

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	4.304.280,87
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	9.389.755.075,41
Property (other than for own use)	R0080	5.116.106,00
Holdings in related undertakings, including participations	R0090	106.023.349,09
Equities	R0100	350.662.608,48
Equities - listed	R0110	335.224.300,67
Equities - unlisted	R0120	15.438.307,81
Bonds	R0130	7.507.787.528,32
Government Bonds	R0140	5.091.314.482,37
Corporate Bonds	R0150	1.954.850.632,63
Structured notes	R0160	89.926.108,89
Collateralised securities	R0170	371.696.304,43
Collective Investments Undertakings	R0180	1.403.025.134,90
Derivatives	R0190	17.140.348,62
Deposits other than cash equivalents	R0200	-
Other investments	R0210	-
Assets held for index-linked and unit-linked contracts	R0220	546.307.059,26
Loans and mortgages	R0230	102.748.076,47
Loans on policies	R0240	2.673.632,03
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	100.074.444,44
Reinsurance recoverables from:	R0270	125.944.891,00
Non-life and health similar to non-life	R0280	124.876.489,00
Non-life excluding health	R0290	101.814.524,00
Health similar to non-life	R0300	23.061.965,00
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	1.068.402,00
Health similar to life	R0320	-
Life excluding health and index-linked and unit-linked	R0330	1.068.402,00
Life index-linked and unit-linked	R0340	-
Deposits to cedants	R0350	24.852.396,22
Insurance and intermediaries receivables	R0360	425.626.487,31
Reinsurance receivables	R0370	34.538.614,77
Receivables (trade, not insurance)	R0380	360.830.167,12
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	47.674.255,20
Any other assets, not elsewhere shown	R0420	791.274,15
Total assets	R0500	11.063.372.578

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 & 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	2.221.483.806
R0520	1.999.705.533
R0530	-
R0540	1.954.065.535
R0550	45.639.998
R0560	221.778.273
R0570	-
R0580	216.718.219
R0590	5.060.054
R0600	6.549.506.051
R0610	3.202.355
R0620	-
R0630	- 13.541.269
R0640	16.743.624
R0650	6.546.303.696
R0660	-
R0670	6.476.462.070
R0680	69.841.626
R0690	492.476.186
R0700	-
R0710	481.523.581
R0720	10.952.605
R0740	-
R0750	32.723.971
R0760	12.882.441
R0770	50.000
R0780	51.968.397
R0790	46.783.531
R0800	-
R0810	2.814.245
R0820	102.245.162
R0830	12.789.277
R0840	171.348.522
R0850	70.000.000
R0860	-
R0870	70.000.000
R0880	24.764.342
R0900	9.791.835.931
R1000	1.271.536.647

