

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 13.538.033,44
Investments (other than assets held for index-linked and unit-linked contracts)	R0070 7.984.139.192,46
Property (other than for own use)	R0080 1.720.106,00
Holdings in related undertakings, including participation:	R0090 400.742.443,00
Equities	R0100 3.862.500,93
Equities - listed	R0110 3.844.424,93
Equities - unlisted	R0120 18.076,00
Bonds	R0130 6.163.131.625,27
Government Bonds	R0140 3.698.845.630,33
Corporate Bonds	R0150 1.894.248.755,29
Structured notes	R0160 -
Collateralised securities	R0170 570.037.239,65
Collective Investments Undertakings	R0180 1.406.598.362,26
Derivatives	R0190 8.084.155,00
Deposits other than cash equivalents	R0200 -
Other investments	R0210 -
Assets held for index-linked and unit-linked contracts	R0220 634.412.838,00
Loans and mortgages	R0230 89.978.688,14
Loans on policies	R0240 809.668,28
Loans and mortgages to individuals	R0250 -
Other loans and mortgages	R0260 89.169.019,86
Reinsurance recoverables from:	R0270 526.121.901,00
Non-life and health similar to non-life	R0280 524.700.369,00
Non-life excluding health	R0290 451.442.379,00
Health similar to non-life	R0300 73.257.990,00
Life and health similar to life, excluding health and index-linked and unit-linke	R0310 1.421.532,00
Health similar to life	R0320 -
Life excluding health and index-linked and unit-linke	R0330 1.421.532,00
Life index-linked and unit-linke	R0340 -
Deposits to cedants	R0350 31.482.958,29
Insurance and intermediaries receivables	R0360 530.440.550,00
Reinsurance receivables	R0370 43.173.228,00
Receivables (trade, not insurance)	R0380 677.801.674,72
Own shares (held directly)	R0390 -
Amounts due in respect of own fund items or initial fund called up but not yet paid i	R0400 -
Cash and cash equivalents	R0410 46.827.090,95
Any other assets, not elsewhere shown	R0420 13.267.164,00
Total assets	R0500 10.591.183.319

	Solvency II value
	C0010
Liabilities	
Technical provisions - non-life	R0510 2.616.090.202,00
Technical provisions - non-life (excluding health)	R0520 2.344.573.393,00
TP calculated as a whole	R0530 -
Best Estimate	R0540 2.271.151.733,00
Risk margin	R0550 73.421.660,00
Technical provisions - health (similar to non-life)	R0560 271.516.809,00
TP calculated as a whole	R0570 -
Best Estimate	R0580 263.087.965,00
Risk margin	R0590 8.428.844,00
Technical provisions - life (excluding index-linked and unit-linked)	R0600 5.020.680.674,00
Technical provisions - health (similar to life)	R0610 29.759.223,00
TP calculated as a whole	R0620 -
Best Estimate	R0630 4.638.513,00
Risk margin	R0640 25.120.710,00
Technical provisions - life (excluding health and index-linked and unit-linked)	R0650 4.990.921.451,00
TP calculated as a whole	R0660 -
Best Estimate	R0670 4.924.071.855,00
Risk margin	R0680 66.849.596,00
Technical provisions - index-linked and unit-linke	R0690 601.666.492,00
TP calculated as a whole	R0700 -
Best Estimate	R0710 591.181.309,00
Risk margin	R0720 10.485.183,00
Other technical provisions	R0730 -
Contingent liabilities	R0740 -
Provisions other than technical provisions	R0750 21.939.273,00
Pension benefit obligations	R0760 8.010.124,00
Deposits from reinsurers	R0770 232.252.481,00
Deferred tax liabilities	R0780 196.291.771,00
Derivatives	R0790 75.961.273,00
Debts owed to credit institutions	R0800 -
Financial liabilities other than debts owed to credit institution:	R0810 255.847.803,00
Insurance & intermediaries payables	R0820 199.591.569,00
Reinsurance payables	R0830 17.365.228,00
Payables (trade, not insurance)	R0840 212.234.450,00
Subordinated liabilities	R0850 70.000.000,00
Subordinated liabilities not in BOF	R0860 -
Subordinated liabilities in BOF	R0870 70.000.000,00
Any other liabilities, not elsewhere shown:	R0880 40.529.587,00
Total liabilities	R0900 9.568.460.927
Excess of assets over liabilities	R1000 1.022.722.392

