

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 24.308.066,70
Investments (other than assets held for index-linked and unit-linked contracts)	R0070 7.600.017.141,36
Property (other than for own use)	R0080 4.476.231,00
Holdings in related undertakings, including participations	R0090 106.923.107,44
Equities	R0100 30.271.072,33
Equities - listed	R0110 30.253.065,13
Equities - unlisted	R0120 18.007,20
Bonds	R0130 6.045.701.522,26
Government Bonds	R0140 3.903.593.452,74
Corporate Bonds	R0150 1.765.444.052,03
Structured notes	R0160 -
Collateralised securities	R0170 376.664.017,49
Collective Investments Undertakings	R0180 1.392.747.989,63
Derivatives	R0190 19.897.218,70
Deposits other than cash equivalents	R0200 -
Other investments	R0210 -
Assets held for index-linked and unit-linked contracts	R0220 567.451.559,00
Loans and mortgages	R0230 73.355.396,00
Loans on policies	R0240 1.129.796,00
Loans and mortgages to individuals	R0250 -
Other loans and mortgages	R0260 72.225.600,00
Reinsurance recoverables from:	R0270 532.039.561,00
Non-life and health similar to non-life	R0280 531.375.485,00
Non-life excluding health	R0290 475.250.225,00
Health similar to non-life	R0300 56.125.260,00
Life and health similar to life, excluding health and index-linked and unit-linked	R0310 664.076,00
Health similar to life	R0320 -
Life excluding health and index-linked and unit-linked	R0330 664.076,00
Life index-linked and unit-linked	R0340 -
Deposits to cedants	R0350 71.175.725,69
Insurance and intermediaries receivables	R0360 468.385.140,00
Reinsurance receivables	R0370 162.464.344,00
Receivables (trade, not insurance)	R0380 744.336.088,03
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 40.686.325,29
Any other assets, not elsewhere shown	R0420 112.871,00
Total assets	R0500 10.284.332.218

	Solvency II value	
	C0010	
Liabilities		
Technical provisions - non-life		
Technical provisions - non-life (excluding health)		
TP calculated as a whole		
Best Estimate	R0510	2.606.244.384,00
Risk margin	R0520	2.367.975.026,00
Technical provisions - health (similar to non-life)		
TP calculated as a whole		
Best Estimate	R0530	-
Risk margin	R0540	2.320.481.937
Technical provisions - life (excluding index-linked and unit-linked)		
TP calculated as a whole		
Best Estimate	R0550	47.493.089
Risk margin	R0560	238.269.358
Technical provisions - health (similar to life)		
TP calculated as a whole		
Best Estimate	R0570	-
Risk margin	R0580	233.480.990
Technical provisions - life (excluding health and index-linked and unit-linked)		
TP calculated as a whole		
Best Estimate	R0590	4.788.368
Risk margin	R0600	5.080.224.300
Technical provisions - health (similar to life)		
TP calculated as a whole		
Best Estimate	R0610	4.657.155
Risk margin	R0620	-
Technical provisions - life (excluding health and index-linked and unit-linked)		
TP calculated as a whole		
Best Estimate	R0630	- 10.628.285
Risk margin	R0640	15.285.440
Technical provisions - index-linked and unit-linked		
TP calculated as a whole		
Best Estimate	R0650	5.075.567.145
Risk margin	R0660	-
Contingent liabilities		
Provisions other than technical provisions		
Pension benefit obligations	R0670	5.024.107.172
Deposits from reinsurers	R0680	51.459.973
Deferred tax liabilities	R0690	518.634.697
Derivatives	R0700	-
Debts owed to credit institutions	R0710	509.028.596
Financial liabilities other than debts owed to credit institutions	R0720	9.606.101
Insurance & intermediaries payables	R0740	-
Reinsurance payables	R0750	30.704.311
Payables (trade, not insurance)	R0760	11.433.176
Subordinated liabilities	R0770	115.876.289
Subordinated liabilities not in BOF	R0780	133.194.441
Subordinated liabilities in BOF	R0790	113.397.120
Any other liabilities, not elsewhere shown	R0800	-
Total liabilities	R0810	119.711.606
Excess of assets over liabilities	R0820	167.358.159
Subordinated liabilities	R0830	17.004.014
Subordinated liabilities not in BOF	R0840	146.357.111
Subordinated liabilities in BOF	R0850	70.000.000
Any other liabilities, not elsewhere shown	R0860	-
Total liabilities	R0870	70.000.000
Excess of assets over liabilities	R0880	29.770.253
Total liabilities	R0900	9.159.909.861
Excess of assets over liabilities	R1000	1.124.422.357