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 C0200
	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	133,064,116.00	146,158,535.00	-	665,734,118.00	204,522,731.00	4,232,299.00	271,371,442.00	165,763,935.00	32,513,754.00	11,637,354.00	50,856,912.00	29,339,389.00	-	-	-	-	1,715,194,583.00
Gross - Proportional reinsurance accepted	R0120	-	85,529.00	-	-	-	-	10,582,800.00	234,282.00	8,415.00	-	-	105,929.00	-	-	-	-	11,006,955.00
Gross - Non-proportional reinsurance accepted	R0130	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0140	11,310,158.00	8,330,679.00	-	2,936,371.00	10,289,742.00	190,294.00	29,978,595.00	2,770,567.00	10,604,577.00	10,070,680.00	44,830,517.00	1,896,895.00	-	-	-	-	133,209,075.00
Net	R0200	121,753,958.00	137,913,385.00	-	662,797,747.00	194,232,989.00	4,042,005.00	251,975,647.00	163,217,650.00	21,917,592.00	1,566,674.00	6,026,395.00	27,548,423.00	-	-	-	-	1,592,992,465.00
Premiums earned																		
Gross - Direct Business	R0210	132,616,690.00	142,166,702.00	-	671,150,539.00	196,837,723.00	4,143,191.00	266,064,118.00	161,961,257.00	29,395,698.00	11,276,991.00	49,324,150.00	28,384,000.00	-	-	-	-	1,693,321,059.00
Gross - Proportional reinsurance accepted	R0220	-	85,599.00	-	-	-	-	10,645,998.00	255,050.00	8,503.00	-	-	130,708.00	-	-	-	-	11,125,858.00
Gross - Non-proportional reinsurance accepted	R0230	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0240	11,291,779.00	8,301,791.00	-	3,033,674.00	10,270,810.00	190,294.00	30,001,793.00	2,577,992.00	13,998,961.00	9,788,501.00	44,002,230.00	1,896,895.00	-	-	-	-	134,954,120.00
Net	R0300	121,324,911.00	133,950,510.00	-	668,117,465.00	186,566,913.00	3,952,897.00	246,708,323.00	159,638,315.00	15,805,240.00	1,488,490.00	5,321,920.00	26,617,813.00	-	-	-	-	1,569,492,797.00
Claims incurred																		
Gross - Direct Business	R0310	83,811,446.00	57,518,179.00	-	495,180,940.00	128,588,923.00	1,860,865.00	159,789,103.00	33,915,997.00	14,152,977.00	1,659,347.00	9,563,973.00	1,565,193.00	-	-	-	-	967,606,043.00
Gross - Proportional reinsurance accepted	R0320	-	48,049.00	-	-	-	-	15,078,325.00	470,310.00	35,974.00	-	-	-	-	-	-	-	14,523,992.00
Gross - Non-proportional reinsurance accepted	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0340	11,939,553.00	7,864,938.00	-	1,333,178.00	25,762,154.00	56,213.00	21,677,233.00	702,435.00	4,592,662.00	1,242,012.00	8,218,628.00	-	-	-	-	-	83,388,996.00
Net	R0400	71,871,893.00	49,605,192.00	-	493,847,762.00	102,826,769.00	1,804,652.00	153,190,205.00	32,742,352.00	9,524,341.00	417,335.00	1,345,345.00	1,565,193.00	-	-	-	-	918,741,039.00
Changes in other technical provisions																		
Gross - Direct Business	R0410	8,439.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,439.00
Gross - Proportional reinsurance accepted	R0420	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0430	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0440	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net	R0500	8,439.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,439.00
Expenses incurred	R0550	48,023,740.00	49,168,026.00	-	181,027,149.00	70,892,241.00	1,598,113.00	114,115,118.00	64,895,941.00	4,527,560.00	103,339.00	2,516,985.00	9,520,961.00	-	-	-	-	541,355,203.00
Other expenses	R1200	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total expenses	R1300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	541,355,203.00

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	8.413.462,00	423.233.681,00	129.042.651,00	55.726.588,00	-	-	-	-	616.416.382,00
Reinsurers' share	R1420	-	-	-	3.810.640,00	-	-	-	-	3.810.640,00
Net	R1500	8.413.462,00	423.233.681,00	129.042.651,00	51.915.948,00	-	-	-	-	612.605.742,00
Premiums earned										
Gross	R1510	8.413.462,00	423.233.681,00	129.042.651,00	55.726.588,00	-	-	-	-	616.416.382,00
Reinsurers' share	R1520	-	-	-	3.810.640,00	-	-	-	-	3.810.640,00
Net	R1600	8.413.462,00	423.233.681,00	129.042.651,00	51.915.948,00	-	-	-	-	612.605.742,00
Claims incurred										
Gross	R1610	169.200,00	338.385.803,00	49.579.179,00	19.156.174,00	-	-	-	-	407.290.356,00
Reinsurers' share	R1620	-	-	-	1.895.513,00	-	-	-	-	1.895.513,00
Net	R1700	169.200,00	338.385.803,00	49.579.179,00	17.260.661,00	-	-	-	-	405.394.843,00
Changes in other technical provisions										
Gross	R1710	3.530.590,00	144.933.481,00	131.987.096,00	42.374.757,00	-	-	-	-	322.825.924,00
Reinsurers' share	R1720	-	-	-	8.562,00	-	-	-	-	8.562,00
Net	R1800	3.530.590,00	144.933.481,00	131.987.096,00	42.383.319,00	-	-	-	-	322.834.486,00
Expenses incurred	R1900	3.543.368,00	44.517.751,00	14.337.274,00	5.181.605,00	-	-	-	-	67.579.998,00
Other expenses	R2500									-
Total expenses	R2600									67.579.998,00