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	2.520.001.907,00	1.093.981,00
Gross - Proportional reinsurance accepted	R0021	39.788.924,00	4.614.069,00
Gross - Non-proportional reinsurance accepted	R0022	-	-
Premiums earned			
Gross - Direct Business	R0030	2.463.542.871,00	2.175.461,00
Gross - Proportional reinsurance accepted	R0031	44.477.065,00	-
Gross - Non-proportional reinsurance accepted	R0032	-	-
Claims incurred			
Gross - Direct Business	R0040	1.532.812.721,00	20.400,00
Gross - Proportional reinsurance accepted	R0041	2.274.640,00	2.393.639,00
Gross - Non-proportional reinsurance accepted	R0042	-	-
Expenses incurred			
Gross - Direct Business	R0050	866.363.329,00	202.797,00
Gross - Proportional reinsurance accepted	R0051	11.792.016,00	-
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	723.035.885,00	-
Premiums earned	R1030	723.035.885,00	-
Claims incurred	R1040	690.527.013,00	-
Expenses incurred	R1050	102.599.585,00	-

Annex 1
S.85.01.02
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 C020
	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 risks	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	209,215,795.00	181,443,435.00		822,846,428.00	487,717,058.00	8,041,272.00	394,206,730.00	236,018,691.00	50,555,374.00	16,314,291.00	78,217,537.00						
Gross - Proportional reinsurance accepted	R0120							29,173,465.00	1,321,710.00									
Gross - Non-proportional reinsurance accepted	R0130																	
Gross - Net	R0140	82,817,284.00	61,738,273.00		281,301,074.00	182,802,151.00	2,818,384.00	140,081,302.00	78,560,219.00	18,481,839.00	13,000,009.00	71,913,919.00						
Reinsurers' share	R0200	126,598,511.00	117,705,162.00		534,545,354.00	304,914,907.00	5,222,488.00	283,318,896.00	158,780,182.00	32,153,535.00	1,305,222.00	6,301,618.00						
Net	R0210																	
Premiums earned																		
Gross - Direct Business	R0210	208,505,216.00	178,511,331.00		828,710,889.00	477,343,831.00	8,161,073.00	397,133,443.00	234,115,357.00	45,711,172.00	16,450,073.00	75,413,366.00						
Gross - Proportional reinsurance accepted	R0220							29,106,461.00	1,288,460.00									
Gross - Non-proportional reinsurance accepted	R0230																	
Gross - Net	R0240	86,484,277.00	67,084,136.00		292,148,998.00	178,059,058.00	2,933,092.00	133,818,712.00	80,369,742.00	16,584,743.00	15,182,793.00	70,046,811.00						
Reinsurers' share	R0300	122,100,939.00	111,427,195.00		536,561,891.00	299,284,773.00	5,222,981.00	252,415,192.00	155,034,075.00	28,856,429.00	1,264,280.00	5,308,549.00						
Net	R0310																	
Claims incurred																		
Gross - Direct Business	R0310	140,034,102.00	75,155,716.00		672,638,790.00	295,107,218.00	2,233,697.00	260,476,076.00	45,941,262.00	17,528,212.00	899,332.00	18,908,196.00						
Gross - Proportional reinsurance accepted	R0320		29,776.00					2,499,525.00	230,652.00									
Gross - Non-proportional reinsurance accepted	R0330																	
Gross - Net	R0340	69,327,268.00	37,120,476.00		227,248,623.00	108,709,550.00	111,319.00	89,233,652.00	30,719,217.00	3,398,782.00	903,742.00	23,197,033.00						
Reinsurers' share	R0400	70,676,834.00	38,063,017.00		415,053,167.00	186,397,668.00	1,521,978.00	173,738,776.00	16,082,697.00	13,929,427.00	6,410.00	4,289,437.00						
Net	R0410																	
Expenses incurred	R0500	51,036,433.00	43,431,895.00		145,316,016.00	161,196,620.00	2,756,533.00	136,972,231.00	73,130,363.00	8,792,751.00	146,488.00	-2,954,161.00						
Balance - other technical expenses/income	R1210																	
Total technical expenses	R1300																	