S.04.05.21

Premiums, claims and expenses by country

		Home country: Non-life insurance and reinsurance obligations	Top 5 countries (by amount of gross premiums written): Non-life insurance and reinsurance obligations
		C0010	C0020
			Others
	R0010		
Premiums written			
Gross - Direct Business	R0020	2.102.954.417,89	1.874.097,05
Gross - Proportional reinsurance accepted	R0021	15.523.420,77	605.067,75
Gross - Non-proportional reinsurance accepted	R0022	-	-
Premiums earned			
Gross - Direct Business	R0030	1.990.201.273,36	2.203.803,70
Gross - Proportional reinsurance accepted	R0031	15.485.778,20	627.816,04
Gross - Non-proportional reinsurance accepted	R0032	-	-
Claims incurred			
Gross - Direct Business	R0040	1.632.268.757,71	21.978,40
Gross - Proportional reinsurance accepted	R0041	25.026.349,50	-
Gross - Non-proportional reinsurance accepted	R0042	-	-
Expenses incurred			
Gross - Direct Business	R0050	707.156.128,22	355.236,80
Gross - Proportional reinsurance accepted	R0051	290.611,27	104.891,60
Gross - Non-proportional reinsurance accepted	R0052	-	-

		Home country: Life insurance and reinsurance obligations	Top 5 countries (by amount of gross premiums written): Life insurance and reinsurance obligations
		C0010	C0020
			Others
	R1010		
Premiums written	R1020	602.076.653,99	-
Premiums earned	R1030	602.076.653,99	-
Claims incurred	R1040	892.529.180,65	-
Expenses incurred	R1050	79.582.536,48	-

Annex I
5.05.01.02
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	
Premiums written																		
Gross - Direct Business	R0110	161.108.081,00	163.981.641,00	-	734.267.934,00	343.257.591,00	7.001.069,00	334.840.365,00	207.458.292,00	42.787.718,00	14.838.212,00	62.674.453,00	32.613.161,00					2.104.828.517,00
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	15.523.421,00	568.817,00	36.251,00	-	-	-					16.128.489,00
Gross - Non-proportional reinsurance accepted	R0130	-	-	-	-	-	-	-	-	-	-	-	-					-
Reinsurers' share	R0140	54.299.374,00	46.257.083,00	-	185.269.985,00	95.197.630,00	1.954.554,00	115.848.338,00	50.685.020,00	14.548.107,00	14.799.797,00	65.758.049,00	8.135.742,00					652.753.679,00
Net	R0200	106.808.707,00	117.724.558,00	-	548.997.949,00	248.059.961,00	5.046.515,00	234.515.448,00	157.342.089,00	28.275.862,00	38.415,00	-3.083.596,00	24.477.419,00					1.468.203.327,00
Premiums earned																		
Gross - Direct Business	R0210	156.642.981,00	160.126.304,00	-	704.259.718,00	320.527.480,00	6.875.354,00	300.832.883,00	201.455.172,00	36.062.036,00	14.380.743,00	60.088.626,00	31.153.779,00					1.592.405.076,00
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	15.485.778,00	583.530,00	44.286,00	-	-	-					16.113.594,00
Gross - Non-proportional reinsurance accepted	R0230	-	-	-	-	-	-	-	-	-	-	-	-					-
Reinsurers' share	R0240	52.819.643,00	44.915.273,00	-	177.032.592,00	86.988.015,00	1.929.148,00	109.025.735,00	48.855.512,00	13.081.980,00	14.384.380,00	63.980.135,00	7.699.377,00					620.711.790,00
Net	R0300	103.823.338,00	115.211.031,00	-	527.227.126,00	233.539.465,00	4.946.206,00	207.292.926,00	153.183.190,00	23.024.342,00	-3.637,00	-3.891.509,00	23.454.403,00					1.387.806.880,00
Claims incurred																		
Gross - Direct Business	R0310	115.038.252,00	69.290.801,00	-	555.908.229,00	292.618.524,00	2.742.194,00	497.554.109,00	65.449.933,00	14.153.227,00	899.629,00	13.517.227,00	5.118.113,00					1.632.290.738,00
Gross - Proportional reinsurance accepted	R0320	-	-3.209,00	-	-	-	-	25.026.350,00	-48.327,00	-	-	-	-					24.974.814,00
Gross - Non-proportional reinsurance accepted	R0330	-	-	-	-	-	-	-	-	-	-	-	-					-
Reinsurers' share	R0340	47.339.030,00	22.175.084,00	-	155.553.824,00	155.835.285,00	1.055.300,00	338.956.955,00	17.789.382,00	-469.033,00	288.276,00	-13.949.921,00	1.364.871,00					753.838.905,00
Net	R0400	67.699.222,00	47.112.508,00	-	400.354.405,00	136.783.239,00	1.686.894,00	183.623.504,00	47.612.224,00	14.622.260,00	611.353,00	-432.194,00	3.753.242,00					903.426.647,00
Expenses incurred																		
Gross - Direct Business	R0550	42.260.543,00	44.484.128,00	-	126.678.346,00	118.071.723,00	2.534.521,00	131.395.851,00	63.493.733,00	7.457.841,00	-382.652,00	-10.639.328,00	9.213.446,00					534.568.152,00
Balance - other technical expenses/income	R1210	-	-	-	-	-	-	-	-	-	-	-	-					54.450.199,00
Total technical expenses	R1300	-	-	-	-	-	-	-	-	-	-	-	-					589.018.351,00

