

## 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	164.288,25
<b>Investments (other than assets held for index-linked and unit-linked contracts)</b>	R0070	650.504.879,35
Property (other than for own use)	R0080	1.215.000,00
Holdings in related undertakings, including participations	R0090	129.633,98
<b>Equities</b>	R0100	23.515.712,82
Equities - listed	R0110	23.455.904,00
Equities - unlisted	R0120	59.808,82
<b>Bonds</b>	R0130	572.056.082,43
Government Bonds	R0140	327.701.260,87
Corporate Bonds	R0150	206.831.528,67
Structured notes	R0160	-
Collateralised securities	R0170	37.523.292,89
Collective Investments Undertakings	R0180	53.588.450,12
Derivatives	R0190	-
Deposits other than cash equivalents	R0200	-
Other investments	R0210	-
Assets held for index-linked and unit-linked contracts	R0220	-
<b>Loans and mortgages</b>	R0230	-
Loans on policies	R0240	-
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	-
<b>Reinsurance recoverables from:</b>	R0270	5.286.160,00
Non-life and health similar to non-life	R0280	5.286.160,00
Non-life excluding health	R0290	5.235.724,00
Health similar to non-life	R0300	50.436,00
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	-
Health similar to life	R0320	-
Life excluding health and index-linked and unit-linked	R0330	-
Life index-linked and unit-linked	R0340	-
Deposits to cedants	R0350	-
Insurance and intermediaries receivables	R0360	2.346.964,69
Reinsurance receivables	R0370	1.688.024,00
Receivables (trade, not insurance)	R0380	44.606.977,58
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	4.607.203,46
Any other assets, not elsewhere shown	R0420	-
<b>Total assets</b>	<b>R0500</b>	<b>709.204.497</b>

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## Balance sheet

	Solvency II value	
	C0010	
<b>Liabilities</b>		
<b>Technical provisions – non-life</b>		
<b>Technical provisions – non-life (excluding health)</b>		
TP calculated as a whole	<b>R0510</b>	394.101.405
Best Estimate	<b>R0520</b>	304.844.893
Risk margin	<b>R0530</b>	-
Technical provisions - health (similar to non-life)	<b>R0540</b>	293.900.864
TP calculated as a whole	<b>R0550</b>	10.944.029
Best Estimate	<b>R0560</b>	89.256.512
Risk margin	<b>R0570</b>	-
<b>Technical provisions - life (excluding index-linked and unit-linked)</b>	<b>R0580</b>	85.620.253
<b>Technical provisions - health (similar to life)</b>	<b>R0590</b>	3.636.259
TP calculated as a whole	<b>R0600</b>	-
Best Estimate	<b>R0610</b>	-
Risk margin	<b>R0620</b>	-
<b>Technical provisions – life (excluding health and index-linked and unit-linked)</b>	<b>R0630</b>	-
TP calculated as a whole	<b>R0640</b>	-
Best Estimate	<b>R0650</b>	-
Risk margin	<b>R0660</b>	-
<b>Technical provisions – index-linked and unit-linked</b>	<b>R0670</b>	-
TP calculated as a whole	<b>R0680</b>	-
Best Estimate	<b>R0690</b>	-
Risk margin	<b>R0700</b>	-
Contingent liabilities	<b>R0710</b>	-
Provisions other than technical provisions	<b>R0720</b>	-
Pension benefit obligations	<b>R0740</b>	-
Deposits from reinsurers	<b>R0750</b>	2.530.327
Deferred tax liabilities	<b>R0760</b>	981.364
Derivatives	<b>R0770</b>	-
Debts owed to credit institutions	<b>R0780</b>	20.380.199
Financial liabilities other than debts owed to credit institutions	<b>R0790</b>	101.312
Insurance & intermediaries payables	<b>R0800</b>	-
Reinsurance payables	<b>R0810</b>	-
Payables (trade, not insurance)	<b>R0820</b>	7.324.612
<b>Subordinated liabilities</b>	<b>R0830</b>	736
Subordinated liabilities not in BOF	<b>R0840</b>	31.033.924
Subordinated liabilities in BOF	<b>R0850</b>	-
Any other liabilities, not elsewhere shown	<b>R0860</b>	-
<b>Total liabilities</b>	<b>R0870</b>	-
<b>Excess of assets over liabilities</b>	<b>R0880</b>	4.993.440
	<b>R0900</b>	<b>461.447.318</b>
	<b>R1000</b>	<b>247.757.179</b>