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	13.907.817,00	553.989.972,00	80.883.685,00	88.162.228,00				736.943.702,00	
Reinsurers' share	R1420		11.363.692,00						11.363.692,00	
Net	R1500	13.907.817,00	542.626.280,00	80.883.685,00	88.162.228,00				725.580.010,00	
Premiums earned										
Gross	R1510	13.907.817,00	553.989.972,00	80.883.685,00	88.162.228,00				736.943.702,00	
Reinsurers' share	R1520		11.363.692,00						11.363.692,00	
Net	R1600	13.907.817,00	542.626.280,00	80.883.685,00	88.162.228,00				725.580.010,00	
Claims incurred										
Gross	R1610	1.623.600,00	575.977.717,00	86.913.520,00	27.635.776,00				692.150.613,00	
Reinsurers' share	R1620		6.400.065,00						6.400.065,00	
Net	R1700	1.623.600,00	569.577.652,00	86.913.520,00	27.635.776,00				685.750.548,00	
Expenses incurred	R1900	6.541.713,00	79.882.757,00	9.931.031,00	10.774.176,00				107.129.677,00	
Balance - other technical expenses/income	R2510								6.791.246,00	
Total technical expenses	R2600								113.920.923,00	
Total amount of surrenders	R2700		494.063.726,00	83.377.707,00					577.441.433,00	

	R0010	Index-linked and non-linked insurance				Other life insurance			C 0099	C 0100	C 0150	Health insurance (direct business)		C 0190	C 0200	C 0210	
		C 0020	C 0030	C 0040	C 0050	C 0060	C 0070	C 0080				C 0170	C 0180				
Insurance with profit participation																	
Contracts without options and guarantees																	
Contracts with options or guarantees																	
Annuitants 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. S.I.T. Linked)																	
Contracts without options and guarantees																	
Contracts with options or guarantees																	
Annuitants stemming from non-life insurance contracts and relating to health insurance obligations																	
Health reinsurance (reinsurance accepted)																	
Total (Health similar to life insurance)																	
Technical provisions calculated as a whole	R0010																
Total Recoverables from reinsurance-SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0020																
Technical provisions calculated as a sum of BE and RM																	
Best Estimate																	
From Best Estimate	R0030	5,029,949,219.00		501,131,309.00				105,877,164.00		5,512,252,164.00			4,638,513.00				4,638,513.00
Total Recoverables from reinsurance-SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0040							1,421,532.00		1,421,532.00							
Best estimate minus recoverables from reinsurance-SPV and Finite Re - total	R0050	5,029,949,219.00		991,131,309.00				107,298,696.00		5,513,611,632.00			4,638,513.00				4,638,513.00
Risk Margin	R0100	38,709,843.00		(1,452,113.00)				8,079,149.00		77,234,779.00			21,120,710.00				21,120,710.00
Technical provisions - total	R0200	5,068,739,066.00		691,666,492.00				97,317,615.00		5,592,587,943.00			29,759,223.00				29,759,223.00