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	10.916.845,00	450.731.672,00	66.170.127,00	74.258.010,00					602.076.654,00
Reinsurers' share	R1420	-	-	-	6.962.143,00					6.962.143,00
Net	R1500	10.916.845,00	450.731.672,00	66.170.127,00	67.295.867,00					595.114.511,00
Premiums earned										
Gross	R1510	10.916.845,00	450.731.672,00	66.170.127,00	74.258.010,00					602.076.654,00
Reinsurers' share	R1520	-	-	-	6.962.143,00					6.962.143,00
Net	R1600	10.916.845,00	450.731.672,00	66.170.127,00	67.295.867,00					595.114.511,00
Claims incurred										
Gross	R1610	382.000,00	787.961.746,00	76.260.523,00	27.924.912,00					892.529.181,00
Reinsurers' share	R1620	-	-	-	3.628.157,00					3.628.157,00
Net	R1700	382.000,00	787.961.746,00	76.260.523,00	24.296.755,00					888.901.024,00
Expenses incurred	R1900	4.775.085,00	52.605.044,00	12.646.262,00	8.497.203,00					78.523.594,00
Balance - other technical expenses/income	R2510									5.213.037,00
Total technical expenses	R2600									83.736.631,00
Total amount of surrenders	R2700	-	710.330.227,00	71.688.227,00	7.430.413,00					789.448.867,00

5.12.01.02
Life and Health S.I.T. Technical Provisions

	RM010	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)
		Insurance with profit participation	Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees				Contracts without options and guarantees	Contracts with options or guarantees			
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150	C0160	C0170	C0180	C0210
Technical provisions calculated as a whole	RM010														
Total Recoverables from reinsurers/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	RM020														
Technical provisions calculated as a sum of BE and RM															
Best Estimate															
Gross Best Estimate	RM030	5.116.663.853,00		500.028.596,00			92.556.681,00				5.533.135.768,00		10.628.285,00		10.628.285,00
Total Recoverables from reinsurers/SPV and Finite Re after the adjustment for expected losses due to counterparty default	RM040						668.070,00				668.070,00				
Best estimate minus recoverables from reinsurers/SPV and Finite Re - total	RM090	5.116.663.853,00		500.028.596,00			92.220.757,00				5.532.471.692,00		10.628.285,00		10.628.285,00
Risk Margin	RM100	4.383.315,00	9.408.101,00				7.076.658,00				41.906.074,00	15.281.440,00			15.281.440,00
Technical provisions - total	RM200	5.161.047.168,00	518.634.097,00				85.480.023,00				5.594.201.842,00	4.657.155,00			4.657.155,00