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	
		US	GB	DE	CH	BE		
R0010	C0080	C0090	C0100	C0110	C0120	C0130	C0140	
Premiums written								
Gross - Direct Business	R0110	1,715,194,585.00	-				1,715,194,585.00	
Gross - Proportional reinsurance accepted	R0120	11,006,955.00	-				11,006,955.00	
Gross - Non-proportional reinsurance accepted	R0130	-	-				-	
Reinsurers' share	R0140	133,209,075.00	-				133,209,075.00	
Net	R0200	1,592,992,465.00	-				1,592,992,465.00	
Premiums earned								
Gross - Direct Business	R0210	1,693,321,059.00	-				1,693,321,059.00	
Gross - Proportional reinsurance accepted	R0220	11,125,858.00	-				11,125,858.00	
Gross - Non-proportional reinsurance accepted	R0230	-	-				-	
Reinsurers' share	R0240	134,954,120.00	-				134,954,120.00	
Net	R0300	1,569,492,797.00	-				1,569,492,797.00	
Claims incurred								
Gross - Direct Business	R0310	987,606,043.00	-				987,606,043.00	
Gross - Proportional reinsurance accepted	R0320	14,523,992.00	-				14,523,992.00	
Gross - Non-proportional reinsurance accepted	R0330	-	-				-	
Reinsurers' share	R0340	83,388,996.00	-				83,388,996.00	
Net	R0400	918,741,039.00	-				918,741,039.00	
Changes in other technical provisions								
Gross - Direct Business	R0410	-	-				-	
Gross - Proportional reinsurance accepted	R0420	-	-				-	
Gross - Non-proportional reinsurance accepted	R0430	-	-				-	
Reinsurers' share	R0440	-	-				-	
Net	R0500	8,439.00	-				8,439.00	
Expenses incurred	R0550	541,355,203.00	-				541,355,203.00	
Other expenses	R1200	-	-				-	
Total expenses	R1300	-	-				-	

	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	
		DE	JP	IT	US	HK		
R1400	C0220	C0230	C0240	C0250	C0260	C0270	C0280	
Premiums written								
Gross	R1410	616,416,382.00	-				616,416,382.00	
Reinsurers' share	R1420	3,810,640.00	-				3,810,640.00	
Net	R1500	612,605,742.00	-				612,605,742.00	
Premiums earned								
Gross	R1510	616,416,382.00	-				616,416,382.00	
Reinsurers' share	R1520	3,810,640.00	-				3,810,640.00	
Net	R1600	612,605,742.00	-				612,605,742.00	
Claims incurred								
Gross	R1610	407,290,356.00	-				407,290,356.00	
Reinsurers' share	R1620	1,895,513.00	-				1,895,513.00	
Net	R1700	405,394,843.00	-				405,394,843.00	
Changes in other technical provisions								
Gross	R1710	322,825,924.00	-				322,825,924.00	
Reinsurers' share	R1720	8,562.00	-				8,562.00	
Net	R1800	322,834,486.00	-				322,834,486.00	
Expenses incurred	R1900	67,579,997.00	-				67,579,997.00	
Other expenses	R2500	-	-				-	
Total expenses	R2600	-	-				-	

5.12.01.02
Life and Health SLT Technical Provisions

	Index-linked and unit-linked insurance				Other life insurance		Accepted reinsurance				Health insurance (direct business)									
	Insurance with profit participation		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	Assumes reinsurance from non-life 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	Assumes reinsurance from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)				
	CM020	CM030	CM040	CM050	CM060	CM070	CM080	CM090	CM100	CM110	CM120	CM130	CM140	CM150	CM160	CM170	CM180	CM190	CM200	CM210
Technical provisions calculated as a whole																				
Total Recoverable from reinsurers (SPV and Fidei Re after the adjustment for expected losses due to counterparty default mentioned in TP) calculated as a whole	RM010																			
Technical provisions calculated as a sum of BE and RM	RM020																			
Best Estimate																				
Green Best Estimate	RM030	6,512,448,825.00			481,523,501.00															
Recoverable from reinsurers (SPV and Fidei Re before the adjustment for expected losses due to counterparty default)	RM040																			
Recoverable from reinsurers (SPV and Fidei Re) before adjustment for expected losses	RM050																			
Recoverable from SPV before adjustment for expected losses	RM060																			
Recoverable from Fidei Re before adjustment for expected losses	RM070																			
Total Recoverable from reinsurers (SPV and Fidei Re) after the adjustment for expected losses due to counterparty default	RM080																			
Best estimate minus recoverable from reinsurers (SPV and Fidei Re)	RM090	6,512,448,825.00			481,523,501.00															
Risk Margin	RM100	42,750,176.00			10,917,469.00															
Amount of the transmission on Technical Provisions	RM110																			
Technical Provisions calculated as a whole	RM120																			
Best estimate	RM130																			
Risk margin	RM140																			
Technical provisions - total	RM150	6,595,599,561.00			492,476,186.00															
Technical provisions minus recoverable from reinsurers (SPV and Fidei Re) - total	RM160	6,595,599,561.00			492,476,186.00															
Best Estimate of products with a warranty option	RM170																			
Green BE for Cash flow	RM180																			
Cash inflows	RM190																			
Future investment and discretionary benefits	RM200																			
Future guaranteed benefits	RM210																			
Future discretionary benefits	RM220																			
Future expenses and other cash out-flows	RM230																			
Cash out-flows	RM240																			
Future premiums	RM250																			
Other cash inflows	RM260																			
Percentage of green Best Estimate calculated using approximation	RM270																			
Interest rate	RM280																			
Best estimate subject to transmission of the interest rate	RM290																			
Technical provisions without transmission of interest rate	RM300	6,595,599,561.00			492,476,186.00															
Best estimate subject to volatility adjustment	RM310																			
Technical provisions without volatility adjustment and without other transitional measures	RM320	6,611,813,043.00			492,466,140.00															
Best estimate subject to matching adjustment	RM330																			
Technical provisions without matching adjustment and without all the others	RM340	6,611,813,043.00			492,466,140.00															

