



**Solvency and Financial Condition Report  
disclosure**

## Content

### Bovemij N.V.

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### N.V. Schadeverzekering-Maatschappij Bovemij

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**Bovemij N.V.**

Undertakings in the scope of the group

Country	Identification code of the undertaking	Type of code of the ID of the undertaking	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)
C0010	C0020	C0030	C0040	C0050	C0060	C0070
NL	724500F03D7DYTPVJM74	1 - LEI	N.V. Schadeverzekering-Maatschappij Bovemij	2 - Non life insurance undertaking	Naamloze Vennootschap	1 - Mutual
NL	67440711	2 - Specific code	Bovemij Interne Diensten B.V.	99 - Other	Besloten Vennootschap	1 - Mutual
NL	34369504	2 - Specific code	RDC Group B.V.	99 - Other	Besloten Vennootschap	1 - Mutual
NL	09196538	2 - Specific code	Bovemij Intermediair Holding B.V.	11 - Non-regulated undertaking carrying out financial activities as defined in Article 1 (52) of Delegated Regulation (EU) 2015/35	Besloten Vennootschap	1 - Mutual
NL	10027450	2 - Specific code	Bovemij N.V.	35 - Insurance holding company as defined in Article 212(1) (f) of Directive 2009/138/EC	Naamloze Vennootschap	1 - Mutual
NL	55007880	2 - Specific code	Bovemij Financieringsmaatschappij B.V.	38 - Credit institution, investment firm and financial institution	Besloten Vennootschap	1 - Mutual
NL	20128597	2 - Specific code	Premie.nl B.V.	99 - Other	Besloten Vennootschap	1 - Mutual
NL	63742675	2 - Specific code	Is Helder B.V.	99 - Other	Besloten Vennootschap	1 - Mutual

Identification code of the undertaking	Supervisory Authority	% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of Influence
C0020	C0080	C0180	C0190	C0200	C0210	C0220
724500F03D7DYTPVJM74	De Nederlandsche Bank	100,00%	100,00%	100,00%		1 - Dominant
67440711	De Nederlandsche Bank	100,00%	100,00%	100,00%		1 - Dominant
34369504	De Nederlandsche Bank	100,00%	100,00%	100,00%		1 - Dominant
09196538	De Nederlandsche Bank	100,00%	100,00%	100,00%		1 - Dominant
10027450	De Nederlandsche Bank	100,00%	100,00%	100,00%		1 - Dominant
55007880	De Nederlandsche Bank	100,00%	100,00%	100,00%		1 - Dominant
20128597	De Nederlandsche Bank	100,00%	100,00%	100,00%		1 - Dominant
63742675	De Nederlandsche Bank	100,00%	100,00%	100,00%		1 - Dominant

Identification code of the undertaking	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
C020	C0230		C0250	C0260
724500F03D7DYTPVJM74	100,00%	1 - Included in the scope		2 - Method 1: Proportional consolidation
67440711	100,00%	1 - Included in the scope		2 - Method 1: Proportional consolidation
34369504	100,00%	1 - Included in the scope		2 - Method 1: Proportional consolidation
09196538	100,00%	1 - Included in the scope		2 - Method 1: Proportional consolidation
10027450	100,00%	1 - Included in the scope		2 - Method 1: Proportional consolidation
55007880	100,00%	1 - Included in the scope		2 - Method 1: Proportional consolidation
20128597	100,00%	1 - Included in the scope		2 - Method 1: Proportional consolidation
63742675	100,00%	1 - Included in the scope		2 - Method 1: Proportional consolidation

**S.02.01.01**  
**Balance Sheet**

		Solvency II value
		C0010
<b>Assets</b>		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	2.310.000,00
Deferred tax assets	R0040	14.008.456,35
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	44.933.373,62
<b>Investments (other than assets held for index-linked and unit-linked contracts)</b>	<b>R0070</b>	<b>138.559.580,52</b>
Property (other than for own use)	R0080	26.156.000,00
Holdings in related undertakings, including participations	R0090	
<i>Equities</i>	<i>R0100</i>	
Equities - listed	R0110	
Equities - unlisted	R0120	
<i>Bonds</i>	<i>R0130</i>	
Government Bonds	R0140	
Corporate Bonds	R0150	
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	101.519.983,83
Derivatives	R0190	8.633.605,59
Deposits other than cash equivalents	R0200	
Other investments	R0210	2.249.991,10
Assets held for index-linked and unit-linked contracts	R0220	
<b>Loans and mortgages</b>	<b>R0230</b>	<b>110.617.031,04</b>
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	110.617.031,04
<b>Reinsurance recoverables from:</b>	<b>R0270</b>	<b>62.308.034,06</b>
Non-life and health similar to non-life	R0280	49.553.222,15
Non-life excluding health	R0290	49.615.853,66
Health similar to non-life	R0300	-62.631,51
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	12.754.811,91
Health similar to life	R0320	12.754.811,91
Life excluding health and index-linked and unit-linked	R0330	
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	27.261.921,92
Reinsurance receivables	R0370	4.148.780,32
Receivables (trade, not insurance)	R0380	41.355.707,29
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	219.385.154,16
Any other assets, not elsewhere shown	R0420	
<b>Total assets</b>	<b>R0500</b>	<b>664.888.039,28</b>

**S.02.01.01****Balance Sheet****Liabilities**

<b>Technical provisions - non-life</b>	<b>R0510</b>	<b>273.683.415,22</b>
<b>Technical provisions - non-life (excluding health)</b>	<b>R0520</b>	<b>248.337.316,59</b>
TP calculated as a whole	R0530	
Best estimate	R0540	231.002.929,02
Risk margin	R0550	17.334.387,57
<b>Technical provisions - health (similar to non-life)</b>	<b>R0560</b>	<b>25.346.098,63</b>
TP calculated as a whole	R0570	
Best estimate	R0580	22.918.560,90
Risk margin	R0590	2.427.537,73
<b>TP - life (excluding index-linked and unit-linked)</b>	<b>R0600</b>	<b>50.016.899,08</b>
<b>Technical provisions - health (similar to life)</b>	<b>R0610</b>	<b>50.016.899,08</b>
TP calculated as a whole	R0620	
Best estimate	R0630	45.249.077,23
Risk margin	R0640	4.767.821,85
<b>TP - life (excluding health and index-linked and unit-linked)</b>	<b>R0650</b>	
TP calculated as a whole	R0660	
Best estimate	R0670	
Risk margin	R0680	
<b>TP - index-linked and unit-linked</b>	<b>R0690</b>	
TP calculated as a whole	R0700	
Best estimate	R0710	
Risk margin	R0720	
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	257.160,96
Pension benefit obligations	R0760	23.388.925,10
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	32.124.062,52
Derivatives	R0790	8.648.316,12
Debts owed to credit institutions	R0800	49.410.026,97
Financial liabilities other than debts owed to credit institutions	R0810	21.127.168,55
Insurance & intermediaries payables	R0820	5.709.801,09
Reinsurance payables	R0830	312.873,77
Payables (trade, not insurance)	R0840	16.930.548,04
<b>Subordinated liabilities</b>	<b>R0850</b>	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	
<b>Total liabilities</b>	<b>R0900</b>	<b>481.609.197,42</b>
<b>Excess of assets over liabilities</b>	<b>R1000</b>	<b>183.278.841,86</b>