S.17.01.02
Non-Life Technical Provisions

	Segmentation by:														Total Non-Life obligations		
	Direct business and accepted proportional reinsurance							Accepted non-proportional reinsurance									
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Accidents	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance		Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance
CB129	CB130	CB143	CB156	CB160	CB176	CB180	CB209	CB110	CB110	CB120	CB130	CB140	CB150	CB160	CB170	CB180	
Technical provision calculated as a whole	80010																
Total recoverables from reinsurers, SPV and Fintec Re after the adjustment for expected losses due to counterparty default associated to IP as a whole	80050																
Technical provision calculated as a sum of BE and RM																	
Best estimate																	
Premium provisions																	
Gross	80060	34.742.910,00	45.519.340,00		215.315.009,00	127.833.524,00	1.354.330,00	117.872.155,00	81.698.871,00	47.355.651,00	4.662.428,00	19.626.320,00	10.189.024,00				686.110.921,00
Total recoverable from reinsurance-SPV and Fintec Re after the adjustment for expected losses due to counterparty default	80140	21.792,00	62.356,00		366.967,00	165.903,00		183.641,00	12.027.956,00	2.836.418,00	11.399.844,00	23.568,00					27.063.921,00
Net Best Estimate of Premium Provisions	80150	34.721.118,00	45.457.084,00		214.948.042,00	127.668.521,00	1.354.330,00	117.872.155,00	69.670.915,00	44.519.233,00	3.262.584,00	19.602.752,00	10.165.456,00				659.047.000,00
Claims provisions																	
Gross	80160	72.042.955,00	81.174.776,00		813.659.027,00	135.585.447,00	5.642.019,00	389.711.732,00	344.449.893,00	8.512.924,00	3.890.700,00	8.694.321,00	4.488.162,00				1.867.851.956,00
Total recoverable from reinsurance-SPV and Fintec Re after the adjustment for expected losses due to counterparty default	80240	32.138.052,00	33.899.100,00		186.406.545,00	82.714.863,00	1.531.061,00	215.188.983,00	206.989.999,00	33.949.658,00	2.821.959,00	2.664.302,00	909.349,00				584.111.664,00
Net Best Estimate of Claims Provisions	80250	39.904.903,00	47.275.676,00		627.252.477,00	52.870.584,00	4.109.958,00	174.522.749,00	137.459.894,00	5.180.266,00	1.068.741,00	11.030.019,00	3.578.813,00				1.283.740.296,00
Total Best estimate - gross	80300	106.786.865,00	126.694.126,00		1.028.974.036,00	283.418.971,00	6.996.349,00	564.293.481,00	451.439.893,00	13.692.199,00	6.759.245,00	20.632.771,00	13.744.269,00				2.951.692.247,00
Total Best estimate - net	80370	74.626.911,00	83.726.676,00		610.725.565,00	250.703.657,00	4.597.890,00	349.070.706,00	244.459.904,00	8.411.973,00	3.830.794,00	9.942.752,00	10.165.456,00				2.367.298.704,00
Risk margin	80200	2.185.199,00	2.600.169,00		21.079.344,00	5.425.233,00	142.921,00	10.380.374,00	8.287.199,00	1.167.240,00	175.195,00	586.656,00	304.041,00				57.281.457,00
Technical provisions - total	80320	108.972.064,00	129.294.294,00		1.032.054.909,00	288.844.194,00	7.139.270,00	574.673.855,00	459.747.098,00	14.859.439,00	7.005.440,00	21.219.527,00	14.070.305,00				3.014.979.704,00
Recoverable from reinsurance- contract-SPV and Fintec Re after the adjustment for expected losses due to counterparty default - total	80330	22.004.044,00	64.755.456,00		453.372.592,00	82.629.766,00	1.532.122,00	230.378.966,00	213.979.955,00	36.791.073,00	4.648.803,00	13.694.371,00	10.175.813,00				664.543.941,00
Technical provisions minus recoverables from reinsurance-SPV and Fintec Re - total	80340	86.968.020,00	64.538.838,00		578.682.317,00	206.214.428,00	5.607.148,00	344.294.889,00	245.767.143,00	11.188.366,00	2.356.637,00	7.525.156,00	3.894.492,00				2.350.435.763,00