	Segmentation fun																	Total Non-Life obligation
	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	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance		
C0020	C0020	C0020	C0020	C0020	C0070	C0070	C0070	C0100	C0110	C0110	C0120	C0120	C0120	C0170	C0170			
Technical provisions calculated as a whole	R0010																	
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0050																	
Technical provisions calculated as a sum of BE and RM																		
Best estimate																		
Premium provisions																		
Gross	R0060	39,009,460.00	46,508,048.00		270,274,645.00	163,309,742.00	1,265,837.00	142,055,904.00	67,223,731.00	57,156,199.00	4,832,055.00	24,084,718.00	11,316,726.00				786,036,063.00	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0110	4,368.00	144,976.00		29,206.00	54,603.00	13.00	7,919.00	214,866.00	18,126,050.00	1,031,368.00	14,292,736.00	47,374.00				36,402,309.00	
Net Best Estimate of Premium Provisions	R0150	38,933,592.00	46,363,172.00		250,068,577.00	163,255,139.00	1,265,700.00	141,977,985.00	67,008,865.00	56,937,049.00	3,800,687.00	9,692,366.00	11,269,352.00				749,633,754.00	
Claims provisions																		
Gross	R0160	91,464,524.00	86,136,933.00		479,816,895.00	109,799,521.00	4,217,666.00	253,576,338.00	302,401,606.00	18,199,270.00	2,331,413.00	2,421,540.00	8,506,907.00				1,748,233,655.00	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0210	38,232,944.00	34,806,202.00		218,341,345.00	37,666,697.00	1,369,330.00	84,003,362.00	56,481,076.00	6,575,527.00	1,635,616.00	6,401,374.00	2,782,509.00				488,298,080.00	
Net Best Estimate of Claims Provisions	R0250	53,231,480.00	51,330,731.00		65,475,550.00	68,132,844.00	2,848,330.00	171,932,976.00	246,120,530.00	11,623,092.00	555,797.00	1,021,790.00	5,718,398.00				1,259,805,555.00	
Total Best estimate - gross	R0260	130,472,988.00	132,514,901.00		1,000,093,513.00	264,108,963.00	2,483,503.00	397,952,252.00	399,823,337.00	75,355,816.00	7,823,404.00	11,513,650.00	19,837,633.00				2,774,239,609.00	
Total Best estimate - net	R0270	92,166,872.00	97,663,903.00		881,511,882.00	226,387,663.00	4,114,036.00	313,850,961.00	313,120,805.00	50,653,841.00	2,356,484.00	10,719,932.00	16,984,750.00				2,009,438,329.00	
Risk margin	R0280	4,236,726.00	4,932,344.00		37,626,207.00	7,401,797.00	1,044,466.00	17,556,670.00	17,726,306.00	1,866,822.00	193,839.00	775,114.00	522,306.00				41,856,564.00	
Technical provisions - total																		
Technical provisions - total	R0320	134,709,714.00	136,807,095.00		1,117,511,720.00	271,258,760.00	5,607,991.00	4,048,921.00	382,577,617.00	77,216,281.00	7,205,366.00	32,288,774.00	20,370,023.00				2,616,090,202.00	
Recoverable from reinsurance contracts/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	38,298,912.00	34,951,076.00		218,579,631.00	37,721,300.00	1,369,463.00	84,081,281.00	56,695,932.00	24,701,577.00	4,666,984.00	20,782,724.00	2,823,851.00				428,700,369.00	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	96,402,802.00	101,856,017.00		898,942,089.00	233,537,460.00	4,238,528.00	326,337,640.00	325,880,105.00	52,514,684.00	2,538,322.00	11,495,050.00	17,537,140.00				2,091,389,833.00	

S.19.01.21
Non-life Insurance Claims Information

Total Non-Life Business

Accident year / Underwriting year	Z0020	AY
-----------------------------------	-------	----

Gross Claims Paid (non-cumulative)
(absolute amount)