**S.05.01.02**  
**Premiums, claims and expenses by line of business**

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
		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
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
<b>Premiums written</b>										
Gross - Direct Business	R0110	3.926.869,83	62.674.442,18		81.848.766,67	127.080.610,27		20.132.243,54	4.942.340,18	
Gross - Proportional reinsurance accepted	R0120	5.115.950,83				544.315,77		68.718,47		
Gross - Non-proportional reinsurance accepted	R0130					544.315,77				
Reinsurers' share	R0140		236.995,75		6.643.473,75	8.545.918,83		3.097.651,06	150.807,52	
<b>Net</b>	<b>R0200</b>	<b>9.042.820,66</b>	<b>62.437.446,43</b>		<b>75.205.292,92</b>	<b>119.079.005,21</b>		<b>17.103.310,95</b>	<b>4.791.532,66</b>	
<b>Premiums earned</b>										
Gross - Direct Business	R0210	3.926.869,83	62.140.703,34		83.585.944,33	130.417.450,57		20.225.015,90	4.964.451,29	
Gross - Proportional reinsurance accepted	R0220	5.115.950,83				358.984,54		50.274,57		
Gross - Non-proportional reinsurance accepted	R0230					358.984,54				
Reinsurers' share	R0240		276.540,67		6.498.595,94	8.075.432,98		3.958.194,01	148.620,14	
<b>Net</b>	<b>R0300</b>	<b>9.042.820,66</b>	<b>61.864.162,67</b>		<b>77.087.348,39</b>	<b>122.701.002,13</b>		<b>16.317.096,46</b>	<b>4.815.831,15</b>	
<b>Claims incurred</b>										
Gross - Direct Business	R0310	3.375.661,74	41.689.001,32			87.183.272,35		12.209.893,91	2.625.803,71	
Gross - Proportional reinsurance accepted	R0320	4.238.290,15				225.522,32		4.776,54		
Gross - Non-proportional reinsurance accepted	R0330					225.522,32				
Reinsurers' share	R0340		3.000,00		5.776.720,63	12.714.650,98		617.000,00	-12.793,54	
<b>Net</b>	<b>R0400</b>	<b>7.613.941,89</b>	<b>41.686.001,32</b>		<b>53.853.016,59</b>	<b>74.694.143,69</b>		<b>11.597.670,45</b>	<b>2.638.597,25</b>	
<b>Changes in other technical provisions</b>										
Gross - Direct Business	R0410									
Gross - Proportional reinsurance accepted	R0420					-2.960.444,23				
Gross - Non-proportional reinsurance accepted	R0430									
Reinsurers' share	R0440		-22.000,00		2.600.559,35	-136.991,77		-15.749.688,73	-232.418,44	
<b>Net</b>	<b>R0500</b>	<b>37.120,65</b>	<b>-1.051.318,61</b>		<b>-4.273.371,74</b>	<b>-2.823.452,46</b>		<b>-1.980.947,88</b>	<b>-177.944,29</b>	
<b>Expenses incurred</b>	<b>R0550</b>	<b>2.038.441,68</b>	<b>13.962.158,33</b>		<b>19.544.911,80</b>	<b>41.609.901,40</b>		<b>6.060.112,95</b>	<b>1.393.305,53</b>	
<b>Administrative expenses</b>										
Gross - Direct Business	R0610									
Gross - Proportional reinsurance accepted	R0620									
Gross - Non-proportional reinsurance accepted	R0630									
Reinsurers' share	R0640									
<b>Net</b>	<b>R0700</b>									
<b>Investment management expenses</b>										
Gross - Direct Business	R0710									
Gross - Proportional reinsurance accepted	R0720									
Gross - Non-proportional reinsurance accepted	R0730									
Reinsurers' share	R0740									
<b>Net</b>	<b>R0800</b>									
<b>Claims management expenses</b>										
Gross - Direct Business	R0810	369.705,25	11.164.468,75		8.705.249,99	25.446.485,59		4.534.199,55	870.243,97	
Gross - Proportional reinsurance accepted	R0820	1.157.702,34				1.591.052,04		219.325,15		
Gross - Non-proportional reinsurance accepted	R0830									
Reinsurers' share	R0840									
<b>Net</b>	<b>R0900</b>	<b>1.527.407,59</b>	<b>11.164.468,75</b>		<b>8.705.249,99</b>	<b>27.037.537,63</b>		<b>4.753.524,70</b>	<b>870.243,97</b>	
<b>Acquisition expenses</b>										
Gross - Direct Business	R0910									
Gross - Proportional reinsurance accepted	R0920									
Gross - Non-proportional reinsurance accepted	R0930									
Reinsurers' share	R0940		58.811,26		1.134.999,88	744.254,66				
<b>Net</b>	<b>R1000</b>		<b>-58.811,26</b>		<b>-1.134.999,88</b>	<b>-744.254,66</b>				
<b>Overhead expenses</b>										
Gross - Direct Business	R1010	465.152,84	2.856.500,84		11.974.661,69	16.809.401,58		1.506.127,36	523.061,56	
Gross - Proportional reinsurance accepted	R1020	45.861,25				-1.492.783,15		-199.539,11		
Gross - Non-proportional reinsurance accepted	R1030									
Reinsurers' share	R1040									
<b>Net</b>	<b>R1100</b>	<b>511.034,09</b>	<b>2.856.500,84</b>		<b>11.974.661,69</b>	<b>15.316.618,43</b>		<b>1.306.588,25</b>	<b>523.061,56</b>	
<b>Other expenses</b>	R1200									
<b>Total expenses</b>	<b>R1300</b>									

S.05.01.02

Premiums, claims and expenses by line of business

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of Business for: accepted non-proportional reinsurance				Total
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	
<b>Premiums written</b>									
Gross - Direct Business	R0110	6.164.923,61	2.344.368,40	1.566.523,97					310.681.088,65
Gross - Proportional reinsurance accepted	R0120			3.657.384,12					9.386.367,19
Gross - Non-proportional reinsurance accepted	R0130								0,00
Reinsurers' share	R0140	-101,81	38.776,58	-45.005,99					18.668.515,69
<b>Net</b>	<b>R0200</b>	<b>6.165.025,42</b>	<b>2.305.591,82</b>	<b>5.268.914,08</b>					<b>301.398.940,15</b>
<b>Premiums earned</b>									
Gross - Direct Business	R0210	6.232.360,46	2.710.393,89	1.862.704,28					316.065.893,89
Gross - Proportional reinsurance accepted	R0220			3.996.694,00					9.521.903,94
Gross - Non-proportional reinsurance accepted	R0230								0,00
Reinsurers' share	R0240	-138,82	34.770,36	-45.013,01					18.947.002,27
<b>Net</b>	<b>R0300</b>	<b>6.232.499,28</b>	<b>2.675.623,53</b>	<b>5.904.411,29</b>					<b>306.640.795,56</b>
<b>Claims incurred</b>									
Gross - Direct Business	R0310	3.185.250,96	1.623.675,79	846.470,25					212.368.767,25
Gross - Proportional reinsurance accepted	R0320			1.029.121,65					6.397.700,66
Gross - Non-proportional reinsurance accepted	R0330								0,00
Reinsurers' share	R0340								19.098.578,07
<b>Net</b>	<b>R0400</b>	<b>3.185.250,96</b>	<b>1.623.675,79</b>	<b>2.775.591,90</b>					<b>199.667.889,84</b>
<b>Changes in other technical provisions</b>									
Gross - Direct Business	R0410	-561.571,54	-35.562,01	-73.829,70					-29.768.761,30
Gross - Proportional reinsurance accepted	R0420			23.590,63					109.817,06
Gross - Non-proportional reinsurance accepted	R0430								0,00
Reinsurers' share	R0440								-18.741.656,29
<b>Net</b>	<b>R0500</b>	<b>-561.571,54</b>	<b>-35.562,01</b>	<b>-50.240,07</b>					<b>-10.917.287,95</b>
<b>Expenses incurred</b>	<b>R0550</b>	<b>1.658.748,03</b>	<b>938.222,29</b>	<b>2.037.138,80</b>					<b>89.242.940,81</b>
<b>Administrative expenses</b>									
Gross - Direct Business	R0610								0,00
Gross - Proportional reinsurance accepted	R0620								0,00
Gross - Non-proportional reinsurance accepted	R0630								0,00
Reinsurers' share	R0640								0,00
<b>Net</b>	<b>R0700</b>								<b>0,00</b>
<b>Investment management expenses</b>									
Gross - Direct Business	R0710								0,00
Gross - Proportional reinsurance accepted	R0720								0,00
Gross - Non-proportional reinsurance accepted	R0730								0,00
Reinsurers' share	R0740								0,00
<b>Net</b>	<b>R0800</b>								<b>0,00</b>
<b>Claims management expenses</b>									
Gross - Direct Business	R0810	705.864,25	561.721,60	649.660,71					53.007.599,66
Gross - Proportional reinsurance accepted	R0820			1.110.123,93					4.078.203,46
Gross - Non-proportional reinsurance accepted	R0830								0,00
Reinsurers' share	R0840								0,00
<b>Net</b>	<b>R0900</b>	<b>705.864,25</b>	<b>561.721,60</b>	<b>1.759.784,64</b>					<b>57.085.803,12</b>
<b>Acquisition expenses</b>									
Gross - Direct Business	R0910								0,00
Gross - Proportional reinsurance accepted	R0920								0,00
Gross - Non-proportional reinsurance accepted	R0930								0,00
Reinsurers' share	R0940	-29,01							1.938.036,79
<b>Net</b>	<b>R1000</b>	<b>29,01</b>							<b>-1.938.036,79</b>
<b>Overhead expenses</b>									
Gross - Direct Business	R1010	952.854,77	376.500,69	184.728,21					35.648.989,54
Gross - Proportional reinsurance accepted	R1020			92.625,95					-1.553.815,06
Gross - Non-proportional reinsurance accepted	R1030								0,00
Reinsurers' share	R1040								0,00
<b>Net</b>	<b>R1100</b>	<b>952.854,77</b>	<b>376.500,69</b>	<b>277.354,16</b>					<b>34.095.174,48</b>
<b>Other expenses</b>	R1200								
<b>Total expenses</b>	<b>R1300</b>								<b>89.242.940,81</b>



