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 Life and Health SLT Technical Provisions

in thousand EUR

	Insurance with profit participation		Index-linked and unit-linked insurance		Other life insurance			Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)	Health insurance (direct business)		Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
	C0020	C0030	Contracts without options and guarantees	Contracts with options or guarantees	C0060	Contracts without options and guarantees	Contracts with options or guarantees				C0160	Contracts without options and guarantees			
Technical provisions calculated as a whole															
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to IP as a whole	R0010	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM	R0020	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Best Estimate															
Gross Best Estimate	R0030	4,748,844		200,652	0	-18,190	0	0	0	4,931,306	-15,799	0	0	0	-15,799
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	0		0	0	170	0	0	0	170	0	0	0	0	0
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	4,748,844		200,652	0	-18,360	0	0	0	4,931,136	-15,799	0	0	0	-15,799
Risk Margin	R0100	86,012	3,147		19,482			0	0	108,640	2,744		0	0	2,744
Amount of the transitional on Technical Provisions															
Technical Provisions calculated as a whole	R0110	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Best estimate	R0120	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Risk margin	R0130	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Technical provisions - total	R0200	4,834,856	203,800		1,296			0	0	5,039,982	-13,055		0	0	-13,055

S.17.01.02
Non-life Technical Provisions

in thousand EUR

Technical provisions calculated as a whole
Total Recoverables from reinsurers/SPV and Finite Re after the adjustment for expected losses due to contemporary default associated to TP as a whole

Technical provisions calculated as a sum of BE and RM

Best estimate

Premium provisions

Gross

Total recoverable from reinsurers/SPV and Finite Re after the adjustment for expected losses due to contemporary default

Net Best Estimate of Premium Provisions

Claims provisions

Gross

Total recoverable from reinsurers/SPV and Finite Re after the adjustment for expected losses due to contemporary default

Net Best Estimate of Claims Provisions

Total Best estimate - gross

Total Best estimate - net

Risk margin

Amount of the transitional on Technical Provisions

Technical Provisions calculated as a whole

Best estimate

Risk margin

Technical provisions - total

Recoverable from reinsurers contracts/SPV and Finite Re after the adjustment for expected losses due to contemporary default - total

Technical provisions minus recoverables from reinsurers/SPV and Finite Re - total

	Direct business and accepted proportional reinsurance											Accepted non-proportional reinsurance				Total Non-Life obligation	
	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
	CR020	CR030*	CR040	CR050	CR060	CR070	CR080	CR090	CR100	CR110	CR120	CR130	CR140	CR150	CR160		CR170
R0010	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R0016	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R0100	23.584	36.609	-	179.032	78.706	582	79.797	44.971	23.073	1.011	9.081	6.522	-	-	-	-	480.083
R0140	35	4	-	418	81	278	72	98	12.616	1.266	6.344	79	-	-	-	-	31.669
R0150	23.569	36.605	-	179.417	78.625	304	79.725	44.773	11.857	437	3.536	6.513	-	-	-	-	464.032
R0160	31.420	79.321	-	862.710	29.809	4.406	137.317	465.210	10.372	7.629	3.078	2.976	-	-	-	-	1.634.293
R0240	1	181	-	3.920	293	2.296	11.975	2.952	6.174	1.827	1.929	3	-	-	-	-	31.153
R0250	31.419	79.147	-	858.790	29.514	2.110	125.742	462.299	4.199	5.802	1.149	2.974	-	-	-	-	1.603.142
R0260	55.014	115.930	-	1.041.702	108.313	4.997	217.114	510.023	23.947	9.241	13.089	9.499	-	-	-	-	2.119.979
R0270	543.979	115.709	-	1.017.207	103.109	2.412	205.664	507.015	15.258	6.450	4.982	9.487	-	-	-	-	2.067.176
R0280	1.911	3.846	-	35.630	4.076	169	9.381	17.269	1.239	301	496	352	-	-	-	-	32.659
R0290	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R0300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R0320	56.825	119.762	-	1.077.371	112.291	5.147	224.490	527.204	25.147	9.841	13.555	9.863	-	-	-	-	2.192.038
R0330	35	187	-	4.235	246	2.573	11.651	3.018	18.690	3.091	3.074	12	-	-	-	-	52.283
R0340	56.890	119.595	-	1.072.937	112.245	2.574	212.844	524.204	16.497	6.750	5.481	9.838	-	-	-	-	2.139.835

in thousand EUR

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	7.218.935	-	-	46.410	-
Basic own funds	R0020	1.092.186	-	-	36.493	-
Eligible own funds to meet Solvency Capital Requirement	R0050	1.022.186	-	-	36.493	-
Solvency Capital Requirement	R0090	-	-	-	-	-
Eligible own funds to meet Minimum Capital Requirement	R0100	1.022.186	-	-	-	-
Minimum Capital Requirement	R0110	-	-	-	-	-

