

S.02.01.02

Balance sheet

	Solvency II value	
	C0010	
Assets		
Intangible assets	R0030	-
Deferred tax assets	R0040	-
Pension benefit surplus	R0050	-
Property, plant & equipment held for own use	R0060	10.092.707,93
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	9.628.227.010,44
Property (other than for own use)	R0080	6.393.612,00
Holdings in related undertakings, including participations	R0090	104.637.615,02
Equities	R0100	297.905.898,80
Equities - listed	R0110	274.329.581,97
Equities - unlisted	R0120	23.576.316,83
Bonds	R0130	7.951.626.821,28
Government Bonds	R0140	5.672.934.523,01
Corporate Bonds	R0150	1.970.969.263,60
Structured notes	R0160	94.345.908,89
Collateralised securities	R0170	213.377.125,78
Collective Investments Undertakings	R0180	1.210.157.283,34
Derivatives	R0190	57.505.780,00
Deposits other than cash equivalents	R0200	-
Other investments	R0210	-
Assets held for index-linked and unit-linked contracts	R0220	436.651.411,39
Loans and mortgages	R0230	102.833.987,81
Loans on policies	R0240	2.760.654,48
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	100.073.333,33
Reinsurance recoverables from:	R0270	118.947.481,00
Non-life and health similar to non-life	R0280	117.241.388,00
Non-life excluding health	R0290	105.050.195,00
Health similar to non-life	R0300	12.191.193,00
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	1.706.093,00
Health similar to life	R0320	-
Life excluding health and index-linked and unit-linked	R0330	1.706.093,00
Life index-linked and unit-linked	R0340	-
Deposits to cedants	R0350	15.537.535,51
Insurance and intermediaries receivables	R0360	446.463.991,25
Reinsurance receivables	R0370	22.066.008,74
Receivables (trade, not insurance)	R0380	323.655.252,52
Own shares (held directly)	R0390	-
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	-
Cash and cash equivalents	R0410	38.549.405,02
Any other assets, not elsewhere shown	R0420	3.371.697,96
Total assets	R0500	11.146.396.489,57

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Balance sheet

Liabilities

Technical provisions – non-life

Technical provisions – non-life (excluding health)

TP calculated as a whole

Best Estimate

Risk margin

Technical provisions - health (similar to non-life)

TP calculated as a whole

Best Estimate

Risk margin

Technical provisions - life (excluding index-linked and unit-linked)

Technical provisions - health (similar to life)

TP calculated as a whole

Best Estimate

Risk margin

Technical provisions – life (excluding health and index-linked and unit-linked)

TP calculated as a whole

Best Estimate

Risk margin

Technical provisions – index-linked and unit-linked

TP calculated as a whole

Best Estimate

Risk margin

Contingent liabilities

Provisions other than technical provisions

Pension benefit obligations

Deposits from reinsurers

Deferred tax liabilities

Derivatives

Debts owed to credit institutions

Financial liabilities other than debts owed to credit institutions

Insurance & intermediaries payables

Reinsurance payables

Payables (trade, not insurance)

Subordinated liabilities

Subordinated liabilities not in BOF

Subordinated liabilities in BOF

Any other liabilities, not elsewhere shown

Total liabilities

Excess of assets over liabilities

	Solvency II value
	C0010
R0510	2.180.995.619
R0520	1.978.204.308
R0530	-
R0540	1.910.611.974
R0550	67.592.334
R0560	202.791.311
R0570	-
R0580	196.034.489
R0590	6.756.822
R0600	6.753.256.374
R0610	15.020.375
R0620	-
R0630	- 5.530.086
R0640	20.550.461
R0650	6.738.235.999
R0660	-
R0670	6.653.226.273
R0680	85.009.726
R0690	397.253.025
R0700	-
R0710	388.528.281
R0720	8.724.744
R0740	-
R0750	33.908.181
R0760	14.593.015
R0770	100.000
R0780	35.489.282
R0790	38.941.667
R0800	-
R0810	8.749.389
R0820	129.783.133
R0830	9.782.572
R0840	151.622.066
R0850	70.000.000
R0860	-
R0870	70.000.000
R0880	34.713.813
R0900	9.859.188.137
R1000	1.287.208.353