**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
<b>Premiums written</b>										
Gross	R1410				15.487.198,84				15.487.198,84	
Reinsurers' share	R1420				1.108.798,36				1.108.798,36	
<b>Net</b>	<b>R1500</b>				<b>14.378.400,48</b>				<b>14.378.400,48</b>	
<b>Premiums earned</b>										
Gross	R1510				18.925.947,86				18.925.947,86	
Reinsurers' share	R1520				1.887.022,75				1.887.022,75	
<b>Net</b>	<b>R1600</b>				<b>17.038.925,11</b>				<b>17.038.925,11</b>	
<b>Claims incurred</b>										
Gross	R1610				-722.201,08				-722.201,08	
Reinsurers' share	R1620				2.016.131,40				2.016.131,40	
<b>Net</b>	<b>R1700</b>				<b>-2.738.332,48</b>				<b>-2.738.332,48</b>	
<b>Changes in other technical provisions</b>										
Gross	R1710				-14.746.438,92				-14.746.438,92	
Reinsurers' share	R1720				-2.720.224,35				-2.720.224,35	
<b>Net</b>	<b>R1800</b>				<b>-12.026.214,57</b>				<b>-12.026.214,57</b>	
<b>Expenses incurred</b>	<b>R1900</b>				<b>4.804.827,18</b>				<b>4.804.827,18</b>	
<b>Administrative expenses</b>										
Gross	R1910								0,00	
Reinsurers' share	R1920								0,00	
<b>Net</b>	<b>R2000</b>								<b>0,00</b>	
<b>Investment management expenses</b>										
Gross	R2010								0,00	
Reinsurers' share	R2020								0,00	
<b>Net</b>	<b>R2100</b>								<b>0,00</b>	
<b>Claims management expenses</b>										
Gross	R2110								0,00	
Reinsurers' share	R2120								0,00	
<b>Net</b>	<b>R2200</b>								<b>0,00</b>	
<b>Acquisition expenses</b>										
Gross	R2210				4.759.152,29				4.759.152,29	
Reinsurers' share	R2220				281.935,78				281.935,78	
<b>Net</b>	<b>R2300</b>				<b>4.477.216,51</b>				<b>4.477.216,51</b>	
<b>Overhead expenses</b>										
Gross	R2310				327.610,67				327.610,67	
Reinsurers' share	R2320				0,00				0,00	
<b>Net</b>	<b>R2400</b>				<b>327.610,67</b>				<b>327.610,67</b>	
<b>Other expenses</b>	<b>R2500</b>									
<b>Total expenses</b>	<b>R2600</b>								<b>4.804.827,18</b>	
<b>Total amount of surrenders</b>	<b>R2700</b>								<b>0,00</b>	

**S.23.01.02**  
**Own Funds Group**

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
<b>Basic own funds before deduction for participations in other financial sector</b>						
Ordinary share capital (gross of own shares)	R0010	2.022.398,40	2.022.398,40			
Non-available called but not paid in ordinary share capital at group level	R0020					
Share premium account related to ordinary share capital	R0030	30.672.601,60	30.672.601,60			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Non-available subordinated mutual member accounts at group level	R0060					
Surplus funds	R0070					
Non-available surplus funds at group level	R0080					
Preference shares	R0090					
Non-available preference shares at group level	R0100					
Share premium account related to preference shares	R0110					
Non-available share premium account related to preference shares at group level	R0120					
Reconciliation reserve	R0130	146.636.072,04	146.636.072,04			
Subordinated liabilities	R0140					
Non-available subordinated liabilities at group level	R0150					
An amount equal to the value of net deferred tax assets	R0160					
The amount equal to the value of net deferred tax liabilities	R0170					
Other items approved by supervisory authority as basic own funds not specified above	R0180					
Non available own funds related to other own funds items approved by supervisory authority	R0190					
Minority interests (if not reported as part of a specific own fund item)	R0200					
Non-available minority interests at group level	R0210					
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	1.461.680,00				
<b>Deductions</b>						
Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities	R0230					
whereof deducted according to art 228 of the Directive 2009/138/EC	R0240					
Deductions for participations where there is non-availability of information (Article 229)	R0250					
Deductions for participations included by using D&A when a combination of methods is used	R0260					
Total of non-available own fund items	R0270					
<b>Total deductions</b>	<b>R0280</b>	<b>1.461.680,00</b>				
<b>Total basic own funds after deductions</b>	<b>R0290</b>	<b>177.869.392,04</b>	<b>177.869.392,04</b>			
<b>Ancillary own funds</b>						
Unpaid and uncalled ordinary share capital callable on demand	R0300					
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					
Non available ancillary own funds at group level	R0380					
Other ancillary own funds	R0390					
<b>Total ancillary own funds</b>	<b>R0400</b>					
<b>Own funds of other financial sectors</b>						
Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies	R0410					
Institutions for occupational retirement provision	R0420					
Non regulated entities carrying out financial activities	R0430					
Total own funds of other financial sectors	R0440					
<b>Own funds when using the D&amp;A, exclusively or in combination of method 1</b>						
Own funds aggregated when using the D&A and combination of method	R0450					
Own funds aggregated when using the D&A and a combination of method net of IGT	R0460					
<b>Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&amp;A )</b>	<b>R0520</b>	<b>177.869.392,04</b>	<b>177.869.392,04</b>			
<b>Total available own funds to meet the minimum consolidated group SCR</b>	<b>R0530</b>	<b>177.869.392,04</b>	<b>177.869.392,04</b>			
<b>Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&amp;A )</b>	<b>R0560</b>	<b>177.869.392,04</b>	<b>177.869.392,04</b>			
<b>Total eligible own funds to meet the minimum consolidated group SCR</b>	<b>R0570</b>	<b>177.869.392,04</b>	<b>177.869.392,04</b>			
<b>Consolidated Group SCR</b>	<b>R0590</b>	<b>95.361.936,36</b>				
<b>Minimum consolidated Group SCR</b>	<b>R0610</b>	<b>42.912.871,52</b>				
<b>Ratio of Eligible own funds to the consolidated Group SCR (excluding other financial sectors and the undertakings included via D&amp;A )</b>	<b>R0630</b>	<b>186,52%</b>				
<b>Ratio of Eligible own funds to Minimum Consolidated Group SCR</b>	<b>R0650</b>	<b>414,49%</b>				
<b>Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&amp;A )</b>	<b>R0660</b>	<b>177.869.392,04</b>	<b>177.869.392,04</b>			
<b>SCR for entities included with D&amp;A method</b>	<b>R0670</b>					
<b>Group SCR</b>	<b>R0680</b>	<b>95.361.936,36</b>				
<b>Ratio of Eligible own funds to SCR including other financial sectors' own funds and capital requirements</b>	<b>R0690</b>	<b>186,52%</b>				
<b>C0060</b>						
<b>Reconciliation reserve</b>						
Excess of assets over liabilities	R0700	183.278.841,86				
Own shares (held directly and indirectly)	R0710	0,00				
Foreseeable dividends, distributions and charges	R0720	3.947.769,82				
Other basic own fund items	R0730	32.695.000,00				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740					
Other non available own funds	R0750					
<b>Reconciliation reserve</b>	<b>R0760</b>	<b>146.636.072,04</b>				
<b>Expected profits</b>						
Expected profits included in future premiums (EPIFP) - Life Business	R0770	9.205.926,62				
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	13.488.379,06				
<b>Total Expected profits included in future premiums (EPIFP)</b>	<b>R0790</b>	<b>22.694.305,68</b>				

**S.25.01.01**  
**Solvency Capital Requirement - for groups on Standard Formula**

Article 112	2010	2 - Regular reporting
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		Net solvency capital requirement		Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050	
Market risk	R0010	29.913.456,40	29.913.456,40		
Counterparty default risk	R0020	25.833.221,23	25.833.221,23		
Life underwriting risk	R0030	0,00	0,00		
Health underwriting risk	R0040	36.706.188,93	36.706.188,93		
Non-life underwriting risk	R0050	75.888.972,70	75.888.972,70		
Diversification	R0060	-53.565.262,62	-53.565.262,62		
Intangible asset risk	R0070	1.848.000,00	1.848.000,00		
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	<b>116.624.576,63</b>	<b>116.624.576,63</b>		

**Calculation of Solvency Capital Requirement**

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	10.524.671,85
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	-31.787.312,12
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
<b>Solvency capital requirement excluding capital add-on</b>	<b>R0200</b>	<b>95.361.936,36</b>
Capital add-on already set	R0210	0,00
<b>Solvency capital requirement</b>	<b>R0220</b>	<b>95.361.936,36</b>
<b>Other information on SCR</b>		
Capital requirement for duration-based equity risk sub-module	R0400	0,00
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	0,00
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	0,00
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	0,00
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0,00
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	4 - No adjustment
Net future discretionary benefits	R0460	0,00
Minimum consolidated group solvency capital requirement	R0470	42.912.871,52
<b>Information on other entities</b>		
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500	
Capital requirement for other financial sectors (non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	R0510	0,00
Capital requirement for other financial sectors (non-insurance capital requirements) - Institutions for occupational retirement provisions	R0520	0,00
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement	R0530	0,00
Capital requirement for non-controlled participation requirements	R0540	0,00
Capital requirement for residual undertakings	R0550	0,00
<b>Overall SCR</b>		
SCR for undertakings included via D and A	R0560	0,00
<b>Solvency capital requirement</b>	<b>R0570</b>	<b>95.361.936,36</b>



**N.V. Schadeverzekering-Maatschappij Bovemij**

**S.02.01.02**  
**Balance Sheet**

Solvency II value

C0010

**Assets**

Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	
Deferred tax assets	R0040	12.254.286,97
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	23.585.910,58
<b>Investments (other than assets held for index-linked and unit-linked contracts)</b>	<b>R0070</b>	<b>138.559.580,52</b>
Property (other than for own use)	R0080	26.156.000,00
Holdings in related undertakings, including participations	R0090	
<i>Equities</i>	<i>R0100</i>	
Equities - listed	R0110	
Equities - unlisted	R0120	
<i>Bonds</i>	<i>R0130</i>	
Government Bonds	R0140	
Corporate Bonds	R0150	
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	101.519.983,83
Derivatives	R0190	8.633.605,59
Deposits other than cash equivalents	R0200	
Other investments	R0210	2.249.991,10
Assets held for index-linked and unit-linked contracts	R0220	
<b>Loans and mortgages</b>	<b>R0230</b>	<b>55.494.030,44</b>
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	55.494.030,44
<b>Reinsurance recoverables from:</b>	<b>R0270</b>	<b>62.308.034,06</b>
Non-life and health similar to non-life	R0280	49.553.222,15
Non-life excluding health	R0290	49.615.853,66
Health similar to non-life	R0300	-62.631,51
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	12.754.811,91
Health similar to life	R0320	12.754.811,91
Life excluding health and index-linked and unit-linked	R0330	
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	27.799.894,03
Reinsurance receivables	R0370	4.148.780,32
Receivables (trade, not insurance)	R0380	169.115.178,31
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	86.754.585,62
Any other assets, not elsewhere shown	R0420	
<b>Total assets</b>	<b>R0500</b>	<b>580.020.280,85</b>