	Developmental year										10 & +	
	0	1	2	3	4	5	6	7	8	9		10 & +
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	
Prior												5,053,714.32
N-9	R0100	328,135,870.92	265,779,791.82	86,083,056.36	3,218,983.49	16,252,457.80	10,103,838.03	6,890,625.22	4,579,814.02	12,823,951.00		
N-8	R0170	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	8,239,674.62	8,423,630.26		
N-7	R0180	380,907,833.86	292,585,748.61	85,297,976.75	31,141,823.57	16,452,019.69	14,462,443.63	12,663,338.66	8,465,278.07			
N-6	R0190	443,346,222.39	342,048,202.62	78,335,427.89	34,653,995.22	24,310,865.59	7,709,960.72					
N-5	R0200	381,037,905.45	270,216,874.90	50,148,774.27	24,610,394.00	36,451,678.45	7,705,486.99					
N-4	R0210	446,843,568.11	280,186,878.49	87,313,883.99	35,889,416.57	20,769,905.00						
N-3	R0220	503,235,773.32	416,914,883.75	96,738,875.48	46,781,180.61							
N-2	R0230	705,639,361.58	725,572,061.23	174,996,315.56								
N-1	R0240	629,553,079.32	509,631,414.29									
N	R0250	676,635,467.00										

	In Current year	
	C0170	C0180
R0100	4,579,814.02	4,053,714.32
R0160	3,757,464.48	3,757,464.48
R0170	8,423,630.26	855,494,866.79
R0180	8,465,278.07	84,996,456.71
R0190	11,721,852.08	942,120,556.51
R0200	7,705,486.99	770,171,114.06
R0210	20,769,905.00	941,001,680.96
R0220	46,781,180.61	1,061,656,716.16
R0230	174,996,315.56	1,666,207,738.37
R0240	209,651,414.29	1,159,188,484.61
R0250	676,635,467.00	676,635,467.00
Total	1,473,941,736.66	9,607,157,616.33

	Sum of years (cumulative)	
	C0180	C0190
R0100	4,053,714.32	8,107,428.64
R0160	3,757,464.48	7,514,929.16
R0170	8,423,630.26	855,494,866.79
R0180	8,465,278.07	84,996,456.71
R0190	11,721,852.08	942,120,556.51
R0200	7,705,486.99	770,171,114.06
R0210	20,769,905.00	941,001,680.96
R0220	46,781,180.61	1,061,656,716.16
R0230	174,996,315.56	1,666,207,738.37
R0240	209,651,414.29	1,159,188,484.61
R0250	676,635,467.00	676,635,467.00
Total	1,473,941,736.66	9,607,157,616.33

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

	Developmental year										10 & +	
	0	1	2	3	4	5	6	7	8	9		10 & +
	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	
Prior												14,143,820.65
N-9	R0100	498,629,608.87	249,743,810.75	154,174,665.26	112,111,883.85	89,299,630.99	76,650,992.99	47,758,612.32	41,900,395.94	27,770,914.17		
N-8	R0170	485,604,684.41	197,657,416.12	123,850,570.40	80,788,242.45	62,376,303.94	58,374,395.58	44,387,352.26	33,701,126.57	19,760,790.08		
N-7	R0180	492,128,948.83	201,755,480.60	115,973,784.17	79,787,821.69	44,857,104.32	47,710,851.08	33,317,951.82	39,573,542.65			
N-6	R0190	496,907,231.38	185,133,223.10	105,020,783.78	100,399,555.67	72,753,308.51	60,387,515.47	43,706,718.79				
N-5	R0200	563,029,885.51	288,810,708.35	215,084,254.14	157,679,964.09	96,333,231.80	80,388,127.61					
N-4	R0210	562,169,239.72	286,774,697.43	153,931,289.28	112,153,814.04	87,883,285.02						
N-3	R0220	593,219,662.39	218,852,809.19	130,531,803.22	88,776,724.03							
N-2	R0230	920,032,144.36	328,474,451.18	164,109,940.04								
N-1	R0240	783,906,195.00	309,124,061.77									
N	R0250	794,068,191.69										