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)

	Development year										10 & + C010	
	0 C0010	1 C0020	2 C0030	3 C0040	4 C0050	5 C0060	6 C0070	7 C0080	8 C0090	9 C0100		
Prior												11.234.987,71
N-9	R0100	308.581.358,42	264.865.687,16	74.262.060,69	33.520.297,72	16.397.379,59	7.851.099,03	9.315.817,49	6.769.648,38	3.623.050,92	3.954.856,76	
N-8	R0170	324.740.495,07	244.050.451,41	68.470.397,18	37.344.971,51	17.237.961,85	11.161.256,80	7.904.550,83	4.755.692,94	4.772.233,56		
N-7	R0180	328.135.870,92	265.779.791,82	86.083.056,36	33.218.985,49	16.252.457,50	10.103.838,03	6.890.625,22	4.576.814,02			
N-6	R0190	376.580.392,27	299.140.196,17	83.828.814,77	30.682.168,99	18.247.641,88	18.215.904,20	12.136.443,63				
N-5	R0200	380.907.833,06	292.585.748,61	85.397.970,75	31.141.823,37	16.452.019,66	14.482.443,63					
N-4	R0210	443.346.232,39	342.048.202,62	78.335.427,89	34.653.995,22	24.310.865,59						
N-3	R0220	381.037.905,45	270.216.874,90	50.148.774,27	24.610.394,00							
N-2	R0230	446.842.564,11	350.188.878,49	87.312.881,99								
N-1	R0240	501.235.773,32	416.914.883,75									
N	R0250	705.639.361,58										

	In Current year	
	C010	C011
R0100	11.234.987,71	
R0160	3.954.856,76	
R0170	4.772.233,56	
R0180	4.576.814,02	
R0190	12.136.443,63	
R0200	14.482.443,63	
R0210	24.310.865,59	
R0220	24.610.394,00	
R0230	87.312.881,99	
R0240	416.914.883,75	
R0250	705.639.361,58	
Total	1.309.947.166,22	

Sum of years (cumulative)	
	C010
R0100	11.234.987,71
R0160	229.141.256,16
R0170	710.570.012,15
R0180	751.041.439,36
R0190	838.831.561,91
R0200	820.867.839,98
R0210	922.694.713,71
R0220	726.013.948,62
R0230	884.232.734,59
R0240	918.150.657,07
R0250	705.639.361,58
Total	12.021.049.307,53

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

	Development year										10 & + C010	
	0,00 C0200	1,00 C0210	2,00 C0220	3,00 C0230	4,00 C0240	5,00 C0250	6,00 C0260	7,00 C0270	8,00 C0280	9,00 C0290		
Prior												100.042.916,81
N-9	R0160	521.757.000,32	346.088.175,60	167.397.532,00	126.304.630,18	102.177.629,07	87.981.294,94	68.514.225,06	54.810.823,36	35.860.737,62	30.692.676,01	
N-8	R0170	502.080.919,00	345.978.521,28	168.171.023,32	133.446.461,54	112.307.937,65	90.226.307,66	69.309.399,87	37.801.550,72	30.541.876,90		
N-7	R0180	498.629.608,87	249.743.810,75	154.174.665,36	112.111.883,85	89.299.630,59	76.650.992,59	47.758.612,32	41.900.395,94			
N-6	R0190	485.604.684,41	197.657.416,12	123.850.570,40	80.788.242,45	62.376.303,94	58.374.395,58	44.387.352,24				
N-5	R0200	492.328.948,82	201.755.480,60	115.973.794,17	79.793.623,69	84.857.104,32	67.710.851,01					
N-4	R0210	496.807.231,38	183.132.223,10	105.020.783,78	100.399.555,67	72.753.308,45						
N-3	R0220	563.079.885,54	288.810.708,33	215.084.854,14	157.679.964,07							
N-2	R0230	562.769.239,72	256.274.057,43	153.931.289,26								
N-1	R0240	593.319.602,39	218.852.809,18									
N	R0250	920.021.144,26										