**S.02.01.02**  
**Balance Sheet**

Solvency II value

C0010

**Liabilities**

<b>Technical provisions - non-life</b>	<b>R0510</b>	<b>273.683.415,21</b>
<b>Technical provisions - non-life (excluding health)</b>	<b>R0520</b>	<b>248.337.316,59</b>
TP calculated as a whole	R0530	0,00
Best estimate	R0540	231.002.929,02
Risk margin	R0550	17.334.387,57
<b>Technical provisions - health (similar to non-life)</b>	<b>R0560</b>	<b>25.346.098,63</b>
TP calculated as a whole	R0570	0,00
Best estimate	R0580	22.918.560,90
Risk margin	R0590	2.427.537,73
<b>TP - life (excluding index-linked and unit-linked)</b>	<b>R0600</b>	<b>50.016.899,08</b>
<b>Technical provisions - health (similar to life)</b>	<b>R0610</b>	<b>50.016.899,08</b>
TP calculated as a whole	R0620	0,00
Best estimate	R0630	45.249.077,23
Risk margin	R0640	4.767.821,85
<b>TP - life (excluding health and index-linked and unit-linked)</b>	<b>R0650</b>	
TP calculated as a whole	R0660	
Best estimate	R0670	
Risk margin	R0680	
<b>TP - index-linked and unit-linked</b>	<b>R0690</b>	
TP calculated as a whole	R0700	
Best estimate	R0710	
Risk margin	R0720	
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	0,00
Pension benefit obligations	R0760	16.372.247,57
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	33.118.062,52
Derivatives	R0790	8.648.316,12
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	1.021.855,96
Insurance & intermediaries payables	R0820	9.360.426,64
Reinsurance payables	R0830	312.873,77
Payables (trade, not insurance)	R0840	12.778.753,88
<b>Subordinated liabilities</b>	<b>R0850</b>	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	
<b>Total liabilities</b>	<b>R0900</b>	<b>405.312.850,76</b>
<b>Excess of assets over liabilities</b>	<b>R1000</b>	<b>174.707.430,09</b>

**S.05.01.02**  
**Premiums, claims and expenses by line of business**

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)									
		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	
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	
<b>Premiums written</b>											
Gross - Direct Business	R010	3,926,869,83	62,674,442,18		81,848,766,67	127,080,610,77		20,132,743,54		4,942,340,18	
Gross - Proportional reinsurance accepted	R020					544,313,77				68,718,47	
Gross - Non-proportional reinsurance accepted	R030	5,115,950,83									
Reinsurers' share	R0140		236,995,75		6,643,473,75	8,545,918,83		3,097,651,06		150,807,52	
<b>Net</b>	<b>R0200</b>	<b>9.042.820,66</b>	<b>62.437.446,43</b>		<b>75.205.292,92</b>	<b>119.079.005,21</b>		<b>17.103.310,95</b>		<b>4.791.532,66</b>	
<b>Premiums earned</b>											
Gross - Direct Business	R0210	3,926,869,83	62,140,703,34		83,585,944,33	130,417,450,57		20,225,015,90		4,964,451,29	
Gross - Proportional reinsurance accepted	R0220					358,984,54				50,274,57	
Gross - Non-proportional reinsurance accepted	R0320	5,115,950,83									
Reinsurers' share	R0240		276,540,67		6,498,595,94	8,075,432,98		3,998,194,01		148,620,14	
<b>Net</b>	<b>R0300</b>	<b>9.042.820,66</b>	<b>61.864.162,67</b>		<b>77.087.348,39</b>	<b>122.701.002,13</b>		<b>16.317.096,46</b>		<b>4.815.831,15</b>	
<b>Claims incurred</b>											
Gross - Direct Business	R0310	3,375,661,74	41,689,001,32		59,629,737,22	87,183,272,35		12,209,893,31		2,665,803,71	
Gross - Proportional reinsurance accepted	R0320					225,522,32				4,776,54	
Gross - Non-proportional reinsurance accepted	R0330	4,238,280,15									
Reinsurers' share	R0340		3,000,00		5,776,720,63	12,714,650,98		617,000,00		-12,793,54	
<b>Net</b>	<b>R0400</b>	<b>7.613.941,89</b>	<b>41.686.001,32</b>		<b>53.853.016,59</b>	<b>74.694.143,69</b>		<b>11.597.670,45</b>		<b>2.638.597,25</b>	
<b>Changes in other technical provisions</b>											
Gross - Direct Business	R0410		-1,073,318,61		-6,873,931,09	-2,860,444,23		-17,730,636,61		-410,360,73	
Gross - Proportional reinsurance accepted	R0420										
Gross - Non-proportional reinsurance accepted	R0430	86,227,43									
Reinsurers' share	R0440		22,000,00		-2,800,559,35	136,991,77		-12,749,688,73		232,416,44	
<b>Net</b>	<b>R0500</b>	<b>37.120,65</b>	<b>-1.051.318,61</b>		<b>-4.273.371,74</b>	<b>-2.823.452,46</b>		<b>-1.980.947,88</b>		<b>-177.944,29</b>	
<b>Expenses incurred</b>	<b>R0550</b>	<b>2.156.512,56</b>	<b>15.104.898,06</b>		<b>17.454.598,18</b>	<b>20.020.013,35</b>		<b>6.060.112,95</b>		<b>1.393.305,53</b>	
<b>Administrative expenses</b>											
Gross - Direct Business	R0610										
Gross - Proportional reinsurance accepted	R0620										
Gross - Non-proportional reinsurance accepted	R0630										
Reinsurers' share	R0640										
<b>Net</b>	<b>R0700</b>										
<b>Investment management expenses</b>											
Gross - Direct Business	R0710										
Gross - Proportional reinsurance accepted	R0720										
Gross - Non-proportional reinsurance accepted	R0730										
Reinsurers' share	R0740										
<b>Net</b>	<b>R0800</b>										
<b>Claims management expenses</b>											
Gross - Direct Business	R0810										
Gross - Proportional reinsurance accepted	R0820										
Gross - Non-proportional reinsurance accepted	R0830										
Reinsurers' share	R0840										
<b>Net</b>	<b>R0900</b>										
<b>Acquisition expenses</b>											
Gross - Direct Business	R0910	917,705,25	13,884,114,99		6,614,936,37	3,856,375,84		4,534,199,55		870,243,97	
Gross - Proportional reinsurance accepted	R0920					1,591,052,04		219,325,15			
Gross - Non-proportional reinsurance accepted	R0930	1,157,702,34									
Reinsurers' share	R0940		58,811,26		1,134,999,88	744,254,66					
<b>Net</b>	<b>R1000</b>	<b>2.075.407,59</b>	<b>13.825.303,73</b>		<b>5.479.936,49</b>	<b>4.703.173,22</b>		<b>4.753.524,70</b>		<b>870.243,97</b>	
<b>Overhead expenses</b>											
Gross - Direct Business	R1010	35,223,72	1,279,594,33		11,974,661,69	16,809,623,28		1,506,127,36		523,061,56	
Gross - Proportional reinsurance accepted	R1020										
Gross - Non-proportional reinsurance accepted	R1030	45,881,25									
Reinsurers' share	R1040										
<b>Net</b>	<b>R1100</b>	<b>81.104,97</b>	<b>1.279.594,33</b>		<b>11.974.661,69</b>	<b>15.316.840,13</b>		<b>1.306.588,25</b>		<b>523.061,56</b>	
<b>Other expenses</b>	R1200										
<b>Total expenses</b>	<b>R1300</b>										

