

S.02.01.02

Balance sheet

Assets

Intangible assets

Deferred tax assets

Pension benefit surplus

Property, plant & equipment held for own use

Investments (other than assets held for index-linked and unit-linked contracts)

Property (other than for own use)

Holdings in related undertakings, including participations

Equities

Equities - listed

Equities - unlisted

Bonds

Government Bonds

Corporate Bonds

Structured notes

Collateralised securities

Collective Investments Undertakings

Derivatives

Deposits other than cash equivalents

Other investments

Assets held for index-linked and unit-linked contracts

Loans and mortgages

Loans on policies

Loans and mortgages to individuals

Other loans and mortgages

Reinsurance recoverables from:

Non-life and health similar to non-life

Non-life excluding health

Health similar to non-life

Life and health similar to life, excluding health and index-linked and unit-linked

Health similar to life

Life excluding health and index-linked and unit-linked

Life index-linked and unit-linked

Deposits to cedants

Insurance and intermediaries receivables

Reinsurance receivables

Receivables (trade, not insurance)

Own shares (held directly)

Amounts due in respect of own fund items or initial fund called up but not yet paid in

Cash and cash equivalents

Any other assets, not elsewhere shown

Total assets

	Solvency II value
	C0010
R0030	-
R0040	15.584.794,00
R0050	-
R0060	61,00
R0070	241.599.783,17
R0080	-
R0090	-
R0100	859,35
R0110	-
R0120	859,35
R0130	191.440.076,16
R0140	109.949.845,93
R0150	81.490.230,23
R0160	-
R0170	-
R0180	50.158.847,66
R0190	-
R0200	-
R0210	-
R0220	-
R0230	-
R0240	-
R0250	-
R0260	-
R0270	4.318.253,00
R0280	4.318.253,00
R0290	4.307.571,00
R0300	10.682,00
R0310	-
R0320	-
R0330	-
R0340	-
R0350	1.158,00
R0360	7.904.913,00
R0370	4.873.971,00
R0380	13.370.416,10
R0390	-
R0400	-
R0410	5.649.319,73
R0420	270.851,00
R0500	293.573.520

	Solvency II value
	C0010
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	
R0510	176.832.376,00
R0520	175.693.551,00
R0530	-
R0540	171.348.607
R0550	4.344.944
R0560	1.138.825
R0570	-
R0580	1.132.806
R0590	6.019
R0600	-
R0610	-
R0620	-
R0630	-
R0640	-
R0650	-
R0660	-
R0670	-
R0680	-
R0690	-
R0700	-
R0710	-
R0720	-
R0740	-
R0750	590.716
R0760	46.267
R0770	-
R0780	-
R0790	-
R0800	-
R0810	-
R0820	2.962.577
R0830	-
R0840	4.376.780
R0850	-
R0860	-
R0870	-
R0880	11.072.629
R0900	195.881.345
R1000	97.692.175

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
	R0010		Others
Premiums written			
Gross - Direct Business	R0020	78.610.371,01	-
Gross - Proportional reinsurance accepted	R0021	-	-
Gross - Non-proportional reinsurance accepted	R0022	-	-
Premiums earned			
Gross - Direct Business	R0030	76.076.577,19	-
Gross - Proportional reinsurance accepted	R0031	-	-
Gross - Non-proportional reinsurance accepted	R0032	-	-
Claims incurred			
Gross - Direct Business	R0040	68.397.243,26	-
Gross - Proportional reinsurance accepted	R0041	-	-
Gross - Non-proportional reinsurance accepted	R0042	-	-
Expenses incurred			
Gross - Direct Business	R0050	28.300.306,75	-
Gross - Proportional reinsurance accepted	R0051	-	-
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
	R1010		Others
Premiums written	R1020	-	-
Premiums earned	R1030	-	-
Claims incurred	R1040	-	-
Expenses incurred	R1050	-	-

