance and intermediaries receivables		R0360	21.684.035,19		
	Reinsurance receivables		R0370	0,00		
	Receivables (trade, not insurance)		R0380	55.472.144,69		
	Own shares (held directly)		R0390	0,00		
	Amounts due in respect of own fund items or initial fund called up but not yet paid in		R0400	0,00		
	Cash and cash equivalents		R0410	25.242.017,65		
	Any other assets, not elsewhere shown		R0420	7.690.302,89		
	Total assets		R0500	1.219.939.473,30		
Liabilities	Technical provisions - non-life		R0510	311.441.697,90		
	Technical provisions - non-life	Technical provisions - non-life (excluding health)		R0520	60.569.349,70	
		Technical provisions - non-life (excluding health)	Technical provisions calculated as a whole		R0530	0,00
			Best Estimate		R0540	56.545.669,81
			Risk margin		R0550	4.023.679,89
		Technical provisions - health (similar to non-life)		R0560	250.872.348,20	
		Technical provisions - health (similar to non-life)	Technical provisions calculated as a whole		R0570	0,00
	Best Estimate		R0580	236.548.994,03		
	Risk margin		R0590	14.323.354,17		
	Technical provisions - life (excluding index-linked and unit-linked)		R0600	0,00		
	Technical provisions - life (excluding index-linked and unit-linked)	Technical provisions - health (similar to life)		R0610	0,00	
		Technical provisions - health (similar to life)	Technical provisions calculated as a whole	R0620	0,00	

		Best Estimate	R0630	0,00
		Risk margin	R0640	0,00
	Technical provisions - life (excluding health and index-linked and unit-linked)		R0650	0,00
	Technical provisions - life (excluding health and index-linked and unit-linked)	Technical provisions calculated as a whole	R0660	0,00
		Best Estimate	R0670	0,00
		Risk margin	R0680	0,00
Technical provisions - index-linked and unit-linked			R0690	0,00
Technical provisions - index-linked and unit-linked	Technical provisions calculated as a whole		R0700	0,00
	Best Estimate		R0710	0,00
	Risk margin		R0720	0,00
Other technical provisions			R0730	
Contingent liabilities			R0740	0,00
Provisions other than technical provisions			R0750	1.705.590,11
Pension benefit obligations			R0760	0,00
Deposits from reinsurers			R0770	0,00
Deferred tax liabilities			R0780	48.002.088,11
Derivatives			R0790	0,00
Debts owed to credit institutions			R0800	7.138.099,68
Financial liabilities other than debts owed to credit institutions			R0810	20.672.213,50
Insurance & intermediaries payables			R0820	48.885.619,01
Reinsurance payables			R0830	490.476,42
Payables (trade, not insurance)			R0840	108.314.212,34
Subordinated liabilities			R0850	0,00
Subordinated liabilities	Subordinated liabilities not in Basic Own Funds		R0860	0,00
	Subordinated liabilities in Basic Own Funds		R0870	0,00
Any other liabilities, not elsewhere shown			R0880	0,00
Total liabilities			R0900	546.649.997,07
Excess of assets over liabilities			R1000	673.289.476,23

S.04.05 Activity by country - location of risk

Country	R0010	DENMARK
		Total by country
		C0020
Premiums written (gross)	R0020	184.739.069,12
Premiums earned (gross)	R0030	185.874.331,76
Claims incurred (gross)	R0040	60.987.994,23
Expenses incurred (gross)	R0050	168.803.820,48

Country	R0010	SWEDEN
		Total by country
		C0020
Premiums written (gross)	R0020	718.308.715,37
Premiums earned (gross)	R0030	699.974.840,50
Claims incurred (gross)	R0040	376.973.764,48
Expenses incurred (gross)	R0050	287.505.170,72

Country	R0010	Norway
		Total by country
		C0020
Premiums written (gross)	R0020	460.377.511,38
Premiums earned (gross)	R0030	442.405.826,56
Claims incurred (gross)	R0040	251.268.090,88
Expenses incurred (gross)	R0050	157.056.250,71

