

Solvency and Financial Condition Report 2017 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

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)	Supervisory Authority
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080
NL	724500QMO4YZ1NPSM425	1 - LEI	N.V. Schadeverzekering-Maatschappij Bovemij	99 - Other	N.V. Schadeverzekering-Maatschappij Bo	1 - Mutual	De Nederlandsche Bank
NL	67440711	2 - Specific code	Bovernij Interne Diensten B.V.	99 - Other	Besloten Vennootschap	1 - Mutual	De Nederlandsche Bank
NL NL	34369504	2 - Specific code	RDC Group B.V.	99 - Other	Besloten Vennootschap	1 - Mutual	De Nederlandsche Bank
NL	09196538	2 - Specific code	Bovernii 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	De Nederlandsche Bank
NL NL	724500F03D7DYTPV3M74	1 - LEI	Bovernij N.V.	5 - Insurance holding company as defined in Article 212(1) (f) of Directive 2009/138/EC	Naamloze Vennootschap	1 - Mutual	De Nederlandsche Bank
NL.	55007880	2 - Specific code	Bovernij Financieringsmaatschappij B.V.	8 - Credit institution, investment firm and financial institution	Besloten Vennootschap	1 - Mutual	De Nederlandsche Bank
NI	63742675	2 - Specific code	Is Helder B.V.	199 - Other	Besioten Vennootschap	1 - Mutual	De Nederlandsche Bank
NL.	36009508	2 - Specific code	Enra Verzekeringen B.V.	111 - Non-regulated undertaking carrying out financial activities as defined in Article 1 (52) of Delegated Regulation (FLI) 2015/35	Besloten Vennootschap	1 - Mutual	De Nederlandsche Bank
N	58947396	2 - Specific code	Quakel Assuradeuren B.V.	11 - Non-regulated undertaking carrying out financial activities as defined in Article 1 (52) of Delegated Regulation (EU) 2015/35	Resinten Vennontschan	1 - Mutual	De Nederlandsche Bank
NL	34354089	2 - Specific code	Dealerdiensten 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	De Nederlandsche Bank
NL NL	17080418	2 - Specific code	Bovernij Intermediair 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	De Nederlandsche Bank
NL	33127663	2 - Specific code	RDC inMotiv Nederland B.V.	99 - Other	Besloten Vennootschap	1 - Mutual	De Nederlandsche Bank
NL	30182471	2 - Specific code	InfoNavigator B.V.	99 - Other	Besloten Vennootschap	1 - Mutual	De Nederlandsche Bank
NL.	34371231	2 - Specific code	RDC Infobeheer B.V.	99 - Other	Besloten Vennootschap	1 - Mutual	De Nederlandsche Bank
RF .	BE874961576	2 - Specific code	RDC inMotiv Belgium B.V.	99 - Other	Besloten Vennootschap	1 - Mutual	De Nederlandsche Bank
BE	BE899384295	2 - Specific code	Impact Software B.V.	99 - Other	Besloten Vennootschap	1 - Mutual	De Nederlandsche Bank
NL.	39076488	2 - Specific code	Care4Lease B.V.	99 - Other	Besloten Vennootschap	1 - Mutual	De Nederlandsche Bank
NL.	31037251	2 - Specific code	Bovernij Finance B.V.	99 - Other	Besloten Vennootschap	1 - Mutual	De Nederlandsche Bank
NL	55228348	2 - Specific code	Bovernij Juridische Diensten B.V.	99 - Other	Besloten Vennootschap	1 - Mutual	De Nederlandsche Bank
NL	27260429	2 - Specific code	Combinatie Bovernij Mn Services B.V.	11 - Non-regulated undertaking carrying out financial activities as defined in Article 1 (52) of Delegated Regulation (EU) 2015/35	Resinten Vennontschan	1 - Mutual	De Nederlandsche Bank
NL	9209693	2 - Specific code	Bovernij Services 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	De Nederlandsche Bank

	Total Balance Sheet (for (re)insurance undertakings)			Written premiums net of reinsurance ceded under IFRS or local GAAP for (re)insurance undertakings		Underwriting performance	
C0020	C0090	C0100	C0110	C0120	C0130	C0140	C0150
	531.233.832,83	2		349.243.625,01		18.566.701,09	14.051,3
7440711		6.827.330,16			l i		
4369504		9.200.000,00			23.946.000,00		
9196538		10.266.415,29			2.650.179,46		:
24500F03D7DYTPV3M74	660 168 004 12	0.00			84 698 839 83	18.795.340,60	14 752 916 8
5007880		209.477.196,70			57.938.165,92		
3742675		7.845.969,37			2.406.729,49		:
6009508		13.705.905,94			6.638.741,23		
8947396		380.446,50			373.334,01		i
4354089		610.792.44			313.721.35		:
7080418		10.266.415,29			58.702,56	1	
3127663		11.250.456,58			22.340.386,00	1	i
0182471		14 445 86			312.00		:
4371231		20.809.18			500.00		İ
E874961576		632.195,20			582.051,00		
E899384295		630.114.31			1.454.869,00		
9076488		22.682.854,59			56.813.811,95		
1037251		157 704 55			1.124.353,97		
5228348		358 354 52			407 944 42		
7260429		4.896.688,21			2.242.235,04		
209693		2.333.188.09			548.000,01		