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 reinsurance				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 insurance	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	111.964.915,00	129.880.421,00		673.519.038,00	184.298.838,00	3.870.524,00	251.641.398,00	160.689.273,00	29.220.975,00	10.130.710,00	44.842.514,00	21.180.130,00					1.621.238.756,00
Gross - Proportional reinsurance accepted	R0120	-	124.657,00		-	-	-	9.590.791,00	435.971,00	-	-	-	220.739,00					10.372.158,00
Gross - Non-proportional reinsurance accepted	R0130																	
Reinsurers' share	R0140	7.171.626,00	4.969.888,00		3.106.881,00	3.378.077,00	239.616,00	24.867.007,00	3.529.810,00	9.222.644,00	8.696.183,00	39.858.770,00	1.815.330,00					106.855.630,00
Net	R0200	104.793.289,00	125.035.392,00		670.412.157,00	180.920.761,00	3.630.908,00	236.365.182,00	157.595.434,00	19.998.331,00	1.434.527,00	4.983.744,00	19.885.539,00					1.524.755.284,00
Premiums earned																		
Gross - Direct Business	R0210	108.398.610,00	129.035.817,00		677.134.743,00	183.972.976,00	3.810.052,00	231.033.373,00	158.478.221,00	28.465.471,00	9.868.653,00	43.495.776,00	20.397.535,00					1.594.091.227,00
Gross - Proportional reinsurance accepted	R0220	-	124.641,00		-	-	-	9.502.843,00	440.927,00	-	-	-	217.875,00					10.286.286,00
Gross - Non-proportional reinsurance accepted	R0230																	
Reinsurers' share	R0240	7.198.443,00	4.956.498,00		3.261.177,00	3.358.703,00	700.058,00	24.876.754,00	5.898.068,00	8.107.611,00	8.456.902,00	39.101.580,00	1.815.330,00					107.731.124,00
Net	R0300	101.200.167,00	124.203.960,00		673.873.566,00	180.614.273,00	3.109.994,00	215.659.462,00	153.021.080,00	20.357.860,00	1.411.751,00	4.394.196,00	18.800.080,00					1.496.646.389,00
Claims incurred																		
Gross - Direct Business	R0310	66.052.174,00	48.278.482,00		462.029.617,00	131.732.781,00	1.536.777,00	163.749.053,00	45.206.299,00	11.813.046,00	538.630,00	8.007.084,00	2.872.292,00					941.816.235,00
Gross - Proportional reinsurance accepted	R0320	-	192.895,00		-	-	-	238.642,00	64.891,00	-	-	-	16.813,00					35.757,00
Gross - Non-proportional reinsurance accepted	R0330																	
Reinsurers' share	R0340	7.773.561,00	6.491.837,00		1.113.026,00	21.425.329,00	737.082,00	36.635.450,00	3.364.507,00	3.815.723,00	665.615,00	7.569.302,00	676,00					89.490.756,00
Net	R0400	58.278.613,00	41.979.340,00		460.916.591,00	110.307.452,00	799.695,00	126.874.961,00	41.906.683,00	7.997.323,00	126.985,00	437.782,00	2.889.781,00					852.261.236,00
Changes in other technical provisions																		
Gross - Direct Business	R0410	7.200,00	-		-	-	-	-	-	-	-	-	-					7.200,00
Gross - Proportional reinsurance accepted	R0420	-	-		-	-	-	-	-	-	-	-	-					-
Gross - Non-proportional reinsurance accepted	R0430																	
Reinsurers' share	R0440	-	-		-	-	-	-	-	-	-	-	-					-
Net	R0500	7.200,00	-		-	-	-	-	-	-	-	-	-					7.200,00
Expenses incurred	R0550	48.588.631,00	45.812.379,00		188.312.459,00	67.867.536,00	1.853.315,00	106.994.725,00	60.384.154,00	6.946.032,00	58.052,00	3.567.867,00	7.521.405,00					530.653.717,00
Other expenses	R1200																	-
Total expenses	R1300																	530.653.717,00