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	C0200	
<b>Premiums written</b>																			
Gross - Direct Business	<b>R0110</b>	17.160.593,00	41.573.073,00	-	34.197.325,00	6.083.837,00	3.795,00	31.090.978,00	13.406.918,00	-	5.376.437,00	8.727.214,00	11.327.607,00	-	-	-	-	168.947.777,00	
Gross - Proportional reinsurance accepted	<b>R0120</b>	-	27.423,00	-	945.833,00	136.140,00	-	-	22.956,00	-	-	-	-	-	-	-	-	1.132.352,00	
Gross - Non-proportional reinsurance accepted	<b>R0130</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Reinsurers' share	<b>R0140</b>	189.051,00	110.353,00	-	495.473,00	184.104,00	-	1.437.469,00	367.727,00	-	3.718.445,00	6.910.850,00	75.093,00	-	-	-	-	13.488.565,00	
Net	<b>R0200</b>	16.971.542,00	41.490.143,00	-	34.647.685,00	6.035.873,00	3.795,00	29.653.509,00	13.062.147,00	-	1.657.992,00	1.816.364,00	11.252.514,00	-	-	-	-	156.591.564,00	
<b>Premiums earned</b>																			
Gross - Direct Business	<b>R0210</b>	17.689.910,00	42.095.950,00	-	35.706.514,00	6.104.457,00	4.243,00	23.467.453,00	12.456.512,00	-	5.382.219,00	8.840.618,00	11.149.654,00	-	-	-	-	162.897.530,00	
Gross - Proportional reinsurance accepted	<b>R0220</b>	-	17.028,00	-	541.622,00	77.959,00	-	-	22.956,00	-	-	-	2.568,00	-	-	-	-	662.133,00	
Gross - Non-proportional reinsurance accepted	<b>R0230</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Reinsurers' share	<b>R0240</b>	192.161,00	110.474,00	-	495.473,00	184.104,00	-	1.437.142,00	368.206,00	-	3.721.992,00	6.986.707,00	76.953,00	-	-	-	-	13.573.212,00	
Net	<b>R0300</b>	17.497.749,00	42.002.504,00	-	35.752.663,00	5.998.312,00	4.243,00	22.030.311,00	12.111.262,00	-	1.660.227,00	1.853.911,00	11.075.269,00	-	-	-	-	149.986.451,00	
<b>Claims incurred</b>																			
Gross - Direct Business	<b>R0310</b>	195.714,00	2.235.933,00	-	23.762.456,00	2.406.807,00	-	2.248.617,00	1.340.760,00	644.875,00	840.383,00	493.652,00	2.034.795,00	-	-	-	-	18.802.604,00	
Gross - Proportional reinsurance accepted	<b>R0320</b>	-	-	-	306.978,00	82.347,00	-	-	10.335,00	-	-	-	40.387,00	-	-	-	-	338.603,00	
Gross - Non-proportional reinsurance accepted	<b>R0330</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Reinsurers' share	<b>R0340</b>	195.714,00	2.235.933,00	-	23.818.972,00	1.980.610,00	-	2.785.904,00	1.140.781,00	644.875,00	256.991,00	386.327,00	2.075.182,00	-	-	-	-	17.412.210,00	
Net	<b>R0400</b>	-	-	-	23.818.972,00	1.980.610,00	-	2.785.904,00	1.140.781,00	644.875,00	583.692,00	107.325,00	2.075.182,00	-	-	-	-	17.412.210,00	
<b>Changes in other technical provisions</b>																			
Gross - Direct Business	<b>R0410</b>	5.758,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.758,00	
Gross - Proportional reinsurance accepted	<b>R0420</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross - Non-proportional reinsurance accepted	<b>R0430</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Reinsurers' share	<b>R0440</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net	<b>R0500</b>	5.758,00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.758,00	
<b>Expenses incurred</b>	<b>R0550</b>	7.947.493,00	14.748.501,00	-	10.472.473,00	2.028.313,00	841,00	9.656.502,00	4.588.089,00	15.327,00	379.230,00	1.878.042,00	5.121.555,00	-	-	-	-	52.321.822,00	
<b>Other expenses</b>	<b>R1200</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total expenses</b>	<b>R1300</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	52.321.822,00	