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											42.869.065
N-9	R0160	74.655.346	37.118.265	2.261.355	718.602	259.912	10.836	2.411	-	-	34.000	
N-8	R0170	140.825.639	29.367.192	2.486.022	1.083.389	53.607	128.887	-	-	29.816		
N-7	R0180	115.946.668	35.649.905	1.178.217	464.131	-79.148	335.889	-83.654	587			
N-6	R0190	248.808.207	84.545.914	3.971.174	-47.154	119.337	124.388	-2.102				
N-5	R0200	93.785.975	24.453.895	4.597.763	1.151.523	35.933	1.021.928					
N-4	R0210	47.005.803	26.401.438	1.123.431	478.366	103.804						
N-3	R0220	100.046.004	26.996.175	1.548.536	495.944							
N-2	R0230	101.101.266	28.265.659	695.197								
N-1	R0240	81.891.569	46.780.804									
N	R0250	653.396.061										

		In Current year	Sum of years (cumulative)
		C0170	C0180
Prior	R0100	512.013	42.869.065
N-9	R0160	-	115.026.727
N-8	R0170	29.816	173.974.552
N-7	R0180	587	153.412.595
N-6	R0190	-2.102	337.519.763
N-5	R0200	1.021.928	125.047.017
N-4	R0210	103.804	75.112.843
N-3	R0220	495.944	129.086.660
N-2	R0230	695.197	130.062.122
N-1	R0240	46.780.804	128.672.373
N	R0250	653.396.061	653.396.061
Total	R0260	703.034.053	2.064.179.779

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											18.513.165
N-9	R0160	41.731.450	7.135.054	1.088.537	151.060	0	1.009	0	-	-	-1	
N-8	R0170	47.511.443	6.515.760	634.329	139.333	156.657	103.811	-	-	691	-	
N-7	R0180	42.996.236	3.106.115	892.106	358.984	228.364	1.212	2.570	49.681			
N-6	R0190	101.478.003	4.554.160	-257.186	112.666	485.824	15.515	100.137				
N-5	R0200	73.711.110	40.794.950	6.520.016	2.371.307	1.589.986	188.701					
N-4	R0210	26.604.686	6.515.430	1.479.928	474.741	1.491.852						
N-3	R0220	47.507.026	6.311.052	822.973	1.856.545							
N-2	R0230	38.844.810	3.713.753	3.509.014								
N-1	R0240	39.367.257	8.717.612									
N	R0250	193.763.372										

		Year end (discounted data)
		C0360
Prior	R0100	2
N-9	R0160	-1
N-8	R0170	683
N-7	R0180	48.890
N-6	R0190	98.798
N-5	R0200	186.120
N-4	R0210	1.472.676
N-3	R0220	1.829.869
N-2	R0230	3.456.912
N-1	R0240	8.598.275
N	R0250	191.898.887
Total	R0260	207.591.112

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	13.010.500,00	13.010.500,00		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	644.278.976,23	644.278.976,23			
	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	217.429.768,52	657.289.476,23	657.289.476,23	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	657.289.476,23	657.289.476,23	0,00	0,00	0,00
	Total available own funds to meet the MCR	R0510	657.289.476,23	657.289.476,23	0,00	0,00	
	Total eligible own funds to meet the SCR	R0540	657.289.476,23	657.289.476,23	0,00	0,00	0,00
	Total eligible own funds to meet the MCR	R0550	657.289.476,23	657.289.476,23	0,00	0,00	
SCR		R0580	324.746.359,75				
MCR		R0600	96.143.148,71				
Ratio of Eligible own funds to SCR		R0620	2,0240				
Ratio of Eligible own funds to MCR		R0640	6,8366				