5.17.01.02
Non-Life Technical Provisions

	Segmentation by:														Total Non-Life obligation			
	Medical expense insurance					Direct business and accepted proportional reinsurance					accepted non-proportional reinsurance							
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150		C0160	C0170	C0180
Technical provisions calculated as a whole																		
Direct business																		
Accepted proportional reinsurance																		
Accepted non-proportional reinsurance																		
Total Business from reinsurance (SPV and Fianco Re) after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole																		
Technical provisions calculated as a whole (SPV and Fianco Re)																		
Premium provision																		
Unearned premium																		
Unearned premium - accepted proportional reinsurance																		
Unearned premium - accepted non-proportional reinsurance																		
Total recoverable from reinsurance (SPV and Fianco Re) before the adjustment for expected losses due to counterparty default																		
Recoverable from reinsurance (except SPV and Fianco Re) before adjustment for expected losses																		
Recoverable from SPV before adjustment for expected losses																		
Recoverable from Fianco Re (reinsurance) before adjustment for expected losses																		
Total recoverable from reinsurance (SPV and Fianco Re) after the adjustment for expected losses due to counterparty default																		
Net Best Estimate of Premium Provision																		
Claims provision																		
Unpaid claims																		
Unpaid claims - accepted proportional reinsurance																		
Unpaid claims - accepted non-proportional reinsurance (SPV and Fianco Re) before the adjustment for expected losses due to counterparty default																		
Unpaid claims from reinsurance (except SPV and Fianco Re) before adjustment for expected losses																		
Unpaid claims from SPV before adjustment for expected losses																		
Unpaid claims from Fianco Re (reinsurance) before adjustment for expected losses																		
Total recoverable from reinsurance (SPV and Fianco Re) after the adjustment for expected losses due to counterparty default																		
Net Best Estimate of Claims Provision																		
Total Best estimate - gross																		
Total Best estimate - net																		
Risk margin																		
Net Best Estimate of Technical Provisions																		
TP as a whole																		
Best estimate																		
Risk margin																		
Technical provisions - total																		
Technical provisions - total																		
Recoverable from reinsurance (except SPV and Fianco Re) after the adjustment for expected losses due to counterparty default - total																		
Recoverable from reinsurance (SPV and Fianco Re) after the adjustment for expected losses due to counterparty default - total																		
Technical provisions minus recoverables from reinsurance (SPV and Fianco Re) total																		

S.19.01.21
Non-life Insurance Claims Information

Total Non-Life Business

Accident year / Underwriting year	2020	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	C0100	C0110	
Prior												13.891.940,59
N-9	R0160	309.068.804,37	252.029.387,57	71.029.163,32	37.146.275,04	23.632.922,20	17.509.493,73	13.701.978,74	5.463.804,27	4.983.924,26	3.934.480,66	
N-8	R0170	306.380.834,13	249.994.707,04	71.409.650,20	40.690.663,17	14.516.492,09	10.961.476,81	12.240.909,74	5.489.804,38	4.518.488,35		
N-7	R0180	308.381.358,42	254.865.687,16	74.267.000,69	33.520.297,72	16.393.379,59	7.851.099,03	9.335.381,49	6.769.658,38			
N-6	R0190	324.740.495,07	244.050.451,41	68.470.397,18	27.344.971,51	17.227.981,85	11.161.256,80	7.504.550,83				
N-5	R0200	328.135.870,92	265.779.791,82	86.083.056,36	33.218.985,49	16.252.457,50	10.103.838,03					
N-4	R0210	376.580.392,23	299.140.196,13	83.828.814,77	30.682.168,99	18.247.641,88						
N-3	R0220	380.907.833,96	292.585.748,61	85.297.970,75	31.141.823,37							
N-2	R0230	443.346.222,39	342.048.202,62	78.335.427,89								
N-1	R0240	381.017.905,45	270.216.874,90									
N	R0250	446.843.564,11										