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		
<b>Premiums written</b>									
Gross - Direct Business	R0110	168.947.777,00	-				168.947.777,00		
Gross - Proportional reinsurance accepted	R0120	1.132.352,00	-				1.132.352,00		
Gross - Non-proportional reinsurance accepted	R0130	-	-				-		
Reinsurers' share	R0140	13.488.565,00	-				13.488.565,00		
Net	R0200	156.591.564,00	-				156.591.564,00		
<b>Premiums earned</b>									
Gross - Direct Business	R0210	162.897.530,00	-				162.897.530,00		
Gross - Proportional reinsurance accepted	R0220	662.133,00	-				662.133,00		
Gross - Non-proportional reinsurance accepted	R0230	-	-				-		
Reinsurers' share	R0240	13.573.212,00	-				13.573.212,00		
Net	R0300	149.986.451,00	-				149.986.451,00		
<b>Claims incurred</b>									
Gross - Direct Business	R0310	18.802.604,00	-				18.802.604,00		
Gross - Proportional reinsurance accepted	R0320	338.603,00	-				338.603,00		
Gross - Non-proportional reinsurance accepted	R0330	-	-				-		
Reinsurers' share	R0340	1.728.997,00	-				1.728.997,00		
Net	R0400	17.412.210,00	-				17.412.210,00		
<b>Changes in other technical provisions</b>									
Gross - Direct Business	R0410	-	-				5.758,00		
Gross - Proportional reinsurance accepted	R0420	-	-				-		
Gross - Non-proportional reinsurance accepted	R0430	-	-				-		
Reinsurers' share	R0440	-	-				-		
Net	R0500	5.758,00	-				5.758,00		
<b>Expenses incurred</b>	R0550	52.321.822,00	-				52.321.822,00		
<b>Other expenses</b>	R1200	-	-				-		
<b>Total expenses</b>	R1300	-	-				52.321.822,00		

	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		
<b>Premiums written</b>									
Gross	R1410	-	-				-		
Reinsurers' share	R1420	-	-				-		
Net	R1500	-	-				-		
<b>Premiums earned</b>									
Gross	R1510	-	-				-		
Reinsurers' share	R1520	-	-				-		
Net	R1600	-	-				-		
<b>Claims incurred</b>									
Gross	R1610	-	-				-		
Reinsurers' share	R1620	-	-				-		
Net	R1700	-	-				-		
<b>Changes in other technical provisions</b>									
Gross	R1710	-	-				-		
Reinsurers' share	R1720	-	-				-		
Net	R1800	-	-				-		
<b>Expenses incurred</b>	R1900	-	-				-		
<b>Other expenses</b>	R2500	-	-				-		
<b>Total expenses</b>	R2600	-	-				-		