	Year end (discounted data)	
	C0360	C0369
R0160	91.186.865,29	
R0170	28.488.273,04	
R0180	28.448.808,34	
R0190	39.028.915,53	
R0200	41.345.437,98	
R0210	63.070.551,62	
R0220	67.767.443,89	
R0230	143.382.208,00	
R0240	203.854.584,47	
R0250	856.981.325,42	
Total	1.712.529.395,52	

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	8.205.103.381,00	-	-	78.018.491,00	-
Basic own funds	R0020	1.144.194.725,00	-	-	52.568.674,00	-
Eligible own funds to meet Solvency Capital Requirement	R0050	1.144.194.725,00	-	-	52.568.674,00	-
Solvency Capital Requirement	R0090	578.924.297,00	-	-	156.422.419,00	-
Eligible own funds to meet Minimum Capital Requirement	R0100	1.126.297.911,60	-	-	38.490.656,00	-
Minimum Capital Requirement	R0110	260.515.933,00	-	-	70.390.089,00	-

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
 as basic own funds not specified above

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

Deductions

Deductions for participations in financial and credit institutions

Total basic own funds after deductions

Ancillary own funds

Unpaid and uncalled ordinary share capital callable on demand
 Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand
 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) - Non-life business

Total Expected profits included in future premiums (EPIFP)

	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	655.236.828,00	655.236.828,00			
R0140	70.000.000,00			70.000.000,00	
R0160					
R0180					
R0220	-				
R0230					
R0290	1.144.194.725,00	1.074.194.725,00		70.000.000,00	
R0300					
R0310					
R0320					
R0330					
R0340					
R0350					
R0360					
R0370					
R0390					
R0400					
R0500	1.144.194.725,00	1.074.194.725,00		70.000.000,00	
R0510	1.144.194.725,00	1.074.194.725,00		70.000.000,00	
R0540	1.144.194.725,00	1.074.194.725,00		70.000.000,00	
R0550	1.126.297.911,60	1.074.194.725,00		52.103.186,60	
R0580	578.924.297,00				
R0600	260.515.933,00				
R0620	1,98				
R0640	4,32				
C0060					
R0700	1.124.422.357,00				
R0710					
R0720	50.227.632,00				
R0730	418.957.897,00				
R0740					
R0760	655.236.828,00				
R0770	279.613.808,00				
R0780	3.445.493,00				
R0790	283.059.301,00				

S.25.05.21

Solvency Capital Requirement - for undertakings using an internal model (partial or full)

Risk type		Solvency Capital Requirement	Amount modelled	USP	Simplifications
		C0010	C0070	C0090	C0120
Total diversification	R0020	-314.373.652,58	-314.373.652,58		
Total diversified risk before tax	R0030	712.114.041,94	712.114.041,94		
Total diversified risk after tax	R0040	578.924.296,07	578.924.296,07		
Total market & credit risk	R0070	800.197.925,23	800.197.925,23		
Market & Credit risk - diversified	R0080	410.357.211,66	410.357.211,66		
Credit event risk not covered in market & credit risk	R0190	118.343.913,58	118.343.913,58		
Credit event risk not covered in market & credit risk - diversified	R0200	93.396.290,63	93.396.290,63		
Total Business risk	R0270	-	-		
Total Business risk - diversified	R0280	-	-		
Total Net Non-life underwriting risk	R0310	429.027.377,41	429.027.377,41		
Total Net Non-life underwriting risk - diversified	R0320	299.883.327,45	299.883.327,45		
Total Life & Health underwriting risk	R0400	243.367.852,72	243.367.852,72		
Total Life & Health underwriting risk - diversified	R0410	167.686.198,69	167.686.198,69		
Total Operational risk	R0480	110.011.681,81	110.011.681,81		
Total Operational risk - diversified	R0490	55.164.666,09	55.164.666,09		
Other risk	R0500	-	-		