In Current year

	C0170
R0100	13.891.940,59
R0160	3.934.480,66
R0170	4.518.488,35
R0180	6.769.658,38
R0190	7.504.550,83
R0200	10.103.838,03
R0210	18.247.641,88
R0220	31.141.823,37
R0230	78.335.427,89
R0240	230.216.874,90
R0250	446.843.564,11
Total	891.508.278,99

Sum of years (cumulative)

	C0180
R0100	13.891.940,59
R0160	738.500.235,06
R0170	716.262.626,11
R0180	721.563.348,48
R0190	700.500.104,65
R0200	739.574.000,12
R0210	808.479.214,08
R0220	789.933.376,09
R0230	863.729.852,90
R0240	651.254.780,35
R0250	446.843.564,11
Total	7.190.533.043,14

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											119.324.737,66
N-9	R0100	564.527.405,11	300.634.549,78	191.628.913,58	132.571.309,66	99.830.976,19	72.163.332,20	51.794.141,02	40.962.839,52	35.246.196,32	30.734.470,62
N-8	R0170	553.717.280,90	290.508.553,99	203.023.382,45	147.161.388,50	114.002.181,58	98.767.080,00	62.615.072,14	51.557.400,30	44.385.712,48	
N-7	R0180	521.757.000,32	246.088.175,60	167.397.532,00	126.304.630,18	107.177.629,07	87.981.294,94	68.514.225,96	54.810.823,36		
N-6	R0190	502.080.019,00	245.978.521,28	168.171.023,32	123.446.461,54	112.307.937,65	90.226.307,66	69.309.399,87			
N-5	R0200	498.629.698,87	240.743.810,75	154.174.665,26	112.111.883,85	89.299.630,59	76.650.992,59				
N-4	R0210	485.604.684,41	197.657.416,12	123.850.570,40	80.788.242,45	62.376.303,94					
N-3	R0220	492.328.948,82	201.755.480,60	115.973.794,17	79.793.623,09						
N-2	R0230	496.907.231,38	185.133.223,10	105.020.783,78							
N-1	R0240	563.029.885,54	288.810.708,35								
N	R0250	562.769.239,72									

Year end (discounted data)

	C0360
R0100	119.463.438,26
R0160	80.730.195,71
R0170	44.337.192,24
R0180	54.874.534,31
R0190	69.389.963,66
R0200	76.740.090,08
R0210	62.448.808,85
R0220	79.886.374,10
R0230	105.142.857,70
R0240	289.146.415,85
R0250	363.823.390,82
Total	1.495.623.261,58

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	9.263.466.043,00	-	-	17.828.530,00	-
Basic own funds	R0020	1.226.199.121,00	-	-	12.334.362,00	-
Eligible own funds to meet Solvency Capital Requirement	R0050	1.226.199.121,00	-	-	12.334.362,00	-
Solvency Capital Requirement	R0090	706.402.548,00	-	-	314.787.540,00	-
Eligible own funds to meet Minimum Capital Requirement	R0100	1.219.775.350,00	-	-	5.910.591,00	-
Minimum Capital Requirement	R0110	317.881.147,00	-	-	141.654.393,00	-