5.17.01.02  
Non-Lo Technical Provisions

Technical provisions calculated as a whole	Segmentation for:															Total Non-Life obligation			
	Direct business and accepted 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 - total	80510	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Accepted proportional reinsurance	80510	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Technical provisions calculated as a whole	80510	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Best estimate	80510	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Urbans provisions																			
Urbans - total	80640	17.531.120,00	14.086.771,00	-	8.303.244,00	1.488.791,00	80,000	50.489.878,00	13.214.716,00	-	1.117.032,00	1.927.451,00	14.328.560,00	-	-	-	-	-	162.088.219,00
Urbans - direct business	80670	17.531.120,00	14.070.149,00	-	8.271.158,00	1.455.414,00	80,000	50.489.878,00	13.210.145,00	-	1.117.032,00	1.927.451,00	14.310.312,00	-	-	-	-	-	162.083.741,00
Urbans - accepted non-proportional reinsurance	80690	-	16.622,00	-	31.086,00	-	-	-	4.571,00	-	-	-	18.248,00	-	-	-	-	-	504.478,00
Urbans - accepted non-proportional reinsurance - gross	80690	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total recoverables from reinsurers (SPV and Funds Re) before the adjustment for expected losses due to counterparty default	80700	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total recoverables from reinsurers (except SPV and Funds Reinsurance) before adjustment for expected losses	80710	48.869,00	1.618,00	-	-	-	-	13.860,00	-	-	-	820.615,00	1.777.486,00	18.116,00	-	-	-	-	2.680.570,00
Recoverables from reinsurers (except SPV and Funds Reinsurance) before adjustment for expected losses	80710	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recoverables from Funds Reinsurance before adjustment for expected losses	80720	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recoverables from Funds Reinsurance before adjustment for expected losses	80730	48.869,00	1.618,00	-	-	-	-	13.860,00	-	-	-	820.615,00	1.777.486,00	18.116,00	-	-	-	-	2.680.570,00
Total recoverables from reinsurers (SPV and Funds Re) after the adjustment for expected losses due to counterparty default	80740	48.869,00	1.618,00	-	-	-	-	13.860,00	-	-	-	819.797,00	1.775.716,00	18.098,00	-	-	-	-	2.677.999,00
Total recoverables from reinsurers (SPV and Funds Re) after the adjustment for expected losses due to counterparty default	80750	17.482.309,00	14.083.159,00	-	8.303.244,00	1.488.791,00	80,000	50.479.628,00	13.214.716,00	-	1.117.032,00	1.925.535,00	14.310.262,00	-	-	-	-	-	160.101.969,00
Non-Lo technical provisions																			
Non-Lo - total	80540	16.209.480,00	17.792.871,00	-	78.176.869,00	8.485.751,00	-	12.162.892,00	84.361.880,00	1.317.959,00	4.151.880,00	286.286,00	1.434.612,00	-	-	-	-	-	216.532.821,00
Non-Lo - direct business	80570	16.209.480,00	17.792.871,00	-	78.019.892,00	8.469.660,00	-	12.162.892,00	84.352.818,00	1.317.959,00	4.151.880,00	286.286,00	1.434.612,00	-	-	-	-	-	216.495.314,00
Non-Lo - accepted non-proportional reinsurance	80590	-	-	-	156.977,00	122.331,00	-	478.360,00	-	-	671.563,00	984.517,00	-	-	-	-	-	-	437.507,00
Non-Lo - accepted non-proportional reinsurance - gross	80590	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total recoverables from reinsurers (SPV and Funds Re) before the adjustment for expected losses due to counterparty default	80600	-	-	-	156.977,00	122.331,00	-	478.360,00	-	-	671.563,00	984.517,00	-	-	-	-	-	-	2.010.862,00
Total recoverables from reinsurers (except SPV and Funds Re) before adjustment for expected losses	80610	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recoverables from SPV before adjustment for expected losses	80620	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Recoverables from SPV before adjustment for expected losses	80630	-	-	-	156.977,00	122.331,00	-	478.360,00	-	-	671.563,00	984.517,00	-	-	-	-	-	-	2.010.862,00
Total recoverables from reinsurers (SPV and Funds Re) after the adjustment for expected losses due to counterparty default	80640	-	-	-	156.977,00	122.331,00	-	478.360,00	-	-	671.563,00	984.517,00	-	-	-	-	-	-	2.010.862,00
Recoverables from Funds Reinsurance before adjustment for expected losses	80650	16.209.480,00	17.792.871,00	-	155.916,00	122.010,00	-	478.385,00	-	-	670.914,00	983.516,00	-	-	-	-	-	-	2.008.361,00
Recoverables from Funds Reinsurance before adjustment for expected losses	80660	16.209.480,00	17.792.871,00	-	155.916,00	122.010,00	-	478.385,00	-	-	670.914,00	983.516,00	-	-	-	-	-	-	2.008.361,00
Recoverables from Funds Reinsurance before adjustment for expected losses	80670	16.209.480,00	17.792.871,00	-	155.916,00	122.010,00	-	478.385,00	-	-	670.914,00	983.516,00	-	-	-	-	-	-	2.008.361,00
Total recoverables from reinsurers (SPV and Funds Re) after the adjustment for expected losses due to counterparty default	80680	16.209.480,00	17.792.871,00	-	87.079.113,00	4.984.542,00	80,000	122.852.770,00	87.171.796,00	1.317.959,00	4.208.912,00	2.215.717,00	-	-	-	-	-	-	379.521.117,00
Total recoverables from reinsurers (SPV and Funds Re) after the adjustment for expected losses due to counterparty default	80690	16.209.480,00	17.792.871,00	-	87.079.113,00	4.984.542,00	80,000	122.852.770,00	87.171.796,00	1.317.959,00	4.208.912,00	2.215.717,00	-	-	-	-	-	-	379.521.117,00
Technical provisions - total	80700	34.832.017,00	54.424.435,00	-	95.110.851,00	5.219.929,00	80,000	124.818.465,00	104.041.099,00	1.406.794,00	5.548.480,00	2.215.149,00	22.267.583,00	-	-	-	-	-	594.101.465,00
Technical provisions - total	80710	48.829,00	1.618,00	-	155.916,00	122.010,00	-	478.375,00	-	-	1.406.711,00	2.199.219,00	18.098,00	-	-	-	-	-	5.286.140,00
Technical provisions minus recoverables from reinsurers (SPV and Funds Re) - total	80540	14.782.531,00	15.172.000,00	-	94.854.935,00	4.897.919,00	80,000	124.339.690,00	102.623.303,00	1.405.083,00	4.087.769,00	2.244.866,00	22.042.865,00	-	-	-	-	-	588.815.325,00