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

		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
Premiums written										
Gross	R1410	7.459.942,00	515.417.321,00	90.000.598,00	49.109.492,00				661.987.353,00	
Reinsurers' share	R1420	-	-	-	3.025.430,00				3.025.430,00	
Net	R1500	7.459.942,00	515.417.321,00	90.000.598,00	46.084.062,00				658.961.923,00	
Premiums earned										
Gross	R1510	7.459.942,00	515.417.321,00	90.000.598,00	49.109.492,00				661.987.353,00	
Reinsurers' share	R1520	-	-	-	3.025.430,00				3.025.430,00	
Net	R1600	7.459.942,00	515.417.321,00	90.000.598,00	46.084.062,00				658.961.923,00	
Claims incurred										
Gross	R1610	459.352,00	320.932.892,00	43.200.764,00	19.812.346,00				384.405.354,00	
Reinsurers' share	R1620	-	-	-	3.109.055,00				3.109.055,00	
Net	R1700	459.352,00	320.932.892,00	43.200.764,00	16.703.291,00				381.296.299,00	
Changes in other technical provisions										
Gross	R1710	3.771.039,00	285.090.646,00	43.657.065,00	4.992.718,00				337.511.468,00	
Reinsurers' share	R1720	-	-	-	5.279,00				- 5.279,00	
Net	R1800	3.771.039,00	285.090.646,00	43.657.065,00	4.997.997,00				337.516.747,00	
Expenses incurred	R1900	3.973.764,00	52.790.597,00	11.216.148,00	4.900.893,00				72.881.402,00	
Other expenses	R2500								-	
Total expenses	R2600								72.881.402,00	

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	C0020	C0030	C0040	C0050	C0060	C0070	
		R0010	US	GB	DE	CH	BE		
		C0080	C0090	C0100	C0110	C0120	C0130	C0140	
Premiums written									
Gross - Direct Business	R0110	1.621.238.756,00						1.621.238.756,00	
Gross - Proportional reinsurance accepted	R0120	10.372.158,00						10.372.158,00	
Gross - Non-proportional reinsurance accepted	R0130	-						-	
Reinsurers' share	R0140	106.855.630,00						106.855.630,00	
Net	R0200	1.524.755.284,00	-					1.524.755.284,00	
Premiums earned									
Gross - Direct Business	R0210	1.594.091.227,00						1.594.091.227,00	
Gross - Proportional reinsurance accepted	R0220	10.286.286,00						10.286.286,00	
Gross - Non-proportional reinsurance accepted	R0230	-						-	
Reinsurers' share	R0240	107.731.124,00						107.731.124,00	
Net	R0300	1.496.646.389,00	-					1.496.646.389,00	
Claims incurred									
Gross - Direct Business	R0310	941.816.235,00						941.816.235,00	
Gross - Proportional reinsurance accepted	R0320	35.757,00						35.757,00	
Gross - Non-proportional reinsurance accepted	R0330	-						-	
Reinsurers' share	R0340	89.590.756,00						89.590.756,00	
Net	R0400	852.261.236,00	-					852.261.236,00	
Changes in other technical provisions									
Gross - Direct Business	R0410	-	7.200,00					-	
Gross - Proportional reinsurance accepted	R0420	-	-					-	
Gross - Non-proportional reinsurance accepted	R0430	-	-					-	
Reinsurers' share	R0440	-	-					-	
Net	R0500	-	7.200,00	-				-	
Expenses incurred	R0550	530.653.717,00						530.653.717,00	
Other expenses	R1200							-	
Total expenses	R1300							530.653.717,00	

		Home Country		Top 5 countries (by amount of gross premiums written) - life obligations					Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210	
		R1400	DE	JP	IT	US	HK		
		C0220	C0230	C0240	C0250	C0260	C0270	C0280	
Premiums written									
Gross	R1410	661.987.353,00						661.987.353,00	
Reinsurers' share	R1420	3.025.430,00						3.025.430,00	
Net	R1500	658.961.923,00	-					658.961.923,00	
Premiums earned									
Gross	R1510	661.987.353,00						661.987.353,00	
Reinsurers' share	R1520	3.025.430,00						3.025.430,00	
Net	R1600	658.961.923,00	-					658.961.923,00	
Claims incurred									
Gross	R1610	384.405.354,00						384.405.354,00	
Reinsurers' share	R1620	3.109.055,00						3.109.055,00	
Net	R1700	381.296.299,00	-					381.296.299,00	
Changes in other technical provisions									
Gross	R1710	337.511.468,00						337.511.468,00	
Reinsurers' share	R1720	-	5.279,00					-	
Net	R1800	337.516.747,00	-					337.516.747,00	
Expenses incurred	R1900	72.881.402,00						72.881.402,00	
Other expenses	R2500							-	
Total expenses	R2600							72.881.402,00	