**S.05.01.02**  
**Premiums, claims and expenses by line of business**

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of Business for: accepted non-proportional reinsurance				Total
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	
<b>Premiums written</b>									
Gross - Direct Business	R0100	6,164,923,611	2,344,368,40	1,566,523,07					10,075,815,98
Gross - Proportional reinsurance accepted	R0120			3,657,384,12					3,657,384,12
Gross - Non-proportional reinsurance accepted	R0140								0,00
Reinsurers' share	R0140	-101,81	38,976,58	-45,005,99					-6,331,22
<b>Net</b>	<b>R0200</b>	<b>6,165,025,42</b>	<b>2,305,591,82</b>	<b>5,268,914,08</b>					<b>13,739,531,32</b>
<b>Premiums earned</b>									
Gross - Direct Business	R0210	6,232,360,46	2,710,393,89	1,862,704,28					10,805,458,63
Gross - Proportional reinsurance accepted	R0220			3,996,694,00					3,996,694,00
Gross - Non-proportional reinsurance accepted	R0230								0,00
Reinsurers' share	R0240	-138,82	34,770,36	-45,013,01					-18,381,47
<b>Net</b>	<b>R0300</b>	<b>6,232,499,28</b>	<b>2,675,623,53</b>	<b>5,904,411,29</b>					<b>14,812,534,10</b>
<b>Claims incurred</b>									
Gross - Direct Business	R0310	3,185,250,96	1,623,675,79	2,775,591,90					5,655,397,00
Gross - Proportional reinsurance accepted	R0320			1,929,121,65					1,929,121,65
Gross - Non-proportional reinsurance accepted	R0330								0,00
Reinsurers' share	R0340								0,00
<b>Net</b>	<b>R0400</b>	<b>3,185,250,96</b>	<b>1,623,675,79</b>	<b>2,775,591,90</b>					<b>7,584,518,65</b>
<b>Changes in other technical provisions</b>									
Gross - Direct Business	R0410	-561,571,54	-35,562,01	-73,829,70					-670,963,25
Gross - Proportional reinsurance accepted	R0420			23,589,63					23,589,63
Gross - Non-proportional reinsurance accepted	R0430								0,00
Reinsurers' share	R0440								0,00
<b>Net</b>	<b>R0500</b>	<b>-561,571,54</b>	<b>-35,562,01</b>	<b>-50,240,07</b>					<b>-647,373,62</b>
<b>Expenses incurred</b>	<b>R0550</b>	<b>1,658,748,03</b>	<b>938,222,29</b>	<b>2,024,583,10</b>					<b>4,621,553,42</b>
<b>Administrative expenses</b>									
Gross - Direct Business	R0610								0,00
Gross - Proportional reinsurance accepted	R0620								0,00
Gross - Non-proportional reinsurance accepted	R0630								0,00
Reinsurers' share	R0640								0,00
<b>Net</b>	<b>R0700</b>								<b>0,00</b>
<b>Investment management expenses</b>									
Gross - Direct Business	R0710								0,00
Gross - Proportional reinsurance accepted	R0720								0,00
Gross - Non-proportional reinsurance accepted	R0730								0,00
Reinsurers' share	R0740								0,00
<b>Net</b>	<b>R0800</b>								<b>0,00</b>
<b>Claims management expenses</b>									
Gross - Direct Business	R0810								0,00
Gross - Proportional reinsurance accepted	R0820								0,00
Gross - Non-proportional reinsurance accepted	R0830								0,00
Reinsurers' share	R0840								0,00
<b>Net</b>	<b>R0900</b>								<b>0,00</b>
<b>Acquisition expenses</b>									
Gross - Direct Business	R0910	705,864,25	561,721,60	637,105,01					1,904,690,86
Gross - Proportional reinsurance accepted	R0920			1,110,123,93					1,110,123,93
Gross - Non-proportional reinsurance accepted	R0930								0,00
Reinsurers' share	R0940	-29,01							-29,01
<b>Net</b>	<b>R1000</b>	<b>705,893,26</b>	<b>561,721,60</b>	<b>1,747,228,94</b>					<b>3,014,843,80</b>
<b>Overhead expenses</b>									
Gross - Direct Business	R1010	952,854,77	376,500,69	184,728,21					1,514,083,67
Gross - Proportional reinsurance accepted	R1020			92,625,95					92,625,95
Gross - Non-proportional reinsurance accepted	R1030								0,00
Reinsurers' share	R1040								0,00
<b>Net</b>	<b>R1100</b>	<b>952,854,77</b>	<b>376,500,69</b>	<b>277,354,16</b>					<b>1,606,709,62</b>
<b>Other expenses</b>	R1200								
<b>Total expenses</b>	<b>R1300</b>								<b>66,810,994,05</b>



**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
<b>Premiums written</b>										
Gross	R1410				15.487.198,84					15.487.198,84
Reinsurers' share	R1420				1.108.798,36					1.108.798,36
<b>Net</b>	<b>R1500</b>				<b>14.378.400,48</b>					<b>14.378.400,48</b>
<b>Premiums earned</b>										
Gross	R1510				18.925.947,86					18.925.947,86
Reinsurers' share	R1520				1.887.022,75					1.887.022,75
<b>Net</b>	<b>R1600</b>				<b>17.038.925,11</b>					<b>17.038.925,11</b>
<b>Claims incurred</b>										
Gross	R1610				-722.201,08					-722.201,08
Reinsurers' share	R1620				2.016.131,40					2.016.131,40
<b>Net</b>	<b>R1700</b>				<b>-2.738.332,48</b>					<b>-2.738.332,48</b>
<b>Changes in other technical provisions</b>										
Gross	R1710				-14.746.438,92					-14.746.438,92
Reinsurers' share	R1720				-2.720.224,35					-2.720.224,35
<b>Net</b>	<b>R1800</b>				<b>-12.026.214,57</b>					<b>-12.026.214,57</b>
<b>Expenses incurred</b>	<b>R1900</b>				<b>4.948.605,48</b>					<b>4.948.605,48</b>
<b>Administrative expenses</b>										
Gross	R1910									0,00
Reinsurers' share	R1920									0,00
<b>Net</b>	<b>R2000</b>									<b>0,00</b>
<b>Investment management expenses</b>										
Gross	R2010									0,00
Reinsurers' share	R2020									0,00
<b>Net</b>	<b>R2100</b>									<b>0,00</b>
<b>Claims management expenses</b>										
Gross	R2110									0,00
Reinsurers' share	R2120									0,00
<b>Net</b>	<b>R2200</b>									<b>0,00</b>
<b>Acquisition expenses</b>										
Gross	R2210				4.902.930,59					4.902.930,59
Reinsurers' share	R2220				281.935,78					281.935,78
<b>Net</b>	<b>R2300</b>				<b>4.620.994,81</b>					<b>4.620.994,81</b>
<b>Overhead expenses</b>										
Gross	R2310				327.610,67					327.610,67
Reinsurers' share	R2320									0,00
<b>Net</b>	<b>R2400</b>				<b>327.610,67</b>					<b>327.610,67</b>
<b>Other expenses</b>	<b>R2500</b>									
<b>Total expenses</b>	<b>R2600</b>									<b>4.948.605,48</b>
<b>Total amount of surrenders</b>	<b>R2700</b>									<b>0,00</b>

**S.12.01.02**  
**Life and Health SLT Technical Provisions - Best Estimate by country**

		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		
			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
<b>Technical provisions calculated as a whole</b>	<b>R0010</b>								
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								
<b>Technical provisions calculated as a sum of BE and RM</b>									
<b>Best Estimate</b>									
<b>Gross Best Estimate</b>	<b>R0030</b>								
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0040								
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	R0050								
Recoverables from SPV before adjustment for expected losses	R0060								
Recoverables from Finite Re before adjustment for expected losses	R0070								
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080								
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090								
<b>Risk Margin</b>	<b>R0100</b>								
<b>Amount of the transitional on Technical Provisions</b>									
Technical Provisions calculated as a whole	R0110								
Best estimate	R0120								
Risk margin	R0130								
<b>Technical provisions - total</b>	<b>R0200</b>								
<b>Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total</b>	<b>R0210</b>								
<b>Best Estimate of products with a surrender option</b>	<b>R0220</b>								
<b>Gross BE for Cash flow</b>									
	Future guaranteed and discretionary benefits	R0230							
	Future guaranteed benefits	R0240							
	Future discretionary benefits	R0250							
	Future expenses and other cash out-flows	R0260							
	Future premiums	R0270							
	Other cash in-flows	R0280							
<b>Cash out-flows</b>									
<b>Cash in-flows</b>									
<b>Percentage of gross Best Estimate calculated using approximations</b>	<b>R0290</b>								
<b>Surrender value</b>	<b>R0300</b>								
<b>Best estimate subject to transitional of the interest rate</b>	<b>R0310</b>								
Technical provisions without transitional on interest rate	R0320								
<b>Best estimate subject to volatility adjustment</b>	<b>R0330</b>								
Technical provisions without volatility adjustment and without others transitional measures	R0340								
<b>Best estimate subject to matching adjustment</b>	<b>R0350</b>								
Technical provisions without matching adjustment and without all the others	R0360								

**S.12.01.02**  
**Life and Health SLT Technical Provisions - Best Estimate by country**

		Accepted reinsurance					Total (Life other than health insurance, incl. Unit-Linked)
			Insurance with profit participation on Accepted reinsurance (Gross)	Index-linked and unit-linked insurance on Accepted reinsurance (Gross)	Other life insurance on Accepted reinsurance (Gross)	Annuites stemming from non-life accepted insurance contracts and relating to insurance obligation other than health insurance obligations (Gross)	
		C0100	C0110	C0120	C0130	C0140	
<b>Technical provisions calculated as a whole</b>	<b>R0010</b>						<b>0,00</b>
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						0,00
<b>Technical provisions calculated as a sum of BE and RM</b>							
<b>Best Estimate</b>							
<b>Gross Best Estimate</b>	<b>R0030</b>						<b>0,00</b>
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0040						0,00
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	R0050						0,00
Recoverables from SPV before adjustment for expected losses	R0060						0,00
Recoverables from Finite Re before adjustment for expected losses	R0070						0,00
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080						0,00
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090						0,00
<b>Risk Margin</b>	<b>R0100</b>						<b>0,00</b>
<b>Amount of the transitional on Technical Provisions</b>							
Technical Provisions calculated as a whole	R0110						0,00
Best estimate	R0120						0,00
Risk margin	R0130						0,00
<b>Technical provisions - total</b>	<b>R0200</b>						<b>0,00</b>
<b>Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total</b>	<b>R0210</b>						<b>0,00</b>
<b>Best Estimate of products with a surrender option</b>	<b>R0220</b>						<b>0,00</b>
<b>Gross BE for Cash flow</b>							
Future guaranteed and discretionary benefits	R0230						
Future guaranteed benefits	R0240						
Future discretionary benefits	R0250						
Future expenses and other cash out-flows	R0260						0,00
Future premiums	R0270						0,00
Other cash in-flows	R0280						0,00
<b>Percentage of gross Best Estimate calculated using approximations</b>	<b>R0290</b>						<b>0,00</b>
<b>Surrender value</b>	<b>R0300</b>						<b>0,00</b>
<b>Best estimate subject to transitional of the interest rate</b>	<b>R0310</b>						<b>0,00</b>
Technical provisions without transitional on interest rate	R0320						0,00
<b>Best estimate subject to volatility adjustment</b>	<b>R0330</b>						<b>0,00</b>
Technical provisions without volatility adjustment and without other transitional measures	R0340						0,00
<b>Best estimate subject to matching adjustment</b>	<b>R0350</b>						<b>0,00</b>
Technical provisions without matching adjustment and without all the others	R0360						0,00