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										
	0	1	2	3	4	5	6	7	8	9	10 & +
	C010	C020	C030	C040	C050	C060	C070	C080	C090	C100	C110
Prior											
N-9	R0100										323.467,02
N-8	R0160	10.795.138,87	13.811.104,15	6.595.099,07	2.340.836,68	1.683.995,74	1.497.570,95	342.402,63	739.683,09	193.330,36	166.536,84
N-7	R0180	13.892.437,19	16.860.907,02	6.159.000,03	2.159.825,24	2.305.941,59	692.621,45	425.157,15	174.728,14	49.913,97	
N-6	R0190	17.021.928,99	22.554.407,24	5.640.813,24	1.934.808,50	1.648.691,10	1.515.415,02	331.366,28	727.366,43		
N-5	R0200	19.219.692,33	21.663.090,30	5.322.579,88	1.838.325,21	695.569,00	391.257,77	130.579,72			
N-4	R0210	21.010.899,73	20.268.135,10	3.848.913,74	2.456.026,08	58.098,22	995.734,39				
N-3	R0220	21.908.328,92	22.013.145,93	4.230.231,37	2.759.837,27	1.084.893,49					
N-2	R0230	19.925.824,00	20.598.103,41	4.734.322,63	1.601.527,27						
N-1	R0240	21.460.633,24	19.121.763,11	3.519.832,22							
N	R0250	15.689.910,55	15.687.601,68								
	R0250	18.112.075,94									323.467,02