5.12.01.02
Life and Health SLT Technical Provisions

	Insurance with profit participation	Index-linked and unit-linked insurance				Other life insurance			Accepted reinsurance					Health insurance (direct business)				Total (Health similar to life insurance)			
		Contract without options and guarantees	Contract with options or guarantees			Contract without options and guarantees	Contract with options or guarantees	Annuities deriving from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Reinsurer with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities deriving from non-life accepted insurance contracts and relating to insurance obligations other than health insurance obligations	Total (Life other than health insurance, incl. Unit-Linked)	Contract without options and guarantees	Contract with options or guarantees	Annuities deriving from non-life insurance contracts and relating to health insurance obligations	Health insurance (reinsurance acceptor)				
	CR020	CR030	CR040	CR050	CR060	CR070	CR080	CR090	CR100	CR110	CR120	CR130	CR140	CR150	CR160	CR170	CR180	CR190	CR200	CR210	
Technical provisions calculated as a whole	00010																				
Total Recoverables from reinsurance/SPV and Funds Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	00020																				
Technical provisions calculated as a sum of BE and RM																					
Best Estimate																					
Best Estimate	00030	6,703,116,000.00		388,528,261.00			49,904,807.00								1,041,754,554.00		5,530,086.00				5,530,086.00
Total recoverables from reinsurance/SPV and Funds Re before the adjustment for expected losses due to counterparty default	00040						7,706,993.00								1,706,093.00						
Recoverables from reinsurance (except SPV and Funds Re) before adjustment for expected losses	00050																				
Recoverables from SPV before adjustment for expected losses	00060																				
Recoverables from Funds Re before adjustment for expected losses	00070						1,706,093.00								1,706,093.00						
Total Recoverables from reinsurance/SPV and Funds Re after the adjustment for expected losses due to counterparty default	00080	6,703,116,000.00		388,528,261.00			7,706,993.00								1,706,093.00						
Best estimate minus recoverables from reinsurance/SPV and Funds Re	00090	6,703,116,000.00		388,528,261.00			5,410,906.00								1,040,044.00		5,530,086.00				5,530,086.00
Risk Margin																					
Risk Margin	00100	14,983,142.00	8,724,744.00			10,024,984.00									91,734,470.00	20,550,461.00					20,550,461.00
Sum of the adjustments on Technical Provisions																					
Technical Provisions calculated as a whole	00110																				
Best estimate	00120																				
Risk margin	00130																				
Technical provisions - total	00200	6,728,116,222.00		397,253,025.00			10,880,273.00								2,138,489,024.00	14,020,375.00					14,020,375.00
Technical provision minus recoverables from reinsurance/SPV and Funds Re - total	00210	6,728,116,222.00		397,253,025.00			10,880,273.00								2,138,489,024.00	14,020,375.00					14,020,375.00
Best Estimate of profit with a surrender option	00220																				
Group BE and Cash Flow																					
Cash out-Flows	00230																				
Group operational and discretionary benefits	00240																				
Group guaranteed benefits	00250																				
Group discretionary benefits	00260																				
Group expenses and other cash out-Flows	00270																				
Cash in-Flows	00280																				
Group income	00290																				
Other cash in-Flows	00300																				
Percentage of gross Best Estimate calculated using approximations	00310																				
Survival value	00320																				
Best estimate subject to transitional of the interest rate	00330																				
Technical provisions without transitional of interest rate	00340	6,728,116,222.00		397,253,025.00			10,880,273.00								2,138,489,024.00	14,020,375.00					14,020,375.00
Best estimate subject to volatility adjustment	00350	6,703,116,000.00		388,528,261.00			49,904,807.00								1,706,093.00						5,530,086.00
Technical provisions without volatility adjustment and without others transitional measures	00360	6,703,116,000.00		388,528,261.00			49,904,807.00								1,706,093.00						5,530,086.00
Best estimate subject to market adjustment	00370	6,716,531,061.00		397,367,285.00			30,990,765.00								1,172,825,571.00						15,290,944.00
Technical provisions without market adjustment and without all the others	00380	6,716,531,061.00		397,367,285.00			30,990,765.00								1,172,825,571.00						15,290,944.00

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Non-Life Technical Provisions

