

## S.02.01.02

## Balance sheet

	Solvency II value
	C0010
<b>Assets</b>	
Intangible assets	R0030 -
Deferred tax assets	R0040 -
Pension benefit surplus	R0050 -
Property, plant & equipment held for own use	R0060 10.092.707,93
<b>Investments (other than assets held for index-linked and unit-linked contracts)</b>	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
<b>Equities</b>	R0100 297.905.898,80
Equities - listed	R0110 274.329.581,97
Equities - unlisted	R0120 23.576.316,83
<b>Bonds</b>	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
<b>Loans and mortgages</b>	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
<b>Reinsurance recoverables from:</b>	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
<b>Total assets</b>	<b>R0500 11.146.396.489,57</b>

## S.02.01.02

## 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 &amp; 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
<b>R0510</b>	2.171.175.203
<b>R0520</b>	1.968.383.892
<b>R0530</b>	-
<b>R0540</b>	1.900.883.216
<b>R0550</b>	67.500.676
<b>R0560</b>	202.791.311
<b>R0570</b>	-
<b>R0580</b>	196.034.489
<b>R0590</b>	6.756.822
<b>R0600</b>	6.753.256.374
<b>R0610</b>	15.020.375
<b>R0620</b>	-
<b>R0630</b>	5.530.086
<b>R0640</b>	20.550.461
<b>R0650</b>	6.738.235.999
<b>R0660</b>	-
<b>R0670</b>	6.653.226.273
<b>R0680</b>	85.009.726
<b>R0690</b>	397.253.025
<b>R0700</b>	-
<b>R0710</b>	388.528.281
<b>R0720</b>	8.724.744
<b>R0740</b>	-
<b>R0750</b>	33.908.181
<b>R0760</b>	14.593.015
<b>R0770</b>	100.000
<b>R0780</b>	38.515.934
<b>R0790</b>	38.941.667
<b>R0800</b>	-
<b>R0810</b>	8.749.389
<b>R0820</b>	129.783.133
<b>R0830</b>	9.782.572
<b>R0840</b>	151.622.066
<b>R0850</b>	70.000.000
<b>R0860</b>	-
<b>R0870</b>	70.000.000
<b>R0880</b>	34.713.813
<b>R0900</b>	<b>9.852.394.373</b>
<b>R1000</b>	<b>1.294.002.117</b>