In Current year

	C010
R0100	323.467,02
R0160	166.536,84
R0170	49.913,97
R0180	727.366,43
R0190	130.379,72
R0200	395.734,39
R0210	1.054.893,49
R0220	1.601.527,27
R0230	3.519.832,22
R0240	15.687.601,68
R0250	18.112.075,94
Total	41.769.128,97

Sum of years (cumulative)

	C010
R0100	323.467,02
R0160	38.065.699,38
R0170	42.620.531,78
R0180	51.374.797,10
R0190	48.656.993,91
R0200	48.037.799,26
R0210	51.463.426,98
R0220	46.856.577,82
R0230	44.102.228,67
R0240	31.377.512,23
R0250	18.112.075,94
Total	420.991.110,09

Gross undiscounted Best Estimate Claims Provisions  
(absolute amount)

Year	Development year										
	0,00	1,00	2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00	10 & +
	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior											
N-9	R0100										10.529.116,35
N-8	R0160	34.682.081,30	21.793.535,93	15.807.089,29	11.781.066,86	8.685.107,67	7.257.254,91	6.781.601,00	4.560.212,99	2.665.503,69	2.436.314,32
N-7	R0170	52.033.518,24	34.975.652,88	26.313.151,88	18.868.518,81	20.937.333,83	20.354.702,73	18.245.507,43	10.696.857,46	9.048.405,20	
N-6	R0180	60.050.200,14	37.084.662,29	25.279.455,33	28.829.411,22	25.928.865,49	20.473.308,19	15.258.009,28	9.334.151,11		
N-5	R0190	60.407.177,49	25.193.403,45	33.502.201,40	30.806.183,70	26.607.256,62	24.245.840,62	14.852.589,35			
N-4	R0200	54.790.017,92	45.884.422,03	41.542.779,81	36.703.732,00	33.942.708,22	29.777.887,38				
N-3	R0210	56.663.122,30	36.477.993,76	33.381.373,33	30.802.373,85	27.257.678,80					
N-2	R0220	51.281.132,09	32.961.151,25	28.070.890,98	25.348.446,82						
N-1	R0230	42.421.773,98	24.014.104,35	20.232.336,72							
N	R0240	41.127.826,29	25.404.108,46								
	R0250	28.530.381,32									

Year end (discounted data)

	C0300
R0100	10.508.689,68
R0160	2.431.597,82
R0170	9.030.851,12
R0180	9.316.042,69
R0190	14.823.775,08
R0200	29.120.117,76
R0210	27.204.798,42
R0220	25.299.270,39
R0230	20.193.085,64
R0240	25.554.834,06
R0250	28.475.011,88
Total	202.458.074,51

## 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	394.101.404,00	-	-	693.905,00	-
Basic own funds	R0020	187.736.179,00	-	-	477.263,00	-
Eligible own funds to meet Solvency Capital Requirement	R0050	187.736.179,00	-	-	477.263,00	-
Solvency Capital Requirement	R0090	103.414.595,00	-	-	337.986,00	-
Eligible own funds to meet Minimum Capital Requirement	R0100	187.736.179,00	-	-	477.263,00	-
Minimum Capital Requirement	R0110	46.536.568,00	-	-	152.094,00	-