	Segmentation for:															Total Non-Life obligation	
	Direct business and accepted proportional reinsurance											accepted non-proportional reinsurance:					
	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 insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance		Non-proportional property reinsurance
C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	
Technical provisions calculated as a whole	R010																
Direct business	R020																
Accepted proportional reinsurance business	R030																
Accepted non-proportional reinsurance	R040																
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R050																
Technical provisions calculated as a sum of BE and RM	R050																
Best estimate																	
Premium provisions																	
Gross - Total	R060	28.847.181,00	38.638.344,00	-	189.563.687,00	85.330.398,00	1.093.791,00	91.412.658,00	50.481.871,00	34.556.948,00	3.200.146,00	14.831.614,00	7.679.769,00	-	-	-	545.636.407,00
Gross - direct business	R070	28.847.181,00	38.638.344,00	-	189.563.687,00	85.330.398,00	1.093.791,00	91.412.658,00	50.481.871,00	34.556.948,00	3.200.146,00	14.831.614,00	7.679.769,00	-	-	-	545.636.407,00
Gross - accepted proportional reinsurance business	R080																-
Gross - accepted non-proportional reinsurance business	R090																-
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R100	26.334,00	39.684,00	-	401.859,00	86.900,00	-	23.482,00	12.420,00	13.046.368,00	2.122.106,00	9.369.833,00	-	-	-	-	25.128.986,00
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R110																-
Recoverables from SPV before adjustment for expected losses	R120																-
Recoverables from Finite Reinsurance before adjustment for expected losses	R130	26.334,00	39.684,00	-	401.859,00	86.900,00	-	23.482,00	12.420,00	13.046.368,00	2.122.106,00	9.369.833,00	-	-	-	-	25.128.986,00
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R140	26.309,00	39.647,00	-	401.482,00	86.818,00	-	23.460,00	12.408,00	13.034.115,00	2.120.113,00	9.361.033,00	-	-	-	-	25.105.385,00
Net Best Estimate of Premium Provisions	R150	28.820.872,00	38.598.697,00	-	189.162.205,00	85.243.580,00	1.093.791,00	91.389.198,00	50.469.463,00	21.522.833,00	1.880.033,00	5.470.581,00	7.679.769,00	-	-	-	520.531.022,00
Claims provisions																	
Gross - Total	R160	55.563.118,00	72.985.846,00	-	823.180.585,00	52.616.451,00	4.707.009,00	137.822.835,00	392.775.250,00	12.473.650,00	1.808.498,00	4.797.821,00	2.278.993,00	-	-	-	1.561.010.056,00
Gross - direct business	R170	55.563.118,00	72.985.846,00	-	823.180.585,00	52.616.451,00	4.707.009,00	137.822.835,00	392.775.250,00	12.473.650,00	1.808.498,00	4.797.821,00	2.278.993,00	-	-	-	1.561.010.056,00
Gross - accepted proportional reinsurance business	R180																-
Gross - accepted non-proportional reinsurance business	R190																-
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R200	6.712.689,00	5.423.946,00	-	3.107.176,00	15.684.418,00	1.944.039,00	39.467.841,00	8.388.700,00	5.473.914,00	1.482.232,00	4.537.659,00	-	-	-	-	92.222.614,00
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R210																-
Recoverables from SPV before adjustment for expected losses	R220																-
Recoverables from Finite Reinsurance before adjustment for expected losses	R230	6.712.689,00	5.423.946,00	-	3.107.176,00	15.684.418,00	1.944.039,00	39.467.841,00	8.388.700,00	5.473.914,00	1.482.232,00	4.537.659,00	-	-	-	-	92.222.614,00
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R240	6.706.385,00	5.418.852,00	-	3.104.258,00	15.669.688,00	1.942.213,00	39.430.775,00	8.380.822,00	5.468.773,00	1.480.840,00	4.533.397,00	-	-	-	-	92.136.003,00
Net Best Estimate of Claims Provisions	R250	48.856.733,00	67.566.994,00	-	820.076.327,00	36.946.763,00	2.764.796,00	98.392.060,00	384.394.428,00	7.004.877,00	327.658,00	264.424,00	2.278.993,00	-	-	-	1.468.874.053,00
Total Best estimate - gross	R260	81.410.290,00	111.624.190,00	-	1.012.744.272,00	137.946.849,00	5.800.800,00	229.235.493,00	443.257.121,00	47.030.598,00	5.008.644,00	19.629.435,00	9.958.762,00	-	-	-	2.106.646.463,00
Total Best estimate - net	R270	77.677.665,00	106.165.691,00	-	1.009.238.532,00	122.190.343,00	3.858.587,00	189.781.258,00	434.863.891,00	28.527.710,00	1.407.691,00	5.735.065,00	9.958.762,00	-	-	-	1.989.405.075,00
Risk margin	R280	2.911.459,00	3.845.363,00	-	36.446.572,00	4.388.392,00	208.681,00	7.780.206,00	16.266.360,00	1.443.248,00	158.349,00	598.424,00	302.102,00	-	-	-	74.349.156,00
Amount of the transitional on Technical Provisions																	
TP as a whole	R290																
Best estimate	R300																
Risk margin	R310																
Technical provisions - total																	
Technical provisions - total	R320	87.321.758,00	115.469.553,00	-	1.049.190.844,00	142.335.241,00	6.009.481,00	237.015.699,00	459.523.481,00	48.473.846,00	5.166.993,00	20.227.859,00	10.260.864,00	-	-	-	2.180.995.619,00
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R330	6.732.694,00	5.458.499,00	-	1.012.744.272,00	15.756.506,00	1.942.213,00	39.454.235,00	8.393.230,00	18.502.888,00	3.600.953,00	13.894.430,00	-	-	-	-	117.241.388,00
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R340	80.589.064,00	110.011.054,00	-	1.045.685.104,00	126.578.735,00	4.067.268,00	197.561.464,00	451.130.251,00	29.970.958,00	1.566.040,00	6.333.429,00	10.260.864,00	-	-	-	2.063.754.231,00