Annex I
S&P.02
Premiums, claims and expenses by line of business

	Line of Business for: specific 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 movable property	General liability insurance	Credit and suretyship insurance	Legal expense insurance	Assurance	Miscellaneous General Ins.	Health	Casualty	Marine, aviation, transport	Property			
	€'000.00	€'000.00	€'000.00	€'000.00	€'000.00	€'000.00	€'000.00	€'000.00	€'000.00	€'000.00	€'000.00	€'000.00	€'000.00	€'000.00	€'000.00	€'000.00			
Premiums written	80110	36,00	2,007,147.00	-	76,208,116.00	14,408,647.00	-	1,354.00	667.00	-	1,026,455.00	4,760,217.00	87,920.00	-	-	-	106,807,179.00		
Claims - Direct Business	80120	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Claims - Proportional reinsurance assumed	80120	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Claims - Non-proportional reinsurance assumed	80120	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Recovery - Direct	80200	-	112.00	-	1,812,176.00	435,247.00	-	-	-	-	104,495.00	2,014,907.00	111,562.00	-	-	-	4,363,987.00		
Recovery - Assured	80200	-	2,008,130.00	-	75,108,939.00	14,373,137.00	-	1,354.00	667.00	-	142,969.00	3,098,713.00	142,361.00	-	-	-	95,037,548.00		
Provision earned	80210	-	2,215,017.00	-	78,114,936.00	11,210,217.00	-	1,354.00	667.00	-	1,044,941.00	4,276,118.00	411,010.00	-	-	-	96,798,290.00		
Claims - Direct Business	80220	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Claims - Proportional reinsurance assumed	80220	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Claims - Non-proportional reinsurance assumed	80220	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Recovery - Direct	80230	-	102.00	-	1,812,176.00	435,247.00	-	-	-	-	104,495.00	2,014,907.00	111,562.00	-	-	-	4,363,987.00		
Recovery - Assured	80230	-	2,214,782.00	-	76,102,760.00	11,207,728.00	-	1,354.00	667.00	-	142,225.00	3,092,042.00	140,588.00	-	-	-	92,635,058.00		
Claims - Direct Business	80310	-	181,492.00	-	96,851,574.00	8,092,058.00	-	1,183.00	-	-	122,102.00	218,322.00	19,387.00	-	-	-	107,215,114.00		
Claims - Proportional reinsurance assumed	80320	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Claims - Non-proportional reinsurance assumed	80320	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Recovery - Direct	80330	-	1,097.00	-	1,116,307.00	2,021,963.00	-	-	-	-	105,269.00	1,140,170.00	10,010.00	-	-	-	4,333,719.00		
Recovery - Assured	80330	-	176,795.00	-	97,121,267.00	6,070,155.00	-	1,183.00	-	-	17,111.00	46,541.00	10,183.00	-	-	-	103,978,115.00		
Expenses incurred	80350	-	211,531.00	-	14,884,521.00	6,209,785.00	-	802.00	-	-	439,414.00	871,187.00	181,938.00	-	-	-	22,407,136.00		
Balance - other technical expenses/claims	81110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Total technical expenses	81100	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

5.19.01.21
Non-ife Insurance Claims Information

Total Non-Life Business

Accident year / Underwriting year	2024	AY
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Gross Claims Paid (non-cumulative)
(absolute amount)

Pct	Development year										10 & +	
	0	1	2	3	4	5	6	7	8	9		
	C000	C001	C002	C003	C004	C005	C006	C007	C008	C009	C010	
N-9	10100											454,507,23
N-9	10100	11,912,303.81	20,546,561.81	8,132,463.12	1,620,513.69	3,099,499.21	502,003.47	407,100.00	568,515.82	114,581.54	568,015.06	
N-8	10174	12,062,177.74	24,663,476.33	7,660,861.24	1,540,384.64	2,727,145.36	492,914.24	1,094,759.47	541,565.93	613,162.66		
N-7	10188	16,120,297.07	26,004,297.72	12,594,815.30	4,100,379.00	4,487,534.37	2,100,480.00	1,840,570.30	1,274,900.40			
N-6	10192	11,100,182.23	25,012,000.00	15,946,522.82	4,450,245.71	4,466,620.00	2,404,194.24	1,179,802.00				
N-5	10200	10,400,802.33	24,024,847.74	12,424,048.74	2,207,461.40	1,760,414.30	2,137,508.23					
N-4	10214	13,820,247.00	27,712,000.00	14,412,000.00	3,552,000.00							
N-3	10220	10,811,002.14	23,111,111.00	8,710,000.00	2,714,111.00							
N-2	10230	15,414,002.14	26,784,285.70	10,714,485.71								
N-1	10240	18,010,382.03	29,192,388.31									
N	10250	16,400,757.00										

Pct	In Current year		Sum of years (cumulative)
	C010	C011	
N-9	454,507,23		454,507,23
N-8	568,015,06		1,022,522,29
N-7	1,147,426,90		1,670,049,19
N-6	1,870,405,60		2,540,454,79
N-5	1,779,802,00		4,320,256,79
N-4	1,274,900,40		5,595,157,19
N-3	2,137,508,23		7,732,665,42
N-2	1,179,802,00		8,912,467,42
N-1	1,094,759,47		10,007,226,89
N	613,162,66		10,620,389,55
Total	10,620,389,55		10,620,389,55

Gross undeducted Best Estimate Claims Provisions
(absolute amount)

Pct	Development year										10 & +	
	0	1	2	3	4	5	6	7	8	9		
	C020	C021	C022	C023	C024	C025	C026	C027	C028	C029	C030	
N-9	10100											2,134,138,13
N-9	10100	2,134,138,13	2,134,138,13	2,134,138,13	2,134,138,13	2,134,138,13	2,134,138,13	2,134,138,13	2,134,138,13	2,134,138,13	2,134,138,13	
N-8	10174	48,994,269.00	21,485,414.40	18,090,970.00	9,646,414.50	8,465,120.72	4,544,016.97	2,614,797.40	2,421,135.40	2,130,760.61	1,700,207.00	
N-7	10188	61,171,021.11	61,171,021.11	61,171,021.11	61,171,021.11	61,171,021.11	61,171,021.11	61,171,021.11	61,171,021.11	61,171,021.11	61,171,021.11	
N-6	10192	37,130,870.12	38,528,790.81	10,181,370.01	13,885,817.20	10,887,780.70	7,962,438.14	6,028,300.30				
N-5	10200	46,899,268.11	37,145,970.00	17,145,970.00	10,110,110.00	7,962,438.14	6,028,300.30					
N-4	10214	45,732,497.50	16,920,416.01	11,529,402.01	6,138,118.81	5,810,511.90						
N-3	10220	49,701,030.04	17,145,970.00	9,811,120.04	5,415,303.81							
N-2	10230	40,437,500.11	18,100,348.50	13,040,377.12								
N-1	10240	41,914,073.17	16,700,624.20									
N	10250	20,910,844.03										