Annex 1  
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
<b>Premiums written</b>																		
Gross - Direct Business	R0110	111.964.915,00	129.880.421,00	-	673.519.038,00	184.298.858,00	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	-	-	-	230.739,00	-	-	-	-	10.372.158,00
Gross - Non proportional reinsurance accepted	R0130	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0140	7.171.626,00	4.969.686,00	-	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	180.920.781,00	3.630.908,00	236.365.182,00	157.595.434,00	19.998.331,00	14.542.527,00	4.983.744,00	19.585.539,00	-	-	-	-	1.524.755.284,00
<b>Premiums earned</b>																		
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	3.898.068,00	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
<b>Claims incurred</b>																		
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	-	192.695,00	-	-	-	-	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	3.815.733,00	665.615,00	7.569.302,00	676,00	-	-	-	-	89.590.756,00
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
<b>Changes in other technical provisions</b>																		
Gross - Direct Business	R0410	7.200,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.200,00
Gross - Proportional reinsurance accepted	R0420	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross - Non proportional reinsurance accepted	R0430	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0440	7.200,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.200,00
Net	R0500	7.200,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.200,00
<b>Expenses incurred</b>	R0550	48.588.631,00	45.812.379,00	-	188.312.459,00	67.867.536,00	1.852.315,00	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
<b>Other expenses</b>	R1200	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total expenses</b>	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	
<b>Premiums written</b>										
Gross	<b>R1410</b>	7.459.942,00	515.417.321,00	90.000.598,00	49.109.492,00	-	-	-	-	661.987.353,00
Reinsurers' share	<b>R1420</b>	-	-	-	3.025.430,00	-	-	-	-	3.025.430,00
Net	<b>R1500</b>	<b>7.459.942,00</b>	<b>515.417.321,00</b>	<b>90.000.598,00</b>	<b>46.084.062,00</b>	-	-	-	-	<b>658.961.923,00</b>
<b>Premiums earned</b>										
Gross	<b>R1510</b>	7.459.942,00	515.417.321,00	90.000.598,00	49.109.492,00	-	-	-	-	661.987.353,00
Reinsurers' share	<b>R1520</b>	-	-	-	3.025.430,00	-	-	-	-	3.025.430,00
Net	<b>R1600</b>	<b>7.459.942,00</b>	<b>515.417.321,00</b>	<b>90.000.598,00</b>	<b>46.084.062,00</b>	-	-	-	-	<b>658.961.923,00</b>
<b>Claims incurred</b>										
Gross	<b>R1610</b>	459.352,00	320.932.892,00	43.200.764,00	19.812.346,00	-	-	-	-	384.405.354,00
Reinsurers' share	<b>R1620</b>	-	-	-	3.109.055,00	-	-	-	-	3.109.055,00
Net	<b>R1700</b>	<b>459.352,00</b>	<b>320.932.892,00</b>	<b>43.200.764,00</b>	<b>16.703.291,00</b>	-	-	-	-	<b>381.296.299,00</b>
<b>Changes in other technical provisions</b>										
Gross	<b>R1710</b>	3.771.039,00	285.090.646,00	43.657.065,00	4.992.718,00	-	-	-	-	337.511.468,00
Reinsurers' share	<b>R1720</b>	-	-	-	5.279,00	-	-	-	-	5.279,00
Net	<b>R1800</b>	<b>3.771.039,00</b>	<b>285.090.646,00</b>	<b>43.657.065,00</b>	<b>4.997.997,00</b>	-	-	-	-	<b>337.516.747,00</b>
<b>Expenses incurred</b>	<b>R1900</b>	<b>3.973.764,00</b>	<b>52.790.597,00</b>	<b>11.216.148,00</b>	<b>4.900.893,00</b>	-	-	-	-	<b>72.881.402,00</b>
<b>Other expenses</b>	<b>R2500</b>									-
<b>Total expenses</b>	<b>R2600</b>									<b>72.881.402,00</b>