S.19.01.21

Non-life Insurance Claims Information

Total Non-Life Business

Accident year / Underwriting year	Z0020	AY
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Gross Claims Paid (non-cumulative)
(absolute amount)

Year	Development year										10 & +	
	0	1	2	3	4	5	6	7	8	9		
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	
Prior												
N-9	R0100	321.830.506,74	250.185.411,19	67.841.183,03	33.746.756,34	19.916.161,57	18.287.082,00	15.263.979,39	8.639.734,55	6.180.710,22	5.563.789,81	14.687.422,04
N-8	R0160	309.116.473,72	251.396.474,88	70.839.785,91	37.112.678,71	23.591.163,01	17.498.654,29	13.681.499,76	5.456.400,60	4.978.724,48		
N-7	R0180	306.396.044,25	249.723.841,34	71.283.293,35	40.760.046,88	14.491.257,73	10.933.699,53	12.245.119,20	5.506.481,04			
N-6	R0190	307.731.755,25	261.794.986,14	71.911.741,52	33.362.115,29	16.144.352,20	7.860.849,00	9.264.198,08				
N-5	R0200	324.736.042,19	243.890.778,79	67.568.629,87	25.938.401,35	17.017.155,26	11.104.654,29					
N-4	R0210	328.125.907,20	264.701.296,05	84.891.040,09		15.970.583,27						
N-3	R0220	376.501.461,06	298.079.509,38	82.252.243,89	29.856.569,41							
N-2	R0230	380.906.633,51	291.782.981,70	84.892.230,99								
N-1	R0240	443.328.430,21	340.647.016,31									
N	R0250	380.943.098,31										

	In Current year		Sum of years (cumulative)	
	C0170	C0180	C0180	C0180
R0100	14.687.422,04		14.687.422,04	
R0160		5.563.789,81	5.563.789,81	
R0170		4.978.724,48	733.671.857,36	
R0180		5.506.481,04	711.339.783,32	
R0190		9.264.198,08	708.069.997,48	
R0200		11.104.654,29	690.255.661,75	
R0210		15.970.583,27	726.431.332,12	
R0220		29.856.569,41	786.689.783,74	
R0230		84.892.230,99	757.581.846,20	
R0240		340.647.016,31	783.975.446,52	
R0250		380.943.098,31	380.943.098,31	
Total	R0260	903.414.768,03	7.041.101.543,68	

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year										10 & +
	0.00	1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	
	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior											
N-9	R0100										119.266.170,24
N-8	R0160	556.759.687,12	278.937.996,67	169.003.437,52	132.778.209,39	98.499.346,45	76.186.468,62	61.805.294,04	51.303.432,53	35.939.949,90	29.493.882,82
N-7	R0170	571.492.548,19	306.377.870,28	199.071.229,57	139.946.674,90	105.012.548,14	76.231.949,91	55.191.403,16	43.405.875,77	37.375.906,17	
N-6	R0180	562.423.327,72	295.882.829,73	210.229.238,36	152.628.616,67	117.904.425,26	101.095.152,79	65.411.811,34	55.943.161,55		
N-5	R0190	523.083.573,15	248.345.691,36	171.916.605,49	130.311.506,11	105.863.481,10	91.229.177,62	71.244.333,33			
N-4	R0200	498.734.992,65	246.654.741,62	169.866.731,65	135.904.516,41	115.844.840,71	93.327.494,35				
N-3	R0210	496.333.984,92	250.251.889,81	156.764.140,32	115.982.399,02	92.462.813,84					
N-2	R0220	488.437.496,67	196.435.935,82	126.493.288,85	84.564.906,60						
N-1	R0230	495.186.574,61	204.645.601,60	120.733.628,44							
N	R0240	497.282.202,98	186.650.863,93								
	R0250	563.135.048,81									