**S.12.01.02**  
**Life and Health SLT Technical Provisions - Best Estimate by country**

		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)
		Contracts without options and guarantees	Contracts with options or guarantees					
		C0160	C0170	C0180	C0190	C0200	C0210	
<b>Technical provisions calculated as a whole</b>	<b>R0010</b>						<b>0,00</b>	
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						<b>0,00</b>	
<b>Technical provisions calculated as a sum of BE and RM</b>								
<b>Best Estimate</b>								
<b>Gross Best Estimate</b>	<b>R0030</b>		45.249.077,23				<b>45.249.077,23</b>	
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0040		<b>12.761.182,50</b>				<b>12.761.182,50</b>	
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	R0050		12.761.182,50				<b>12.761.182,50</b>	
Recoverables from SPV before adjustment for expected losses	R0060						<b>0,00</b>	
Recoverables from Finite Re before adjustment for expected losses	R0070						<b>0,00</b>	
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080		12.754.811,91				<b>12.754.811,91</b>	
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090		<b>32.494.265,33</b>				<b>32.494.265,33</b>	
<b>Risk Margin</b>	<b>R0100</b>	4.767.821,85					<b>4.767.821,85</b>	
<b>Amount of the transitional on Technical Provisions</b>								
Technical Provisions calculated as a whole	R0110						<b>0,00</b>	
Best estimate	R0120						<b>0,00</b>	
Risk margin	R0130						<b>0,00</b>	
<b>Technical provisions - total</b>	<b>R0200</b>	<b>50.016.899,08</b>					<b>50.016.899,08</b>	
<b>Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total</b>	<b>R0210</b>	<b>37.262.087,18</b>					<b>37.262.087,18</b>	
<b>Best Estimate of products with a surrender option</b>	<b>R0220</b>	16.313.311,91					<b>16.313.311,91</b>	
<b>Gross BE for Cash flow</b>								
Future guaranteed and discretionary benefits	R0230	79.804.762,88				0,00		
Future guaranteed benefits	R0240							
Future discretionary benefits	R0250							
Future expenses and other cash out-flows	R0260					0,00	<b>8.219.816,66</b>	
Future premiums	R0270	42.775.502,29				0,00	<b>42.775.502,29</b>	
Other cash in-flows	R0280						<b>0,00</b>	
<b>Percentage of gross Best Estimate calculated using approximations</b>	<b>R0290</b>	6,73%						
<b>Surrender value</b>	<b>R0300</b>	-4.647.638,09					<b>-4.647.638,09</b>	
<b>Best estimate subject to transitional of the interest rate</b>	<b>R0310</b>						<b>0,00</b>	
Technical provisions without transitional on interest rate	R0320						<b>0,00</b>	
<b>Best estimate subject to volatility adjustment</b>	<b>R0330</b>						<b>0,00</b>	
Technical provisions without volatility adjustment and without others transitional measures	R0340						<b>0,00</b>	
<b>Best estimate subject to matching adjustment</b>	<b>R0350</b>						<b>0,00</b>	
Technical provisions without matching adjustment and without all the others	R0360						<b>0,00</b>	

**S.17.01.02**  
**Non - life Technical Provisions**

		Direct business and accepted proportional reinsurance						
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	
		C0020	C0030	C0040	C0050	C0060	C0070	
<b>Technical provisions calculated as a whole</b>		<b>R0010</b>						
Direct business		R0020						
Accepted proportional reinsurance business		R0030						
Accepted non-proportional reinsurance		R0040						
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						
<b>Technical Provisions calculated as a sum of BE and RM</b>								
<b>Best estimate</b>								
<b>Premium provisions</b>								
Gross - Total		R0060	49.034,26	-169.052,73	12.876.318,52	53.055.979,00		
Gross - direct business		R0070	49.034,26	-169.052,73	12.876.318,52	53.055.979,00	0,00	
Gross - accepted proportional reinsurance business		R0080						
Gross - accepted non-proportional reinsurance business		R0090						
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default		R0100		-90.683,54	758.525,27	-108.425,47		
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0110	0,00	-90.683,54	758.525,27	-108.425,47	0,00	
Recoverables from SPV before adjustment for expected losses		R0120						
Recoverables from Finite Reinsurance before adjustment for expected losses		R0130						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		R0140	0,00	-90.683,54	758.525,27	-108.425,47	0,00	
<b>Net Best Estimate of Premium Provisions</b>		<b>R0150</b>	<b>49.034,26</b>	<b>-78.369,19</b>	<b>12.117.793,25</b>	<b>53.164.404,46</b>		
<b>Claims provisions</b>								
Gross - Total		R0160	1.051.785,64	21.986.793,73	111.609.888,34	20.522.045,31		
Gross - direct business		R0170	1.051.785,64	21.986.793,73	111.609.888,34	20.522.045,31	0,00	
Gross - accepted proportional reinsurance business		R0180						
Gross - accepted non-proportional reinsurance business		R0190						
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default		R0200		28.052,03	33.112.358,01	1.187.948,32		
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0210	0,00	28.052,03	33.112.358,01	1.187.948,32	0,00	
Recoverables from SPV before adjustment for expected losses		R0220						
Recoverables from Finite Reinsurance before adjustment for expected losses		R0230						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		R0240	0,00	28.052,03	33.107.575,44	1.187.776,74	0,00	
<b>Net Best Estimate of Claims Provisions</b>		<b>R0250</b>	<b>1.051.785,64</b>	<b>21.958.741,69</b>	<b>78.502.312,89</b>	<b>19.334.268,57</b>		
<b>Total Best estimate - gross</b>		<b>R0260</b>	<b>1.100.819,90</b>	<b>21.817.741,00</b>	<b>124.486.206,86</b>	<b>73.578.024,30</b>		
<b>Total Best estimate - net</b>		<b>R0270</b>	<b>1.100.819,90</b>	<b>21.880.372,50</b>	<b>90.620.106,14</b>	<b>72.498.673,04</b>		
<b>Risk margin</b>		<b>R0280</b>	<b>110.824,95</b>	<b>2.316.712,78</b>	<b>11.760.152,85</b>	<b>2.162.374,62</b>	<b>0,00</b>	
<b>Amount of the transitional on Technical Provisions</b>								
<b>TP as a whole</b>		<b>R0290</b>						
<b>Best estimate</b>		<b>R0300</b>						
<b>Risk margin</b>		<b>R0310</b>						
<b>Technical provisions - total</b>								
Technical provisions - total		R0320	1.211.644,85	24.134.453,78	136.246.359,71	75.740.398,92		
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total		R0330		-62.631,51	33.866.100,72	1.079.351,27		
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total		R0340	1.211.644,85	24.197.085,28	102.380.258,99	74.661.047,66		
<b>Line of Business (LoB): further segmentation</b>								
Premium provisions - Total number of homogeneous risk groups		R0350		4		8	8	
Claims provisions - Total number of homogeneous risk groups		R0360	1	4		8	8	
<b>Cash-flows of the Best estimate of Premium Provisions (Gross)</b>								
Cash out - flows	Future benefits and claims	R0370	9.341.443,79	43.694.683,39	0,00	65.984.790,98	106.229.612,39	0,00
	Future expenses and other cash-out flows	R0380						
Cash in-flows	Future premiums	R0390	9.292.409,54	43.863.736,12	0,00	53.108.472,46	53.173.633,39	0,00
	Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400						
<b>Cash-flows of the Best estimate of Claims Provisions (Gross)</b>								
Cash out - flows	Future benefits and claims	R0410	1.051.785,64	21.986.793,73	0,00	108.311.997,33	18.681.432,01	0,00
	Future expenses and other cash-out flows	R0420		0,00				
Cash in-flows	Future premiums	R0430	0,00	0,00	0,00	3.297.891,01	1.840.613,30	0,00
	Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0440						
<b>Percentage of gross Best Estimate calculated using approximations</b>		<b>R0450</b>	95,55%	70,01%		1,00%		
<b>Best estimate subject to transitional of the interest rate</b>		<b>R0460</b>						
Technical provisions without transitional on interest rate		R0470						
<b>Best estimate subject to volatility adjustment</b>		<b>R0480</b>						
Technical provisions without volatility adjustment and without others transitional measures		R0490						