## 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
R0010		US	GB	CH	BE			
		C0080	C0090	C0100	C0110	C0120	C0130	C0140
<b>Premiums written</b>								
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
<b>Premiums earned</b>								
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
<b>Claims incurred</b>								
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
<b>Changes in other technical provisions</b>								
Gross - Direct Business	R0410	-	-					-
Gross - Proportional reinsurance accepted	R0420	-	-					-
Gross - Non-proportional reinsurance accepted	R0430	-	-					-
Reinsurers' share	R0440	-	-					-
Net	R0500	7,200.00	-					7,200.00
<b>Expenses incurred</b>	R0550	530,653,717.00	-					530,653,717.00
<b>Other expenses</b>	R1200	-	-					-
<b>Total expenses</b>	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
R1400		DE	JP	IT	US	HK		
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
<b>Premiums written</b>								
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
<b>Premiums earned</b>								
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
<b>Claims incurred</b>								
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
<b>Changes in other technical provisions</b>								
Gross	R1710	337,511,468.00	-					337,511,468.00
Reinsurers' share	R1720	5,279.00	-					5,279.00
Net	R1800	337,516,747.00	-					337,516,747.00
<b>Expenses incurred</b>	R1900	72,881,402.00	-					72,881,402.00
<b>Other expenses</b>	R2500	-	-					-
<b>Total expenses</b>	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)			
		Contracts without options and guarantees	Contracts with options or guarantees			Contracts without options and guarantees	Contracts with options or guarantees		Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Assessable stemming 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)	Contracts without options and guarantees	Contracts with options or guarantees	Assessable stemming from non-life insurance contracts and relating to health insurance obligations				
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole	00010																			
Total Recoverable from reinsurers (SPV and Fidei Re after the adjustment for expected losses due to counterparty default) presented as IP calculated as a whole	00020																			
Technical provisions calculated as a sum of BE and RM	00030																			
Best Estimate	00030	6,703,131,080.00																		
Less: Best Estimate	00030																			
Total recoverables from reinsurers (SPV and Fidei Re before the adjustment for expected losses due to counterparty default)	00040			388,528,261.00																
Recoverables from reinsurers (except SPV and Fidei Re) before adjustment for expected losses	00050																			
Recoverables from SPV before adjustment for expected losses	00060																			
Recoverables from Fidei Re before adjustment for expected losses	00070																			
Total recoverables from reinsurers (SPV and Fidei Re after the adjustment for expected losses due to counterparty default)	00080																			
Total technical reserves recoverable from reinsurers (SPV and Fidei Re)	00090	6,703,131,080.00		388,528,261.00																
Risk Margin	00100	74,983,142.00		8,724,734.00																
Amount of the transferred on Technical Provisions	00110																			
Technical Provisions calculated as a whole	00120																			
Best estimate	00130			0.00	0.00															
Risk margin	00140																			
Technical provisions - total	00150	6,778,114,222.00																		
Technical provisions minus recoverables from reinsurers (SPV and Fidei Re) - total	00160	6,778,114,222.00																		
Best Estimate of profit with a reinsurance option	00170																			
Less: BE and RM	00180																			
Life risk flows	00190																			
Future guaranteed annuities benefits	00200																			
Future discretionary benefits	00210																			
Future options and other cash out flows	00220																			
Life risk flows	00230																			
Future premiums	00240																			
Other cash in flows	00250																			
Percentage of gross Best Estimate calculated using approximations	00260																			
Number value	00270																			
Best estimate subject to transitional of the interest rate	00280																			
Technical provisions without transitional of interest rate	00290	6,778,114,222.00																		
Best estimate subject to volatility adjustment	00300	6,703,131,080.00																		
Technical provisions without volatility adjustment and without others transitional resources	00310	6,818,531,051.00																		
Best estimate subject to matching adjustment	00320																			
Technical provisions without matching adjustment and without all the others	00330	6,818,531,051.00																		