	Year end (discounted data)	
	C0360	C0360
R0100	119.266.170,24	
R0160	29.493.882,82	
R0170	37.375.906,17	
R0180	55.943.161,55	
R0190	71.244.333,33	
R0200	93.327.494,35	
R0210	92.462.813,84	
R0220	84.564.906,60	
R0230	120.733.628,44	
R0240	186.650.863,93	
R0250	563.135.048,81	
Total	R0260	1.454.198.210,08

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	9.331.505.018,00	-	-	42.410.145,00	-
Basic own funds	R0020	1.211.924.339,00	-	-	29.364.466,00	-
Eligible own funds to meet Solvency Capital Requirement	R0050	1.211.924.339,00	-	-	29.364.466,00	-
Solvency Capital Requirement	R0090	724.922.583,00	-	-	322.750.038,00	-
Eligible own funds to meet Minimum Capital Requirement	R0100	1.207.167.371,47	-	-	24.607.505,40	-
Minimum Capital Requirement	R0110	326.215.162,00	-	-	145.237.518,00	-

Annex I
S.23.01.01
Own funds

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)
Share premium account related to ordinary share capital
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings
Subordinated mutual member accounts
Surplus funds
Preference shares
Share premium account related to preference shares
Reconciliation reserve
Subordinated liabilities
An amount equal to the value of net deferred tax assets
Other own fund items approved by the supervisory authority

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

Deductions

Deductions for participations in financial and credit

Total basic own funds after deductions

Ancillary own funds

Unpaid and uncalled ordinary share capital callable on
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable
Unpaid and uncalled preference shares callable on demand
A legally binding commitment to subscribe and pay for subordinated liabilities on demand
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC
Other ancillary own funds

Total ancillary own funds

Available and eligible own funds

Total available own funds to meet the SCR
Total available own funds to meet the MCR
Total eligible own funds to meet the SCR
Total eligible own funds to meet the MCR

SCR

MCR

Ratio of Eligible own funds to SCR

Ratio of Eligible own funds to MCR

Reconciliation reserve

Excess of assets over liabilities
Own shares (held directly and indirectly)
Foreseeable 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

Reconciliation reserve

Expected profits

Expected profits included in future premiums (EPIFP) - Life business
Expected profits included in future premiums (EPIFP) -
Total Expected profits included in future premiums (EPIFP)

	1000				
	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
R0010	232.535.335,00	232.535.335,00			
R0030	188.770.566,00	188.770.566,00			
R0040	-				
R0050	-				
R0070	-				
R0090	-				
R0110	-				
R0130	720.618.438,00	720.618.438,00			
R0140	70.000.000,00			70.000.000,00	
R0160	-				
R0180	-				
R0220					
R0230	-				
R0290	1.211.924.339,00	1.141.924.339,00	-	70.000.000,00	-
R0300	-				
R0310	-				
R0320	-				
R0330	-				
R0340	-				
R0350	-				
R0360	-				
R0370	-				
R0390	-				
R0400	-			-	-
R0500	1.211.924.339,00	1.141.924.339,00	-	70.000.000,00	-
R0510	1.211.924.339,00	1.141.924.339,00	-	70.000.000,00	-
R0540	1.211.924.339,00	1.141.924.339,00	-	70.000.000,00	-
R0550	1.207.167.371,47	1.141.924.339,00	-	65.243.032,47	
R0580	724.922.583,00				
R0600	326.215.162,35				
R0620	1,67				
R0640	3,70				
C0060					
R0700	1.287.208.353,00				
R0710					
R0720	145.284.014,00				
R0730	421.305.901,00				
R0740					
R0760	720.618.438,00				
R0770	80.329.020,00				
R0780					
R0790	80.329.020,00				

Annex I

S.25.03.21

Solvency Capital Requirement - for undertakings on Full Internal Models

Unique number of component (*)	Components Description	Calculation of the Solvency Capital Requirement
C0010	C0020	C0030
1	Market	391.417.683,13
2	Credit	90.299.611,79
3	Life Insurance	235.117.484,86
5	P&C Insurance	359.311.849,33
7	Operational Risk	58.384.447,67
6	Intangible Risk	-
9	Deferred Taxes	- 35.490.023,89