Pct	Year end (development date)	
	C010	C011
N-9	2,134,138,13	
N-8	2,602,153,14	
N-7	5,792,511,07	
N-6	6,814,909,64	
N-5	6,517,099,61	
N-4	9,701,619,10	
N-3	11,431,671,16	
N-2	13,601,971,17	
N-1	17,397,184,67	
N	111,270,760,11	
Total	173,971,844,67	

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	176.832.376,00	-	-	436.830,00	-
Basic own funds	R0020	97.692.175,00	-	-	297.577,00	-
Eligible own funds to meet Solvency Capital Requirement	R0050	90.429.826,90	-	-	413.181,05	-
Solvency Capital Requirement	R0090	55.482.966,00	-	-	113.113,00	-
Eligible own funds to meet Minimum Capital Requirement	R0100	82.107.382,00	-	-	430.148,00	-
Minimum Capital Requirement	R0110	23.069.774,00	-	-	36.464,00	-

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
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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 C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 C0050
R0010	107.599.728,00	107.599.728,00			
R0030					
R0040					
R0050					
R0070					
R0090					
R0110					
R0130	-25.492.347,00	-25.492.347,00			
R0140					
R0160	15.584.794,00				15.584.794,00
R0180					
R0220					
R0230					
R0290	97.692.175,00	82.107.381,00			15.584.794,00
R0300					
R0310					
R0320					
R0330					
R0340					
R0350					
R0360					
R0370					
R0390					
R0400					
R0500	97.692.175,00	82.107.381,00			15.584.794,00
R0510	82.107.381,00	82.107.381,00			
R0540	90.429.825,90	82.107.381,00			8.322.444,90
R0550	82.107.381,00	82.107.381,00			
R0580	55.482.966,00				
R0600	23.069.774,00				
R0620	1,63				
R0640	3,56				
C0060					
R0700	97.692.175,00				
R0710					
R0720					
R0730	123.184.522,00				
R0740					
R0760	-25.492.347,00				
R0770					
R0780	-1.375.592,00				
R0790	-1.375.592,00				

S.25.01.21

Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	Simplifications	USP
		C0110	C0120	C0090
Market risk	R0010	6.783.593,43	-	-
Counterparty default risk	R0020	1.952.515,70	-	-
Life underwriting risk	R0030	-	-	-
Health underwriting risk	R0040	653.105,21	-	-
Non-life underwriting risk	R0050	47.536.372,22	-	-
Diversification	R0060	-6.196.036,52	-	-
Intangible asset risk	R0070	-	-	-
Basic Solvency Capital Requirement	R0100	50.729.550,04		

Calculation of Solvency Capital Requirement

		Value
		C0100
Operational risk	R0130	4.753.416,16
Loss-absorbing capacity of technical provisions	R0140	-
Loss-absorbing capacity of deferred taxes	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	55.482.966,20
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	55.482.966,20
Other information on SCR		
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	-

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

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	
MCRNL Result		R0010	C0010
			23.069.773,68

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	-	36,00
Income protection insurance and proportional reinsurance	R0030	1.122.124,00	2.068.138,00
Workers' compensation insurance and proportional reinsurance	R0040	-	-
Motor vehicle liability insurance and proportional reinsurance	R0050	151.281.578,00	75.188.918,00
Other motor insurance and proportional reinsurance	R0060	13.270.571,00	14.372.137,00
Marine, aviation and transport insurance and proportional reinsurance	R0070	-	-
Fire and other damage to property insurance and proportional reinsurance	R0080	2.365,00	3.334,00
General liability insurance and proportional reinsurance	R0090	-	953,00
Credit and suretyship insurance and proportional reinsurance	R0100	-	-
Legal expenses insurance and proportional reinsurance	R0110	102.980,00	162.959,00
Assistance and proportional reinsurance	R0120	1.845.481,00	3.098.712,00
Miscellaneous financial loss insurance and proportional reinsurance	R0130	538.061,00	142.360,00
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		23.069.773,68
SCR	R0310		55.482.966,20
MCR cap	R0320		24.967.334,79
MCR floor	R0330		13.870.741,55
Combined MCR	R0340		23.069.773,68
Absolute floor of the MCR	R0350		4.000.000,00
Minimum Capital Requirement	R0400		23.069.773,68