S.17.01.02

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 vehicles 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	
<b>Technical provisions calculated as a whole</b>	R0100																	
Direct business	R0200	0	0	0	0	0	0	0	0	0	0	0						
Accepted proportional reinsurance business	R0300	0	0	0	0	0	0	0	0	0	0	0						
Accepted non-proportional reinsurance	R0400												0	0	0	0	0	0
<b>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</b>	R0950	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Technical provisions calculated as a sum of BE and RM</b>																		
<b>Best estimate</b>																		
<b>Premium provisions</b>																		
Gross - Total	R0060	28.847.181,00	38.638.344,00	-	179.834.929,14	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	-	-	-	-	535.907.649,14
Gross - direct business	R0070	28.847.181,00	38.638.344,00	-	179.834.929,14	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	-	-	-	-	535.907.649,14
Gross - accepted proportional reinsurance business	R0080	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross - accepted non-proportional reinsurance business	R0090	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0100	26.334,00	39.684,00	-	401.859,00	86.900,00	-	23.482,00	12.420,00	13.046.508,00	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	R0110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recoverables from SPV before adjustment for expected losses	R0120	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recoverables from Finite Reinsurance before adjustment for expected losses	R0130	26.334,00	39.684,00	-	401.859,00	86.900,00	-	23.482,00	12.420,00	13.046.508,00	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	R0140	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
<b>Net Best Estimate of Premium Provisions</b>	R0150	28.820.872,00	38.598.697,00	-	179.433.447,14	85.243.580,00	1.093.791,00	91.389.198,00	50.469.463,00	34.556.948,00	3.198.033,00	14.803.033,00	7.679.769,00	-	-	-	-	510.802.364,14
<b>Claims provisions</b>																		
Gross - Total	R0160	55.563.118,00	72.985.846,00	-	823.180.585,00	52.616.451,00	4.707.009,00	137.823.835,00	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	R0170	55.563.118,00	72.985.846,00	-	823.180.585,00	52.616.451,00	4.707.009,00	137.823.835,00	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 non-proportional reinsurance business	R0180	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0200	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	-	-	-	-	-	92.232.614,00
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0210	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recoverables from SPV before adjustment for expected losses	R0220	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recoverables from Finite Reinsurance before adjustment for expected losses	R0230	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	-	-	-	-	-	92.232.614,00
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	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
<b>Net Best Estimate of Claims Provisions</b>	R0250	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
<b>Total Best estimate - gross</b>	R0260	84.410.399,00	111.624.190,00	-	1.001.015.514,14	137.946.849,00	5.809.800,00	229.235.493,00	443.257.121,00	47.030.598,00	5.008.644,00	19.629.433,00	9.958.762,00	-	-	-	-	3.069.917.705,14
<b>Total Best estimate - net</b>	R0270	77.677.605,00	106.165.691,00	-	999.509.774,14	122.190.343,00	3.858.587,00	180.781.258,00	434.863.891,00	28.527.710,00	1.407.691,00	5.735.005,00	9.958.762,00	-	-	-	-	1.979.676.317,14
<b>Risk margin</b>	R0280	2.911.459,00	3.845.363,00	-	36.354.913,64	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	-	-	-	-	74.257.497,64
<b>Amount of the transitional on Technical Provisions</b>																		
<b>TP as a whole</b>	R0290	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Best estimate</b>	R0300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Risk margin</b>	R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Technical provisions - total</b>																		
Technical provisions - total	R0320	87.321.758,00	115.469.553,00	-	1.039.370.427,78	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	-	-	-	-	2.171.175.202,78
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	6.732.694,00	5.458.499,00	-	3.505.740,00	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	-	-	-	-	-	117.341.388,00
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	80.589.064,00	110.011.054,00	-	1.035.864.687,78	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	-	-	-	-	2.053.933.814,78

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 & +	
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100		
Prior	R0100											14.687.422,04
N-9	R0160	221.830.506,74	280.185.411,19	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	
N-8	R0170	309.116.473,72	251.396.474,88	70.839.785,91	37.112.678,71	23.591.165,01	17.498.634,29	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	32.742.305,51	15.970.583,27						
N-3	R0220	376.501.461,06	298.079.509,38	82.252.343,89	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	
	C0170	C0180
R0100	14.687.422,04	14.687.422,04
R0160	5.563.789,81	747.455.314,84
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	903.414.768,03	7.041.101.543,68

Sum of years (cumulative)	
C0180	C0190
14.687.422,04	14.687.422,04
747.455.314,84	762.142.736,88
733.671.857,36	1.495.814.594,24
711.339.783,32	2.207.154.377,56
708.069.997,48	2.915.224.375,04
690.255.661,75	3.605.480.036,79
726.431.332,12	4.331.911.368,91
786.689.783,74	5.118.601.152,65
757.581.846,20	5.876.182.998,85
783.975.446,52	6.660.158.445,37
380.943.098,31	7.041.101.543,68
380.943.098,31	7.041.101.543,68

Gross undiscounted Best Estimate Claims Provisions  
(absolute amount)