	Year end (discounted data)	
	C0300	C0310
R0100	13,711,104.27	13,711,104.27
R0160	19,749,899.73	19,749,899.73
R0170	18,531,767.90	18,531,767.90
R0180	17,667,155.48	17,667,155.48
R0190	40,955,938.14	40,955,938.14
R0200	75,266,809.44	75,266,809.44
R0210	82,318,182.29	82,318,182.29
R0220	83,133,823.99	83,133,823.99
R0230	153,673,315.68	153,673,315.68
R0240	209,451,196.60	209,451,196.60
R0250	743,456,865.95	743,456,865.95
Total	1,536,937,051.87	1,536,937,051.87

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	8.238.437.369,00	-	-	40.912.398,00	-
Basic own funds	R0020	1.023.005.917,20	-	-	27.837.815,00	-
Eligible own funds to meet Solvency Capital Requirement	R0050	1.023.005.917,20	-	-	27.837.815,00	-
Solvency Capital Requirement	R0090	565.047.732,00	-	-	80.687.799,00	-
Eligible own funds to meet Minimum Capital Requirement	R0100	1.003.860.213,00	-	-	20.575.913,00	-
Minimum Capital Requirement	R0110	254.271.479,00	-	-	36.309.509,00	-

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/

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

Non-life business

Total Expected profits included in future premiums (EPIFP)

	Total C000	Tier 1 - unrestricted C020	Tier 1 - restricted C030	Tier 2 C040	Tier 3 C050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/					
Ordinary share capital (gross of own shares)	R0010 248.987.410,00	248.987.410,00			
Share premium account related to ordinary share capital	R0030 215.970.489,00	215.970.489,00			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040				
Subordinated mutual member accounts	R0050				
Surplus funds	R0070				
Preference shares	R0090				
Share premium account related to preference shares	R0110				
Reconciliation reserve	R0130 488.048.018,20	488.048.018,20			
Subordinated liabilities	R0140 70.000.000,00			70.000.000,00	
An amount equal to the value of net deferred tax assets	R0160				
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180				
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 -				
Deductions					
Deductions for participations in financial and credit institutions	R0230				
Total basic own funds after deductions	R0290 1.023.005.917,20	953.005.917,20		70.000.000,00	
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	R0300				
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310				
Unpaid and uncalled preference shares callable on demand	R0320				
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330				
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340				
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350				
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360				
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370				
Other ancillary own funds	R0390				
Total ancillary own funds	R0400				
Available and eligible own funds					
Total available own funds to meet the SCR	R0500 1.023.005.917,20	953.005.917,20		70.000.000,00	
Total available own funds to meet the MCR	R0510 1.023.005.917,20	953.005.917,20		70.000.000,00	
Total eligible own funds to meet the SCR	R0540 1.023.005.917,20	953.005.917,20		70.000.000,00	
Total eligible own funds to meet the MCR	R0550 1.003.860.213,00	953.005.917,20		50.854.295,80	
SCR	R0580 565.047.732,00				
MCR	R0600 254.271.479,00				
Ratio of Eligible own funds to SCR	R0620 1,81				
Ratio of Eligible own funds to MCR	R0640 3,95				
Reconciliation reserve	C0060				
Excess of assets over liabilities	R0700 1.022.722.392,00				
Own shares (held directly and indirectly)	R0710				
Foreseeable dividends, distributions and charges	R0720 69.716.474,80				
Other basic own fund items	R0730 464.957.899,00				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740				
Reconciliation reserve	R0760 488.048.018,20				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	R0770 288.536.643,00				
Expected profits included in future premiums (EPIFP) - Non-life business	R0780 29.462.157,00				
Total Expected profits included in future premiums (EPIFP)	R0790 317.998.800,00				