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,  
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	39.000.000,00	39.000.000,00		-	
R0030	-	-		-	
R0040	-	-		-	
R0050	-		-	-	-
R0070	-	-			
R0090	-		-	-	-
R0110	-		-	-	-
R0130	148.736.179,00	148.736.179,00			
R0140	-		-	-	-
R0160	-		-	-	-
R0180	-	-	-	-	-
R0220	-				
R0230	-	-	-	-	-
R0290	187.736.179,00	187.736.179,00			
R0300	-			-	
R0310	-			-	-
R0320	-			-	-
R0330	-			-	-
R0340	-			-	-
R0350	-			-	-
R0360	-			-	-
R0370	-			-	-
R0390	-			-	-
R0400	-			-	-
R0500	187.736.179,00	187.736.179,00	-	-	-
R0510	187.736.179,00	187.736.179,00	-	-	-
R0540	187.736.179,00	187.736.179,00	-	-	-
R0550	187.736.179,00	187.736.179,00	-	-	-
R0580	103.414.595,00				
R0600	46.536.568,00				
R0620	1,82				
R0640	4,03				
	C0060				
R0700	247.757.179,00				
R0710	-				
R0720	60.021.000,00				
R0730	39.000.000,00				
R0740	-				
R0760	148.736.179,00				
R0770	-				
R0780	2.651.858,00				
R0790	2.651.858,00				



## S.25.01.21

## Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	Simplifications
		C0110	C0120
Market risk	R0010	43.743.285,62	-
Counterparty default risk	R0020	2.727.922,43	-
Life underwriting risk	R0030	-	-
Health underwriting risk	R0040	32.423.736,95	-
Non-life underwriting risk	R0050	82.740.739,96	-
Diversification	R0060	- 49.089.335,16	-
Intangible asset risk	R0070	-	-
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	112.546.349,79	-

## Calculation of Solvency Capital Requirement

		Value
		C0100
Operational risk	R0130	11.248.551,04
Loss-absorbing capacity of technical provisions	R0140	-
Loss-absorbing capacity of deferred taxes	R0150	- 20.380.305,85
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	-
<b>Solvency Capital Requirement excluding capital add-on</b>	<b>R0200</b>	103.414.594,98
Capital add-on already set	R0210	-
Solvency capital requirement	R0220	103.414.594,98
<b>Other information on SCR</b>		
Capital requirement for duration-based equity risk sub-module	R0400	-
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	-
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	-
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	-
Diversification effects due to RFF nSCR aggregation for article 304	R0440	-

## S.28.01.01

## Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

Linear formula component for non-life insurance and reinsurance obligations		MCR components
		C0010
MCRNL Result	R0010	50.738.207,84

Background information		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	33.691.789,00	17.700.697,00
Income protection insurance and proportional reinsurance	R0030	51.878.028,00	39.884.734,00
Workers' compensation insurance and proportional reinsurance	R0040	-	-
Motor vehicle liability insurance and proportional reinsurance	R0050	87.823.397,00	33.688.010,00
Other motor insurance and proportional reinsurance	R0060	4.662.532,00	5.897.597,00
Marine, aviation and transport insurance and proportional reinsurance	R0070	863,00	3.670,00
Fire and other damage to property insurance and proportional reinsurance	R0080	122.163.033,00	29.185.731,00
General liability insurance and proportional reinsurance	R0090	47.717.796,00	12.857.805,00
Credit and suretyship insurance and proportional reinsurance	R0100	1.317.959,00	-
Legal expenses insurance and proportional reinsurance	R0110	3.778.201,00	1.581.572,00
Assistance and proportional reinsurance	R0120	-	1.669.880,00
Miscellaneous financial loss insurance and proportional reinsurance	R0130	21.744.874,00	12.209.975,00
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		C0040
MCRL Result	R0200	-

Total capital at risk for all life (re)insurance obligations		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210	-	-
Obligations with profit participation - future discretionary benefits	R0220	-	-
Index-linked and unit-linked insurance obligations	R0230	-	-
Other life (re)insurance and health (re)insurance obligations	R0240	-	-
Total capital at risk for all life (re)insurance obligations	R0250	-	-

Overall MCR calculation		C0070
Linear MCR	R0300	50.738.207,84
SCR	R0310	103.414.594,98
MCR cap	R0320	46.536.567,74
MCR floor	R0330	25.853.648,74
Combined MCR	R0340	46.536.567,74
Absolute floor of the MCR	R0350	3.700.000,00
<b>Minimum Capital Requirement</b>	<b>R0400</b>	<b>46.536.567,74</b>