Year	Development year										10 & +	
	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290		
Prior	R0100											105.950.909,96
N-9	R0160	545.898.390,26	272.203.499,95	160.117.478,61	125.565.189,22	91.645.842,69	70.978.855,25	57.645.848,16	47.723.875,39	33.211.293,32	27.105.949,65	
N-8	R0170	563.704.629,91	300.190.485,19	191.392.500,40	131.892.882,59	99.131.252,34	71.659.893,71	51.425.337,80	40.567.384,96	34.925.677,95		
N-7	R0180	552.351.098,90	290.022.049,41	202.129.815,46	146.207.391,79	113.279.150,57	98.166.741,90	62.071.951,02	53.099.580,25			
N-6	R0190	514.516.916,84	241.502.575,23	165.489.559,76	124.891.778,64	101.272.664,06	86.907.623,88	67.715.715,34				
N-5	R0200	495.209.650,36	241.159.664,79	164.964.360,94	132.055.263,98	110.928.024,48	89.148.563,60					
N-4	R0210	492.038.982,51	245.074.179,72	151.715.267,22	110.579.254,32	87.615.783,79						
N-3	R0220	479.047.559,28	192.625.710,86	120.454.086,27	78.803.503,31							
N-2	R0230	487.537.348,59	199.078.012,29	114.460.994,68								
N-1	R0240	488.459.277,78	181.744.221,58									
N	R0250	557.072.572,41										

	Year end (discounted data)	
	C0360	C0370
R0100	107.245.322,31	107.245.322,31
R0160	27.434.872,67	334.680.205,04
R0170	35.355.179,62	369.035.384,66
R0180	53.790.327,99	422.825.712,65
R0190	68.537.301,03	491.363.013,68
R0200	90.234.496,79	581.597.510,47
R0210	88.686.836,91	670.284.347,38
R0220	79.761.032,58	750.045.380,00
R0230	115.864.748,99	865.910.129,00
R0240	183.950.288,90	1.049.860.417,90
R0250	563.828.082,19	1.613.688.500,09
Total	1.414.648.489,98	1.613.688.500,09



## 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	9.321.684.601,78	-	-	42.393.454,09	-
Basic own funds	R0020	1.218.718.102,94	-	-	29.352.919,23	-
Eligible own funds to meet Solvency Capital Requirement	R0050	1.218.718.102,94	-	-	29.352.919,23	-
Solvency Capital Requirement	R0090	726.121.241,13	-	-	322.135.573,39	-
Eligible own funds to meet Minimum Capital Requirement	R0100	1.214.069.014,64	-	-	24.703.830,93	-
Minimum Capital Requirement	R0110	326.754.558,51	-	-	144.961.008,02	-

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	727.412.201,94	727.412.201,94		-	-
R0140	70.000.000,00			70.000.000,00	-
R0160	-			-	-
R0180	-	-	-	-	-
R0220					
R0230	-				
R0290	1.218.718.102,94	1.148.718.102,94	-	70.000.000,00	-
R0300	-				
R0310	-				
R0320	-				
R0330	-				
R0340	-				
R0350	-				
R0360	-				
R0370	-				
R0390	-				
R0400	-			-	-
R0500	1.218.718.102,94	1.148.718.102,94	-	70.000.000,00	-
R0510	1.218.718.102,94	1.148.718.102,94	-	70.000.000,00	-
R0540	1.218.718.102,94	1.148.718.102,94	-	70.000.000,00	-
R0550	1.214.069.014,64	1.148.718.102,94	-	65.350.911,70	-
R0580	726.121.241,13				
R0600	326.754.558,51				
R0620	1,68				
R0640	3,72				
C0060					
R0700	1.294.002.116,94				
R0710	-				
R0720	145.284.014,00				
R0730	421.305.901,00				
R0740	-				
R0760	727.412.201,94				
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
<b>C0010</b>	<b>C0020</b>	<b>C0030</b>
1	Market	391.417.683,00
2	Credit	90.299.612,00
3	Life Insurance	235.117.485,00
5	P&C Insurance	365.815.549,20
7	Operational Risk	-
6	Intangible Risk	58.384.448,00
9	Deferred Taxes	- 38.516.598,60