in thousand EUR

S.23.01.01

Own funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35						
Ordinary share capital (gross of own shares)	R0010	211.169	211.169		0	
Share premium account related to ordinary share capital	R0030	109.378	109.378		0	
Initial funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings	R0040	0	0		0	
Subordinated mutual member accounts	R0050	0		0	0	0
Surplus funds	R0070	0		0		
Preference shares	R0090	0		0	0	0
Share premium account related to preference shares	R0110	0		0	0	0
Reconciliation reserve	R0130	701.639	701.639			
Subordinated liabilities	R0140	70.000		0	70.000	0
An amount equal to the value of net deferred tax assets	R0160	0				0
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0	0	0	0	0
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 the criteria to be classified as Solvency II own funds	R0220	0,00				
Deductions						
Deductions for participations in financial and credit institutions	R0230	0	0	0	0	0
Total basic own funds after deductions	R0290	1.092.186	1.022.186	0	70.000	0
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300	0			0	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310	0			0	
Unpaid and uncalled preference shares callable on demand	R0320	0			0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0			0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0			0	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0			0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0			0	
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0			0	0
Other ancillary own funds	R0390	0			0	0
Total ancillary own funds	R0400	0			0	0
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	1.092.186	1.022.186	0	70.000	0
Total available own funds to meet the MCR	R0510	1.092.186	1.022.186	0	70.000	0
Total eligible own funds to meet the SCR	R0540	1.092.186	1.022.186	0	70.000	0
Total eligible own funds to meet the MCR	R0550	1.091.094	1.022.186	0	68.908	
SCR	R0580	765.642				
MCR	R0600	344.539				
Ratio of Eligible own funds to SCR	R0620	143%				
Ratio of Eligible own funds to MCR	R0640	317%				

Reconciliation reserve

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	1.120.168
Own shares (held directly and indirectly)	R0710	0
Foreseeable dividends, distributions and charges	R0720	97.982
Other basic own fund items	R0730	320.547
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0
Reconciliation reserve	R0760	701.639
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	108.416
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	0
Total Expected profits included in future premiums (EPIFP)	R0790	108.416

in thousand EUR

S.25.03.01

Solvency Capital Requirement - for undertakings on Full Internal Models
Component-specific information

(*) Closed list of values :

- 1 (Future management actions regarding the loss-absorbing capacity of technical provisions embedded within the component)
- 2 (Future management actions regarding the loss-absorbing capacity of deferred taxes embedded within the component)
- 3 (Future management actions regarding the loss-absorbing capacity of technical provisions and deferred taxes embedded within the component)
- 4 (No embedded consideration of future management actions)

Unique number of component (*)	Components Description	Calculation of the Solvency Capital Requirement	Consideration of the future management actions regarding technical provisions and/or deferred taxes (*)
C0010	C0020	C0030	C0060
1	Market	409.532	4
7	Deferred Taxes	-62.422	4
6	Intangible Risk	0	4
5	Operational Risk	78.739	4
4	P&C Insurance	396.751	4
3	Life Insurance	190.117	4
2	Credit	109.149	4

Calculation of Solvency Capital Requirement

		C0100
Total undiversified components	R0110	1.121.866
Diversification	R0060	-376.224
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0
Solvency capital requirement excluding capital add-on	R0200	745.642
Capital add-ons already set	R0210	20.000
Solvency capital requirement	R0220	765.642
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	0
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	R0310	-62.422
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	0
Total amount of Notional Solvency Capital Requirement for ring fenced funds	R0420	0
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	0
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0
Net future discretionary benefits	R0460	0

in thousand EUR

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	310.577	

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	54.979	63.214		
Income protection insurance and proportional reinsurance	R0030	115.749	108.587		
Workers' compensation insurance and proportional reinsurance	R0040	0	0		
Motor vehicle liability insurance and proportional reinsurance	R0050	1.037.207	638.396		
Other motor insurance and proportional reinsurance	R0060	108.169	159.264		
Marine, aviation and transport insurance and proportional reinsurance	R0070	2.414	1.698		
Fire and other damage to property insurance and proportional reinsurance	R0080	205.464	195.628		
General liability insurance and proportional reinsurance	R0090	507.015	122.737		
Credit and suretyship insurance and proportional reinsurance	R0100	15.258	12.122		
Legal expenses insurance and proportional reinsurance	R0110	6.450	584		
Assistance and proportional reinsurance	R0120	4.985	2.854		
Miscellaneous financial loss insurance and proportional reinsurance	R0130	9.487	15.202		
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		185.575

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			4.748.844	
Obligations with profit participation - future discretionary benefits	R0220				
Index-linked and unit-linked insurance obligations	R0230			200.652	
Other life (re)insurance and health (re)insurance obligations	R0240			0.00	
Total capital at risk for all life (re)insurance obligations	R0250				12.090.051

Overall MCR calculation

		C0130
Linear MCR	R0300	496.152
SCR	R0310	765.642
MCR cap	R0320	344.539
MCR floor	R0330	191.410
Combined MCR	R0340	344.539
Absolute floor of the MCR	R0350	6.200
Minimum Capital Requirement	R0400	344.539

Notional non-life and life MCR calculation

		Non-life activities	Life activities
		C0140	C0150
Notional linear MCR	R0600	310.577	185.575
Notional SCR excluding add-on (annual or latest calculation)	R0510	598.578	327.125
Notional MCR cap	R0520	269.360	147.206
Notional MCR floor	R0530	149.645	81.781
Notional Combined MCR	R0540	269.360	147.206
Absolute floor of the notional MCR	R0550	2.500	3.700
Notional MCR	R0560	269.360	147.206