Calculation of Solvency Capital Requirement

		Value
		C0100
Total undiversified components	R0130	893.297.948,65
Diversification	R0140	-314.373.652,58
Adjustment due to RFF/MAP nSCR aggregation	R0150	-
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	-
Solvency Capital Requirement excluding capital add-on	R0200	578.924.296,07
Capital add-on already set	R0210	-
of which, capital add-ons already set - Article 37 (1) Type a	R0211	-
of which, capital add-ons already set - Article 37 (1) Type b	R0212	-
of which, capital add-ons already set - Article 37 (1) Type c	R0213	-
of which, capital add-ons already set - Article 37 (1) Type d	R0214	-
Solvency capital requirement	R0220	578.924.296,07
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	-
Amount/estimate of the loss absorbing capacity for deferred taxes	R0310	-133.189.745,87
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	-
Method used to calculate the adjustment due to RFF nSCR aggregation	R0450	4
Net future discretionary benefits	R0460	432.356.488,53

Approach to tax rate

		Yes/No
		C0109
Approach based on average tax rate	R0590	Yes

Calculation of loss absorbing capacity of deferred taxes

		LAC DT
		C0130
Amount/estimate of LAC DT	R0640	-133.189.745,87
Amount/estimate of LAC DT justified by reversion of deferred tax liabilities	R0650	-133.189.745,87
Amount/estimate of LAC DT justified by reference to probable future taxable economic profit	R0660	-
Amount/estimate of LAC DT justified by carry back, current year	R0670	-
Amount/estimate of LAC DT justified by carry back, future years	R0680	-
Amount/estimate of Maximum LAC DT	R0690	-133.189.745,87

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	317.948.883,85	-

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	74.626.051,00	106.808.707,00	-	-
Income protection insurance and proportional reinsurance	R0030	102.729.679,00	117.724.558,00	-	-
Workers' compensation insurance and proportional reinsurance	R0040	-	-	-	-
Motor vehicle liability insurance and proportional reinsurance	R0050	924.100.824,00	548.997.949,00	-	-
Other motor insurance and proportional reinsurance	R0060	181.035.105,00	248.059.961,00	-	-
Marine, aviation and transport insurance and proportional reinsurance	R0070	5.459.288,00	5.046.514,00	-	-
Fire and other damage to property insurance and proportional reinsurance	R0080	292.395.104,00	234.515.448,00	-	-
General liability insurance and proportional reinsurance	R0090	375.973.122,00	157.342.089,00	-	-
Credit and suretyship insurance and proportional reinsurance	R0100	40.200.954,00	28.275.861,00	-	-
Legal expenses insurance and proportional reinsurance	R0110	2.834.751,00	38.415,00	-	-
Assistance and proportional reinsurance	R0120	9.487.295,00	-	-	-
Miscellaneous financial loss insurance and proportional reinsurance	R0130	13.745.269,00	24.477.419,00	-	-
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	-	206.237.968,21

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	-	-
Obligations with profit participation - future discretionary benefits	R0220	-	-	-	-
Index-linked and unit-linked insurance obligations	R0230	-	-	509.028.596,00	-
Other life (re)insurance and health (re)insurance obligations	R0240	-	-	-	-
Total capital at risk for all life (re)insurance obligations	R0250	-	-	-	19.083.150.675,00

Overall MCR calculation		C0130
Linear MCR	R0300	524.186.852,06
SCR	R0310	578.924.296,56
MCR cap	R0320	260.515.933,45
MCR floor	R0330	144.731.074,14
Combined MCR	R0340	260.515.933,45
Absolute floor of the MCR	R0350	6.700.000,00
Minimum Capital Requirement	R0400	260.515.933,45

Notional non-life and life MCR calculation		Non-life activities	Life activities
		C0140	C0150
Notional linear MCR	R0500	317.948.883,85	206.237.968,21
Notional SCR excluding add-on (annual or latest calculation)	R0510	351.150.230,45	227.774.066,11
Notional MCR cap	R0520	158.017.603,70	102.498.329,75
Notional MCR floor	R0530	87.787.557,61	56.943.516,53
Notional Combined MCR	R0540	158.017.603,70	102.498.329,75
Absolute floor of the notional MCR	R0550	2.700.000,00	4.000.000,00
Notional MCR	R0560	158.017.603,70	102.498.329,75