undertaking	Total performance	Accounting standard	% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence
C0020	C0160	C0170	C0180	C0190	C0200	C0210	C0220
24500QMO4YZ1NPSM425	21.536.910,80	2 - Local GAAP	100,00%	100,00%	100,00%		1 - Dominant
7440711	i	2 - Local GAAP	100,00%	100,00%	100,00%		1 - Dominant
4369504	31.000,00	2 - Local GAAP	100,00%	100,00%	100.00%		1 - Dominant
9196538	-263.620,19	2 - Local GAAP	100,00%	100,00%	100,00%		1 - Dominant
24500F03D7DYTPVJM74	21.536.911,32	2 - Local GAAP	į .				1 - Dominant
5007880	146 635 32	2 - Local GAAP	100,00%	100,00%	100,00%		1 - Dominant
3742675	-1.487.060,60	2 - Local GAAP	100,00%	100,00%	100,00%		1 - Dominant
5009508	-32.763.06	2 - Local GAAP	100,00%	100,00%	100,00%		1 - Dominant
8947396	101.847,50	2 - Local GAAP	50,00%	50,00%	50,00%		1 - Dominant
4354089	230.890.09	2 - Local GAAP	100,00%	100,00%	100.00%		1 - Dominant
7080418	43.702,56	2 - Local GAAP	100,00%	100,00%	100,00%		1 - Dominant
3127663	273 433 00	2 - Local GAAP	100,00%	100,00%	100.00%		1 - Dominant
0182471	-53.384,00	2 - Local GAAP	100,00%	100,00%	100,00%		1 - Dominant
4371231	366,00	2 - Local GAAP	100,00%	100,00%	100,00%		1 - Dominant
E874961576	-175.119,00	2 - Local GAAP	100,00%	100,00%	100,00%		1 - Dominant
E899384295	-20,549.00	2 - Local GAAP	100,00%	100,00%	100,00%		1 - Dominant
9076488	-352,278,74	2 - Local GAAP	100,00%	100.00%	100,00%		1 - Dominant
1037251	41.624.18	2 - Local GAAP	100,00%	100,00%	100,00%		1 - Dominant
5228348	-49.655,01	2 - Local GAAP	100,00%	100,00%	100,00%		1 - Dominant
7260429	152.803,09	2 - Local GAAP	50,00%	50,00%	50,00%		1 - Dominant
209693	197.803.10	2 - Local GAAP	50,00%	50,00%	50,00%		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
C0020	C0230	C0240	C0250	C0260
500QMO4YZ1NPSM425		1 - Included in the scope		2 - Method 1: Proportional consolidation
0711		1 - Included in the scope		2 - Method 1: Proportional consolidation
1504		1 - Included in the scope		2 - Method 1: Proportional consolidation
538		1 - Included in the scope		2 - Method 1: Proportional consolidation
0F03D7DYTPV3M74		1 - Included in the scope		2 - Method 1: Proportional consolidation
7880		1 - Included in the scope		2 - Method 1: Proportional consolidation
1675	!	1 - Included in the scope		2 - Method 1: Proportional consolidation
508		1 - Included in the scope		2 - Method 1: Proportional consolidation
7396		1 - Included in the scope		2 - Method 1: Proportional consolidation
1089		1 - Included in the scope		2 - Method 1: Proportional consolidation
1418		1 - Included in the scope		2 - Method 1: Proportional consolidation
7663		1 - Included in the scope		2 - Method 1: Proportional consolidation
2471		1 - Included in the scope		2 - Method 1: Proportional consolidation
1231		1 - Included in the scope		2 - Method 1: Proportional consolidation
4961576		1 - Included in the scope		2 - Method 1: Proportional consolidation
9384295		1 - Included in the scope		2 - Method 1: Proportional consolidation
5488		1 - Included in the scope		2 - Method 1: Proportional consolidation
251		1 - Included in the scope		2 - Method 1: Proportional consolidation
348		1 - Included in the scope		2 - Method 1: Proportional consolidation
0429		1 - Included in the scope		2 - Method 1: Proportional consolidation
9693		1 - Included in the scope		2 - Method 1: Proportional consolidation