## Calculation of Solvency Capital Requirement

		C0100
<b>Total undiversified components</b>	<b>R0110</b>	1.102.518.178,60
<b>Diversification</b>	<b>R0060</b>	- 376.396.937,47
<b>Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC</b>	<b>R0160</b>	-
<b>Solvency capital requirement excluding capital add-on</b>	<b>R0200</b>	726.121.241,13
<b>Capital add-ons already set</b>	<b>R0210</b>	-
<b>Solvency capital requirement</b>	<b>R0220</b>	726.121.241,13
<b>Other information on SCR</b>		
<b>Amount/estimate of the overall loss-absorbing capacity of technical provisions</b>	<b>R0300</b>	188.533.736,00
<b>Amount/estimate of the overall loss-absorbing capacity of deferred taxes</b>	<b>R0310</b>	- 38.516.598,60
<b>Total amount of Notional Solvency Capital Requirements for remaining part</b>	<b>R0410</b>	-
<b>Total amount of Notional Solvency Capital Requirement for ring fenced funds</b>	<b>R0420</b>	-
<b>Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios</b>	<b>R0430</b>	-
<b>Diversification effects due to RFF nSCR aggregation for article 304</b>	<b>R0440</b>	-
<b>Net future discretionary benefits</b>	<b>R0460</b>	496.881.583,00

Annex I  
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, NI) Result	MCR(L, L) Result	
	<b>C0010</b>	<b>C0020</b>	
Linear formula component for non-life insurance and reinsurance obligations	R0010	313.366.309,91	-

Background information	Background information			
	Non-life activities		Life activities	
	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) written premiums in the last 12 months	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) written premiums in the last 12 months
	<b>C0030</b>	<b>C0040</b>	<b>C0050</b>	<b>C0060</b>
Medical expense insurance and proportional reinsurance	R0020	77.677.605,16	92.005.242,77	-
Income protection insurance and proportional reinsurance	R0030	106.165.690,81	117.110.928,37	-
Workers' compensation insurance and proportional reinsurance	R0040	-	-	-
Motor vehicle liability insurance and proportional reinsurance	R0050	999.599.774,29	667.564.246,95	-
Other motor insurance and proportional reinsurance	R0060	122.190.343,20	180.874.943,56	-
Marine, aviation and transport insurance and proportional reinsurance	R0070	3.858.557,45	3.490.338,19	-
Fire and other damage to property insurance and proportional reinsurance	R0080	189.781.257,58	227.143.841,76	-
General liability insurance and proportional reinsurance	R0090	434.863.891,29	136.904.631,01	-
Credit and suretyship insurance and proportional reinsurance	R0100	28.527.799,87	16.710.192,56	-
Legal expenses insurance and proportional reinsurance	R0110	1.407.691,48	973.851,25	-
Assistance and proportional reinsurance	R0120	5.735.005,07	4.526.174,15	-
Miscellaneous financial loss insurance and proportional reinsurance	R0130	9.958.762,45	17.526.673,54	-
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, NI) Result		MCR(L, L) Result	
	<b>C0070</b>		<b>C0080</b>	
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
	<b>C0090</b>	<b>C0100</b>	<b>C0110</b>	<b>C0120</b>
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		<b>C0130</b>
Linear MCR	R0300	575.592.344,46
SCR	R0310	726.121.211,13
MCR cap	R0320	326.754.558,51
MCR floor	R0330	181.530.310,28
Combined MCR	R0340	326.754.558,51
Absolute floor of the MCR	R0350	6.200.000,00
Minimum Capital Requirement	R0400	326.754.558,51

Notional non-life and life MCR calculation		Non-life activities	Life activities
		<b>C0140</b>	<b>C0150</b>
Notional linear MCR	R0500	313.366.309,91	262.226.034,55
Notional SCR excluding add-on (annual or latest calculation)	R0510	395.317.860,07	330.403.381,07
Notional MCR cap	R0520	177.893.037,03	148.861.521,49
Notional MCR floor	R0530	98.829.465,02	82.700.845,27
Notional Combined MCR	R0540	177.893.037,03	148.861.521,49
Absolute floor of the notional MCR	R0550	3.900.000,00	3.700.000,00
Notional MCR	R0560	177.893.037,03	148.861.521,49