			Value
			C0060
Reconciliation reserve	Excess of assets over liabilities	R0700	673.289.476,23
	Own shares (held directly and indirectly)	R0710	0,00
	Foreseeable dividends, distributions and charges	R0720	16.000.000,00
	Other basic own fund items	R0730	13.010.500,00
	Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0,00
Reconciliation reserve		R0760	207.429.268,52
Expected profits	Expected profits included in future premiums (EPIFP) - Life business	R0770	0,00
	Expected profits included in future premiums (EPIFP) - Non-life business	R0780	38.834.489,49
Total Expected profits included in future premiums (EPIFP)		R0790	38.834.489,49

S.25.01 Solvency Capital Requirement

		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Market risk	R0010	92.478.825,55	92.478.825,55	0,00
Counterparty default risk	R0020	15.169.942,55	15.169.942,55	0,00
Life underwriting risk	R0030	0,00	0,00	0,00
Health underwriting risk	R0040	241.936.621,56	241.936.621,56	0,00
Non-life underwriting risk	R0050	92.463.458,43	92.463.458,43	0,00
Diversification	R0060	-133.395.416,92	-133.395.416,92	
Intangible asset risk	R0070	0,00	0,00	
Basic Solvency Capital Requirement	R0100	308.653.431,17	308.653.431,17	

			Value
			C0100
Operational risk		R0130	39.623.194,03
Loss-absorbing capacity of technical provisions		R0140	0,00
Loss-absorbing capacity of deferred taxes		R0150	-23.440.111,02
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC		R0160	0,00
Solvency Capital Requirement excluding capital add-on		R0200	324.836.514,18
Capital add-ons already set		R0210	0,00
Capital add-ons already set	of which, capital add-ons already set - Article 37 (1) Type a	R0211	0,00
	of which, capital add-ons already set - Article 37 (1) Type b	R0212	0,00
	of which, capital add-ons already set - Article 37 (1) Type c	R0213	0,00
	of which, capital add-ons already set - Article 37 (1) Type d	R0214	0,00
Solvency capital requirement		R0220	324.836.514,18
Other information on SCR	Capital requirement for duration-based equity risk sub-module	R0400	0,00
	Total amount of Notional Solvency Capital Requirements for remaining part	R0410	0,00
	Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	0,00
	Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	0,00
	Diversification effects due to RFF nSCR aggregation for article 304	R0440	0,00

S.28.01 Minimum Capital Requirement – Non-life insurance

		MCR components
		C0010
MCRNL Result	R0010	96.143.148,71

		Background information	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	224.980.447,10	1.180.800.303,73
Income protection insurance and proportional reinsurance	R0030	11.562.402,86	19.160.245,70
Workers' compensation insurance and proportional reinsurance	R0040	0,00	0,00
Motor vehicle liability insurance and proportional reinsurance	R0050	0,00	0,00
Other motor insurance and proportional reinsurance	R0060	1.586.799,34	2.079.575,19
Marine, aviation and transport insurance and proportional reinsurance	R0070	11.427.265,20	28.523.870,06
Fire and other damage to property insurance and proportional reinsurance	R0080	2.154.325,22	17.487.931,11
General liability insurance and proportional reinsurance	R0090	996.593,28	1.738.638,77
Credit and suretyship insurance and proportional reinsurance	R0100	0,00	0,00
Legal expenses insurance and proportional reinsurance	R0110	383.986,46	583.502,06
Assistance and proportional reinsurance	R0120	1.914.622,80	5.387.058,94
Miscellaneous financial loss insurance and proportional reinsurance	R0130	37.491.660,16	96.466.779,60
Non-proportional health reinsurance	R0140	0,00	0,00
Non-proportional casualty reinsurance	R0150	0,00	0,00
Non-proportional marine, aviation and transport reinsurance	R0160	0,00	0,00
Non-proportional property reinsurance	R0170	0,00	0,00

		Value
		C0070
Linear MCR	R0300	96.143.148,71
SCR	R0310	324.836.514,18
MCR cap	R0320	146.176.431,38
MCR floor	R0330	81.209.128,55
Combined MCR	R0340	96.143.148,71
Absolute floor of the MCR	R0350	29.868.800,00
Minimum Capital Requirement	R0400	96.143.148,71