Calculation of Solvency Capital Requirement

		C0100
Total undiversified components	R0110	1.099.041.053,00
Diversification	R0060	- 374.118.470,00
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	-
Solvency capital requirement excluding capital add-on	R0200	724922582,9
Capital add-ons already set	R0210	-
Solvency capital requirement	R0220	724.922.582,90
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	188.533.735,60
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	R0310	- 35.490.023,89
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	-
Total amount of Notional Solvency Capital Requirement for ring fenced funds	R0420	-
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	-
Diversification effects due to RFF nSCR aggregation for article 304	R0440	-
Net future discretionary benefits	R0460	496.881.583,05

Annex 1
S.28.02.01
Minimum Capital Requirement - Both life and non-life insurance activity

MCR components	MCR components		
	Non-life activities	Life activities	
	MCR(NL, NL) Result	MCR(L, L) Result	
	C0010	C0020	
Linear formula component for non-life insurance and reinsurance obligations	R0010	314.193.254,25	-

Background information	Background information			
	Non-life activities		Life activities	
	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
	C0030	C0040	C0050	C0060
Medical expense insurance and proportional reinsurance	R0020	77.677.605,00	92.005.243,00	-
Income protection insurance and proportional reinsurance	R0030	106.165.691,00	117.110.928,00	-
Workers' compensation insurance and proportional reinsurance	R0040	-	-	-
Motor vehicle liability insurance and proportional reinsurance	R0050	1.009.238.532,00	667.564.247,00	-
Other motor insurance and proportional reinsurance	R0060	122.190.343,00	180.874.944,00	-
Marine, aviation and transport insurance and proportional reinsurance	R0070	3.838.587,00	3.490.338,00	-
Fire and other damage to property insurance and proportional reinsurance	R0080	189.781.258,00	227.143.842,00	-
General liability insurance and proportional reinsurance	R0090	434.883.891,00	336.904.651,00	-
Credit and suretyship insurance and proportional reinsurance	R0100	28.527.710,00	16.710.193,00	-
Legal expenses insurance and proportional reinsurance	R0110	1.407.691,00	973.851,00	-
Assistance and proportional reinsurance	R0120	5.735.005,00	4.526.174,00	-
Miscellaneous financial loss insurance and proportional reinsurance	R0130	9.958.762,00	17.526.674,00	-
Non-proportional health reinsurance	R0140	-	-	-
Non-proportional casualty reinsurance	R0150	-	-	-
Non-proportional marine, aviation and transport reinsurance	R0160	-	-	-
Non-proportional property reinsurance	R0170	-	-	-

Linear formula component for life insurance and reinsurance obligations	Non-life activities		Life activities	
	MCR(L, NL) Result		MCR(L, L) Result	
	C0070		C0080	
Linear formula component for life insurance or reinsurance obligations	R0200	-	262.226.034,55	-

Total capital at risk for all life (re)insurance obligations	Non-life activities		Life activities	
	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance) best estimate provisions	Net (of reinsurance/SPV) total capital at risk
	C0090	C0100	C0110	C0120
Obligations with profit participation - guaranteed benefits	R0210	-	6.703.131.080,00	-
Obligations with profit participation - future discretionary benefits	R0220	-	-	-
Index-linked and unit-linked insurance obligations	R0230	-	388.528.281,00	-
Other life (re)insurance and health (re)insurance obligations	R0240	-	-	-
Total capital at risk for all life (re)insurance obligations	R0250	-	-	16.414.980.886,00

Overall MCR calculation		C0130
Linear MCR	R0300	576.419.288,75
SCR	R0310	724.922.583,00
MCR cap	R0320	326.215.162,35
MCR floor	R0330	181.230.645,75
Combined MCR	R0340	326.215.162,35
Absolute floor of the MCR	R0350	6.200.000,00
Minimum Capital Requirement	R0400	326.215.162,35

Notional non-life and life MCR calculation	Non-life activities		Life activities	
	C0140		C0150	
	Notional linear MCR	R0500	314.193.254,25	262.226.034,55
Notional SCR excluding add-on (annual or latest calculation)	R0510	395.139.076,00	329.783.506,00	-
Notional MCR cap	R0520	177.812.584,20	148.402.577,70	-
Notional MCR floor	R0530	98.784.769,50	82.445.876,50	-
Notional Combined MCR	R0540	177.812.584,20	148.402.577,70	-
Absolute floor of the notional MCR	R0550	3.900.000,00	3.700.000,00	-
Notional MCR	R0560	177.812.584,20	148.402.577,70	-