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 on
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	186.422.562,00	186.422.562,00		-	
R0040	-	-		-	
R0050	-	-		-	-
R0070	-	-		-	-
R0090	-	-		-	-
R0110	-	-		-	-
R0130	737.241.224,00	737.241.224,00		-	-
R0140	70.000.000,00			70.000.000,00	-
R0160	-	-		-	-
R0180	-	-		-	-
R0220	-	-		-	-
R0230	-	-		-	-
R0290	1.226.199.121,00	1.156.199.121,00		70.000.000,00	-
R0300	-	-		-	-
R0310	-	-		-	-
R0320	-	-		-	-
R0330	-	-		-	-
R0340	-	-		-	-
R0350	-	-		-	-
R0360	-	-		-	-
R0370	-	-		-	-
R0390	-	-		-	-
R0400	-	-		-	-
R0500	1.226.199.121,00	1.156.199.121,00		70.000.000,00	-
R0510	1.226.199.121,00	1.156.199.121,00		70.000.000,00	-
R0540	1.226.199.121,00	1.156.199.121,00		70.000.000,00	-
R0550	1.219.775.350,40	1.156.199.121,00		63.576.229,40	-
R0580	706.402.548,00				
R0600	317.881.147,00				
R0620	1,74				
R0640	3,84				
C0060					
R0700	1.271.536.647,00				
R0710	-				
R0720	115.337.526,00				
R0730	418.957.897,00				
R0740	-				
R0760	737.241.224,00				
R0770	138.993.205,00				
R0780	8.008.605,00				
R0790	147.001.810,00				

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	426.649.243,83
2	Credit	86.821.785,41
3	Life Insurance	198.408.695,55
5	P&C Insurance	345.149.630,24
7	Operational Risk	57.293.574,05
6	Intangible Risk	-
9	Deferred Taxes	- 51.968.368,79

Calculation of Solvency Capital Requirement

		C0100
Total undiversified components	R0110	1.062.354.560,30
Diversification	R0060	- 355.952.011,97
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	-
Solvency capital requirement excluding capital add-on	R0200	706.402.548,33
Capital add-ons already set	R0210	-
Solvency capital requirement	R0220	706.402.548,33
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	- 120.304.299,96
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	R0310	- 51.968.368,79
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	450.541.620,59

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, NL) Result	MCR(NL, L) Result	
	C0010	C0020	
Linear formula component for non-life insurance and reinsurance obligations	R0010	324.002.958,14	-

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	79.202.262,00	100.099.600,00	-
Income protection insurance and proportional reinsurance	R0030	114.453.992,00	123.857.328,00	-
Workers' compensation insurance and proportional reinsurance	R0040	-	-	-
Motor vehicle liability insurance and proportional reinsurance	R0050	1.037.677.462,00	660.486.182,00	-
Other motor insurance and proportional reinsurance	R0060	124.553.653,00	194.123.927,00	-
Marine, aviation and transport insurance and proportional reinsurance	R0070	4.473.106,00	3.825.847,00	-
Fire and other damage to property insurance and proportional reinsurance	R0080	206.706.222,00	239.089.980,00	-
General liability insurance and proportional reinsurance	R0090	430.534.161,00	149.046.092,00	-
Credit and suretyship insurance and proportional reinsurance	R0100	30.129.720,00	18.964.986,00	-
Legal expenses insurance and proportional reinsurance	R0110	1.791.065,00	1.114.171,00	-
Assistance and proportional reinsurance	R0120	6.343.442,00	5.478.007,00	-
Miscellaneous financial loss insurance and proportional reinsurance	R0130	10.042.180,00	19.438.497,00	-
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	-	257.369.984,73

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	-	6.532.848.825,00	-
Obligations with profit participation - future discretionary benefits	R0220	-	-	-
Index-linked and unit-linked insurance obligations	R0230	-	481.523.581,00	-
Other life (re)insurance and health (re)insurance obligations	R0240	-	-	-
Total capital at risk for all life (re)insurance obligations	R0250	-	-	17.548.447.344,00

Overall MCR calculation	C0130	
Linear MCR	R0300	581.372.942,87
SCR	R0310	706.402.548,33
MCR cap	R0320	317.881.146,75
MCR floor	R0330	176.600.637,08
Combined MCR	R0340	317.881.146,75
Absolute floor of the MCR	R0350	6.200.000,00
Minimum Capital Requirement	R0400	317.881.146,75

Notional non-life and life MCR calculation	Non-life activities	Life activities	
	C0140	C0150	
Notional linear MCR	R0500	324.002.958,14	257.369.984,73
Notional SCR excluding add-on (annual or latest calculation)	R0510	393.682.778,34	312.719.769,99
Notional MCR cap	R0520	177.157.250,25	140.723.896,50
Notional MCR floor	R0530	98.420.694,59	78.179.942,50
Notional Combined MCR	R0540	177.157.250,25	140.723.896,50
Absolute floor of the notional MCR	R0550	2.500.000,00	3.700.000,00
Notional MCR	R0560	177.157.250,25	140.723.896,50