**S.17.01.02**  
**Non - life Technical Provisions**

		Direct business and accepted proportional reinsurance						
		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	
		C0080	C0090	C0100	C0110	C0120	C0130	
<b>Technical provisions calculated as a whole</b>		<b>R0010</b>						
Direct business		R0020						
Accepted proportional reinsurance business		R0030						
Accepted non-proportional reinsurance		R0040						
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						
<b>Technical Provisions calculated as a sum of BE and RM</b>								
<b>Best estimate</b>								
<b>Premium provisions</b>								
Gross - Total		R0060	-3.299.020,76	-530.599,10		-323.918,89	914.520,18	3.797.412,45
Gross - direct business		R0070	-3.299.020,76	-530.599,10	0,00	-323.918,89	914.520,18	3.797.412,45
Gross - accepted proportional reinsurance business		R0080						
Gross - accepted non-proportional reinsurance business		R0090						
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default		R0100	-3.151.750,82	-71.958,13		9,36	1.888,67	3,31
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0110	-3.151.750,82	-71.958,13	0,00	9,36	1.888,67	3,31
Recoverables from SPV before adjustment for expected losses		R0120						
Recoverables from Finite Reinsurance before adjustment for expected losses		R0130						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		R0140	-3.151.750,82	-71.958,13	0,00	9,36	1.888,67	3,31
<b>Net Best Estimate of Premium Provisions</b>		<b>R0150</b>	<b>-147.269,93</b>	<b>-458.640,97</b>		<b>-323.928,25</b>	<b>912.631,51</b>	<b>3.797.409,14</b>
<b>Claims provisions</b>								
Gross - Total		R0160	21.621.211,17	5.795.663,16		3.333.503,97	369.275,60	1.260.650,07
Gross - direct business		R0170	21.621.211,17	5.795.663,16	0,00	3.333.503,97	369.275,60	1.260.650,07
Gross - accepted proportional reinsurance business		R0180						
Gross - accepted non-proportional reinsurance business		R0190						
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default		R0200	15.983.338,49	1.911.455,43				
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0210	15.983.338,49	1.911.455,43	0,00	0,00	0,00	0,00
Recoverables from SPV before adjustment for expected losses		R0220						
Recoverables from Finite Reinsurance before adjustment for expected losses		R0230						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		R0240	15.981.029,94	1.911.179,35	0,00	0,00	0,00	0,00
<b>Net Best Estimate of Claims Provisions</b>		<b>R0250</b>	<b>5.640.181,23</b>	<b>3.884.483,81</b>		<b>3.333.503,97</b>	<b>369.275,60</b>	<b>1.260.650,07</b>
<b>Total Best estimate - gross</b>		<b>R0260</b>	<b>18.322.190,42</b>	<b>5.265.064,06</b>		<b>3.009.585,08</b>	<b>1.283.795,78</b>	<b>5.058.062,52</b>
<b>Total Best estimate - net</b>		<b>R0270</b>	<b>5.492.911,30</b>	<b>3.425.842,84</b>		<b>3.009.575,72</b>	<b>1.281.907,11</b>	<b>5.058.059,22</b>
<b>Risk margin</b>		<b>R0280</b>	<b>2.278.191,94</b>	<b>610.679,62</b>	<b>0,00</b>	<b>351.245,90</b>	<b>38.909,97</b>	<b>132.832,65</b>
<b>Amount of the transitional on Technical Provisions</b>								
<b>TP as a whole</b>		<b>R0290</b>						
<b>Best estimate</b>		<b>R0300</b>						
<b>Risk margin</b>		<b>R0310</b>						
<b>Technical provisions - total</b>								
Technical provisions - total		R0320	20.600.382,36	5.875.743,68		3.360.830,98	1.322.705,75	5.190.895,17
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total		R0330	12.829.279,12	1.839.221,21		9,36	1.888,67	3,31
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total		R0340	7.771.103,24	4.036.522,46		3.360.821,62	1.320.817,08	5.190.891,87
<b>Line of Business (LoB): further segmentation</b>								
Premium provisions - Total number of homogeneous risk groups		R0350	3	1		2	1	1
Claims provisions - Total number of homogeneous risk groups		R0360	3	1		2	1	1
<b>Cash-flows of the Best estimate of Premium Provisions (Gross)</b>								
Cash out - flows	Future benefits and claims	R0370	17.805.218,54	3.172.211,54	0,00	5.055.822,21	1.266.974,25	5.398.256,08
	Future expenses and other cash-out flows	R0380						
Cash in-flows	Future premiums	R0390	21.104.239,30	3.702.810,64	0,00	5.379.741,10	352.454,08	1.600.843,63
	Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400						
<b>Cash-flows of the Best estimate of Claims Provisions (Gross)</b>								
Cash out - flows	Future benefits and claims	R0410	21.195.701,14	5.673.658,51	0,00	3.331.244,62	342.916,57	1.237.303,51
	Future expenses and other cash-out flows	R0420	425.510,03	122.004,65	0,00	2.259,35	26.359,03	23.346,57
Cash in-flows	Future premiums	R0430						
	Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0440						
<b>Percentage of gross Best Estimate calculated using approximations</b>		<b>R0450</b>	5,40%			15,52%	101,65%	102,91%
<b>Best estimate subject to transitional of the interest rate</b>		<b>R0460</b>						
Technical provisions without transitional on interest rate		R0470						
<b>Best estimate subject to volatility adjustment</b>		<b>R0480</b>						
Technical provisions without volatility adjustment and without others transitional measures		R0490						

**S.17.01.02**  
**Non - life Technical Provisions**

		Accepted non-proportional reinsurance:				Total Non-Life obligations
		Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
		C0140	C0150	C0160	C0170	C0180
<b>Technical provisions calculated as a whole</b>		<b>R0010</b>				0,00
Direct business		R0020				0,00
Accepted proportional reinsurance business		R0030				0,00
Accepted non-proportional reinsurance		R0040				0,00
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				0,00
<b>Technical Provisions calculated as a sum of BE and RM</b>						
<b>Best estimate</b>						
<b>Premium provisions</b>						
Gross - Total		R0060				66.370.672,92
Gross - direct business		R0070				66.370.672,92
Gross - accepted proportional reinsurance business		R0080				0,00
Gross - accepted non-proportional reinsurance business		R0090				0,00
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default		R0100				-2.662.391,35
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0110				-2.662.391,35
Recoverables from SPV before adjustment for expected losses		R0120				0,00
Recoverables from Finite Reinsurance before adjustment for expected losses		R0130				0,00
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		R0140				-2.662.391,35
<b>Net Best Estimate of Premium Provisions</b>		<b>R0150</b>				<b>69.033.064,27</b>
<b>Claims provisions</b>						
Gross - Total		R0160				187.550.816,99
Gross - direct business		R0170				187.550.816,99
Gross - accepted proportional reinsurance business		R0180				0,00
Gross - accepted non-proportional reinsurance business		R0190				0,00
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default		R0200				52.223.152,27
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0210				52.223.152,27
Recoverables from SPV before adjustment for expected losses		R0220				0,00
Recoverables from Finite Reinsurance before adjustment for expected losses		R0230				0,00
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		R0240				52.215.613,50
<b>Net Best Estimate of Claims Provisions</b>		<b>R0250</b>				<b>135.335.203,49</b>
<b>Total Best estimate - gross</b>		<b>R0260</b>				<b>253.921.489,91</b>
<b>Total Best estimate - net</b>		<b>R0270</b>				<b>204.368.267,76</b>
<b>Risk margin</b>		<b>R0280</b>				<b>19.761.925,28</b>
<b>Amount of the transitional on Technical Provisions</b>						
<b>TP as a whole</b>		<b>R0290</b>				0,00
<b>Best estimate</b>		<b>R0300</b>				0,00
<b>Risk margin</b>		<b>R0310</b>				0,00
<b>Technical provisions - total</b>						
Technical provisions - total		R0320				273.683.415,19
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total		R0330				49.553.222,15
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total		R0340				224.130.193,04
<b>Line of Business (LoB): further segmentation</b>						
Premium provisions - Total number of homogeneous risk groups		R0350				
Claims provisions - Total number of homogeneous risk groups		R0360				
<b>Cash-flows of the Best estimate of Premium Provisions (Gross)</b>						
Cash out - flows	Future benefits and claims	R0370				257.949.013,17
	Future expenses and other cash-out flows	R0380				0,00
Cash in-flows	Future premiums	R0390				191.578.340,25
	Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400				0,00
<b>Cash-flows of the Best estimate of Claims Provisions (Gross)</b>						
Cash out - flows	Future benefits and claims	R0410				181.812.833,07
	Future expenses and other cash-out flows	R0420				5.737.983,93
Cash in-flows	Future premiums	R0430				0,00
	Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0440				0,00
<b>Percentage of gross Best Estimate calculated using approximations</b>		<b>R0450</b>				<b>#VERWI!</b>
<b>Best estimate subject to transitional of the interest rate</b>		<b>R0460</b>				0,00
Technical provisions without transitional on interest rate		R0470				0,00
<b>Best estimate subject to volatility adjustment</b>		<b>R0480</b>				0,00
Technical provisions without volatility adjustment and without others transitional measures		R0490				0,00

S.19.01.21  
Non-life Insurance Claims Information

Accident year/Underwriting year 1 - Accident year

Development year (absolute amount)