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
		C010	C070	C090	C0120
Total diversification	R0020	-1.036.161.643,00			
Total diversified risk before tax	R0030	743.483.858,00			
Total diversified risk after tax	R0040	565.047.732,00			
Total market & credit risk	R0070	730.167.169,00			
Market & Credit risk - diversified	R0080	371.046.488,00			
Credit event risk not covered in market & credit risk	R0190	106.347.317,00			
Credit event risk not covered in market & credit risk - diversified	R0200	83.943.940,00			
Total Business risk	R0270	-			
Total Business risk - diversified	R0280	-			
Total Net Non-life underwriting risk	R0310	498.374.779,00			
Total Net Non-life underwriting risk - diversified	R0320	358.259.476,00			
Total Life & Health underwriting risk	R0400	338.034.185,00			
Total Life & Health underwriting risk - diversified	R0410	234.785.314,00			
Total Operational risk	R0480	106.722.051,00			
Total Operational risk - diversified	R0490	52.785.511,00			
Other risk	R0500	-			

Calculation of Solvency Capital Requirement

		Value
		C0100
Total undiversified components	R0130	1.779.645.500,00
Diversification	R0140	-1.036.161.643,00
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	565.047.732,00
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	565.047.732,00
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	-178.436.126,00
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	318.038.655,00

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	-178.436.126,00
Amount/estimate of LAC DT justified by reversion of deferred tax liabilities	R0650	-178.436.126,00
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	-178.436.126,00

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	324.712.557,35	-

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	92.166.072,00	126.398.512,00	-
Income protection insurance and proportional reinsurance	R0030	97.663.903,00	117.705.162,00	-
Workers' compensation insurance and proportional reinsurance	R0040	-	-	-
Motor vehicle liability insurance and proportional reinsurance	R0050	881.511.882,00	534.545.354,00	-
Other motor insurance and proportional reinsurance	R0060	226.387.663,00	304.914.907,00	-
Marine, aviation and transport insurance and proportional reinsurance	R0070	4.114.036,00	5.222.489,00	-
Fire and other damage to property insurance and proportional reinsurance	R0080	313.850.961,00	283.318.896,00	-
General liability insurance and proportional reinsurance	R0090	313.129.805,00	158.780.182,00	-
Credit and suretyship insurance and proportional reinsurance	R0100	50.653.841,00	32.153.535,00	-
Legal expenses insurance and proportional reinsurance	R0110	2.356.484,00	1.305.222,00	-
Assistance and proportional reinsurance	R0120	10.719.932,00	6.301.617,00	-
Miscellaneous financial loss insurance and proportional reinsurance	R0130	16.984.750,00	24.746.356,00	-
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	-	210.908.828,37

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	-	5.029.949.219,00	-
Other life (re)insurance and health (re)insurance obligations	R0240	-	591.181.309,00	-
Total capital at risk for all life (re)insurance obligations	R0250	-	4.638.513,00	29.378.613.323,00

Overall MCR calculation		C0130
Linear MCR	R0300	535.621.385,72
SCR	R0310	565.047.731,81
MCR cap	R0320	254.271.479,31
MCR floor	R0330	141.261.932,95
Combined MCR	R0340	254.271.479,31
Absolute floor of the MCR	R0350	6.700.000,00
Minimum Capital Requirement	R0400	254.271.479,31

Notional non-life and life MCR calculation	Non-life activities	Life activities	
	C0140	C0150	
Notional linear MCR	R0500	324.712.557,35	210.908.828,37
Notional SCR excluding add-on (annual or latest calculation)	R0510	342.551.845,07	222.495.886,74
Notional MCR cap	R0520	154.148.330,28	100.123.149,03
Notional MCR floor	R0530	85.637.961,27	55.623.971,68
Notional Combined MCR	R0540	154.148.330,28	100.123.149,03
Absolute floor of the notional MCR	R0550	2.700.000,00	4.000.000,00
Notional MCR	R0560	154.148.330,28	100.123.149,03