	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
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In Current year	Sum of years (cumulative)
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Gross Claims Paid (non-cumulative)		Development year (absolute amount)															
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
Prior	R0100																1,238,421.54
W16	R0110																0.00
W17	R0120	52,393,694.41	20,805,628.98	3,725,691.66	1,599,736.27	1,800,625.24	1,559,700.40	950,459.06	899,128.27	465,137.36	159,605.68	286,839.00	57,613.55	739,321.55	37,042.62		
W18	R0130	43,370,362.14	22,532,588.58	2,735,331.14	1,947,689.73	1,038,514.41	1,617,091.40	680,317.26	1,698,511.71	234,224.93	611,997.68	110,202.37	428,833.27	22,834.24			
W19	R0140	45,721,862.13	24,493,394.60	3,573,137.55	2,743,665.18	1,100,498.70	1,237,326.19	911,101.14	794,681.59	744,554.22	509,659.07	579,054.34					
W20	R0150	51,900,699.54	27,538,215.11	4,099,682.91	2,719,000.41	1,929,273.45	1,212,087.50	843,460.31	1,089,092.94	782,186.26	1,335,970.41	213,904.25					
W21	R0160	62,814,153.73	37,192,559.00	3,248,063.81	2,685,656.27	1,731,796.80	1,478,657.37	1,178,753.07	1,312,225.94	640,186.38	479,262.72						
W22	R0170	72,798,995.49	41,134,544.86	6,301,480.44	3,033,531.44	3,581,125.11	1,336,379.72	1,902,038.31	530,715.61	513,429.98							
W23	R0180	83,481,384.49	45,473,431.30	7,735,033.52	3,659,028.70	2,543,807.37	1,659,585.32	1,999,828.79	982,245.74								
W24	R0190	82,788,235.38	46,397,859.57	7,982,876.73	4,774,478.81	3,123,867.57	1,585,832.37	1,999,382.98									
W25	R0200	88,156,617.68	46,547,234.51	11,704,453.06	4,333,566.74	2,794,637.47		2,889,139.66									
W26	R0210	87,975,266.41	44,386,031.59	9,494,453.34	3,659,756.82	3,618,524.62											
W27	R0220	86,593,500.64	49,476,588.12	10,503,380.78	4,395,571.58												
W28	R0230	101,859,069.58	53,996,542.18														
W29	R0240	112,366,658.23	65,345,071.12														
W	R0250	123,594,746.31															
W	R0260																

	C0170	C0180
R0100	1,238,421.54	1,238,421.54
R0110	0.00	0.00
R0120	37,042.62	84,740,224.05
R0130	22,834.24	76,847,089.00
R0140	148,711.28	82,957,866.05
R0150	213,904.25	93,663,573.09
R0160	479,262.72	134,762,245.54
R0170	513,429.98	129,166,732.66
R0180	982,245.74	146,634,345.23
R0190	1,999,382.98	148,632,524.01
R0200	2,889,139.66	150,662,519.12
R0210	3,618,524.62	149,334,032.78
R0220	4,395,571.58	151,355,633.72
R0230	11,731,655.36	166,787,287.12
R0240	65,345,071.12	177,211,227.25
R0250	123,594,746.31	123,594,746.31
R0260	216,370,942.05	1,802,771,364.62

		Development year (absolute amount)															
		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +

Year end (discounted date)
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Gross undiscounted Best Estimate Claims Provisions (absolute amount)		Development year (absolute amount)															
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350
Prior	R0100																692,789.71
W16	R0110																0.00
W17	R0120																
W18	R0130																
W19	R0140																
W20	R0150																
W21	R0160																
W22	R0170																
W23	R0180																
W24	R0190																
W25	R0200																
W26	R0210																
W27	R0220																
W28	R0230																
W29	R0240																
W	R0250																
W	R0260	94,047,860.33	26,595,668.02	19,242,433.69	14,974,685.24	6,809,770.18											

	C0360
R0100	692,789.49
R0110	0.00
R0120	662,963.76
R0130	465,142.02
R0140	684,084.47
R0150	895,917.25
R0160	4,524,472.95
R0170	3,064,912.65
R0180	4,041,791.95
R0190	5,400,311.71
R0200	6,322,778.49
R0210	6,795,617.05
R0220	24,220,489.91
R0230	18,186,963.65
R0240	26,542,456.76
R0250	94,051,125.10
R0260	187,550,816.99



**S.23.01.01**  
**Own funds**

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
<b>Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35</b>						
Ordinary share capital (gross of own shares)	R0010	2.500.000,00	2.500.000,00			
Share premium account related to ordinary share capital	R0030					
Unpaid and uncalled ordinary shares of 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	168.259.660,27	168.259.660,27			
Subordinated liabilities	R0140					
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					
<b>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</b>						
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	1.461.680,00				
<b>Deductions</b>						
Deductions for participations in financial and credit institutions	R0230					
<b>Total basic own funds after deductions</b>	<b>R0290</b>	<b>169.297.980,27</b>	<b>169.297.980,27</b>			
<b>Ancillary own funds</b>						
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					
<b>Total ancillary own funds</b>	<b>R0400</b>					
<b>Available and eligible own funds</b>						
<b>Total available own funds to meet the SCR</b>	<b>R0500</b>	<b>169.297.980,27</b>	<b>169.297.980,27</b>			
<b>Total available own funds to meet the MCR</b>	<b>R0510</b>	<b>169.297.980,27</b>	<b>169.297.980,27</b>			
<b>Total eligible own funds to meet the SCR</b>	<b>R0540</b>	<b>169.297.980,27</b>	<b>169.297.980,27</b>			
<b>Total eligible own funds to meet the MCR</b>	<b>R0550</b>	<b>169.297.980,27</b>	<b>169.297.980,27</b>			
<b>SCR</b>	<b>R0580</b>	<b>89.817.438,29</b>				
<b>MCR</b>	<b>R0600</b>	<b>40.417.847,23</b>				
<b>Ratio of Eligible own funds to SCR</b>	<b>R0620</b>		188,49%			
<b>Ratio of Eligible own funds to MCR</b>	<b>R0640</b>		418,87%			
<b>Reconciliation reserve</b>						
<b>C0060</b>						
Excess of assets over liabilities	R0700	174.707.430,09				
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends, distributions and charges	R0720	3.947.769,82				
Other basic own fund items	R0730	2.500.000,00				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740					
<b>Reconciliation reserve</b>	<b>R0760</b>	<b>168.259.660,27</b>				
<b>Expected profits</b>						
Expected profits included in future premiums (EPIFP) - Life Business	R0770	9.205.927,00				
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	13.488.379,00				
<b>Total Expected profits included in future premiums (EPIFP)</b>	<b>R0790</b>	<b>22.694.306,00</b>				

### S.25.01.21

#### Solvency Capital Requirement - for undertakings on Standard Formula

		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Market risk	R0010	31.796.330,15	31.796.330,15	
Counterparty default risk	R0020	16.040.957,18	16.040.957,18	
Life underwriting risk	R0030			
Health underwriting risk	R0040	36.706.188,86	36.706.188,86	
Non-life underwriting risk	R0050	75.888.973,27	75.888.973,27	
Diversification	R0060	-51.200.536,93	-51.200.536,93	
Intangible asset risk	R0070			
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	<b>109.231.912,53</b>	<b>109.231.912,53</b>	

#### Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	10.524.671,85
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	-29.939.146,10
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
<b>Solvency capital requirement excluding capital add-on</b>	<b>R0200</b>	<b>89.817.438,29</b>
Capital add-on already set	R0210	0,00
<b>Solvency capital requirement</b>	<b>R0220</b>	<b>89.817.438,29</b>
<b>Other information on SCR</b>		
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	

**S.28.01.01**

**Linear formula component for non-life insurance and reinsurance obligations**

MCR calculation Non Life		Non-life activities	
		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	1.100.819,90	9.042.820,66
Income protection insurance and proportional reinsurance	R0030	21.880.372,50	62.437.446,43
Workers' compensation insurance and proportional reinsurance	R0040		
Motor vehicle liability insurance and proportional reinsurance	R0050	90.620.106,14	75.205.292,92
Other motor insurance and proportional reinsurance	R0060	72.498.673,04	119.079.005,21
Marine, aviation and transport insurance and proportional reinsurance	R0070		
Fire and other damage to property insurance and proportional reinsurance	R0080	5.492.911,30	17.103.310,95
General liability insurance and proportional reinsurance	R0090	3.425.842,84	4.791.532,66
Credit and suretyship insurance and proportional reinsurance	R0100		
Legal expenses insurance and proportional reinsurance	R0110	3.009.575,72	6.165.025,42
Assistance and proportional reinsurance	R0120	1.281.907,11	2.305.591,82
Miscellaneous financial loss insurance and proportional reinsurance	R0130	5.058.059,22	5.268.914,08
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**

MCR calculation Life		Life activities	
		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	32.494.265,33	
Total capital at risk for all life (re)insurance obligations	R0250		9.216.586.994,00

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	43.335.220,15	
MCRL Result	R0200		7.133.990,57

**Overall MCR calculation**

		C0070
Linear MCR	R0300	50.469.210,72
SCR	R0310	89.817.438,29
MCR cap	R0320	40.417.847,23
MCR floor	R0330	22.454.359,57
Combined MCR	R0340	40.417.847,23
Absolute floor of the MCR	R0350	3.700.000,00
<b>Minimum Capital Requirement</b>	<b>R0400</b>	<b>40.417.847,23</b>