Balance Sheet



Solvency II value C0010

Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	2.598.000,00
Deferred tax assets	R0040	14.237.486,95
Pension benefit surplus	R0050	0,00
Property, plant & equipment held for own use	R0060	46.056.653,07
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	122.204.090,32
Property (other than for own use)	R0080	31.891.207,72
Holdings in related undertakings, including participations	R0090	
Equities	R0100	
Equities - listed	R0110	0,00
Equities - unlisted	R0120	0,00
Bonds	R0130	
Government Bonds	R0140	0,00
Corporate Bonds	R0150	0,00
Structured notes	R0160	0,00
Collateralised securities	R0170	0,00
Collective Investments Undertakings	R0180	90.312.882,60
Derivatives	R0190	0,00
Deposits other than cash equivalents	R0200	0,00
Other investments	R0210	0,00
Assets held for index-linked and unit-linked contracts	R0220	0,00
Loans and mortgages	R0230	180.375.726,07
Loans on policies	R0240	0,00
Loans and mortgages to individuals	R0250	0,00
Other loans and mortgages	R0260	180.375.726,07
Reinsurance recoverables from:	R0270	54.545.402,69
Non-life and health similar to non-life	R0280	40.846.374,20
Non-life excluding health	R0290	40.953.527,23
Health similar to non-life	R0300	-107.153,04
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	13.699.028,50
Health similar to life	R0320	13.699.028,50
Life excluding health and index-linked and unit-linked	R0330	0,00
Life index-linked and unit-linked	R0340	0,00
Deposits to cedants	R0350	0,00
Insurance and intermediaries receivables	R0360	7.740.813,45
Reinsurance receivables	R0370	1.054.309,62
Receivables (trade, not insurance)	R0380	83.797.387,98
Own shares (held directly)	R0390	0,00
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0,00
Cash and cash equivalents	R0410	207.254.036,71
Any other assets, not elsewhere shown	R0420	3.369.000,00
Total assets	R0500	723.232.906,86

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Balance Sheet Liabilities





Excess of assets over liabilities	R1000	200.265.928,18
Total liabilities	R0900	522.966.978,68
Any other liabilities, not elsewhere shown	R0880	0,00
Subordinated liabilities in BOF	R0870	0,00
Subordinated liabilities not in BOF	R0860	0,00
Subordinated liabilities	R0850	
Payables (trade, not insurance)	R0840	12.030.197,78
Reinsurance payables	R0830	179.876,97
Insurance & intermediaries payables	R0820	6.501.429,72
Financial liabilities other than debts owed to credit institutions	R0810	36.029.656,26
Debts owed to credit institutions	R0800	78.571.237,74
Derivatives	R0790	0,00
Deferred tax liabilities	R0780	35.238.553,74
Deposits from reinsurers	R0770	0,00
Pension benefit obligations	R0760	25.047.070,54
Provisions other than technical provisions	R0750	547.413,55
Contingent liabilities	R0740	0,00
Other technical provisions	R0730	The state of the s
Risk margin	R0720	0,00
Best estimate	R0710	0,00
TP calculated as a whole	R0700	0,00
TP - index-linked and unit-linked	R0690	
Risk margin	R0680	0,00
Best estimate	R0670	0,00
TP calculated as a whole	R0660	0,00
TP - life (excluding health and index-linked and unit-linked)	R0650	
Risk margin	R0640	4.621.584,63
Best estimate	R0630	47.402.796,19
TP calculated as a whole	R0620	0,00
Technical provisions - health (similar to life)	R0610	52.024.380,82
TP - life (excluding index-linked and unit-linked)	R0600	52.024.380,82
Risk margin	R0590	2.743.791,11
Best estimate	R0580	26.485.233,01
TP calculated as a whole	R0570	0,00
Technical provisions - health (similar to non-life)	R0560	29.229.024,12
Risk margin	R0550	16.577.982,49
Best estimate	R0540	230.990.154,96
TP calculated as a whole	R0530	0,00
Technical provisions - non-life (excluding health)	R0520	247.568.137,45
Technical provisions - non-life	R0510	276.797.161,57



S.05.01.02

Premiums, claims and expenses by line of business

				Line of Business for	: non-life insurance and reir	surance obligations (direct b	ousiness and accepted propo	ortional 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
Premiums written										
Gross - Direct Business	R0110	İ	67.008.250,88	3	93.053.275,45			22.606.838,99	5.520.545,07	
Gross - Proportional reinsurance accepted	R0120	9.306.843,61				1.241.521,54		100.126,56		
Gross - Non-proportional reinsurance accepted	R0130									
Reinsurers' share	R0140		276,718,44	1	7.086.423.83	5,957,729,96		5.122.967,29	173,630,48	
Net	R0200	9,306,843,61	66.731.532,44	ı	85.966.851,62	135.446.542,95		17.583.998,26	5.346.914,59	
Premiums earned	1.000								0.0 10.02 1,00	
Gross - Direct Business	R0210		68.988.102,08	; 	92.758.614,11	138,989,741,58	ł	22,896,689,20	5.712.694,36	
Gross - Proportional reinsurance accepted	R0220	9.167.601,84	06.568.102,00		92.736.014,11	1.275.175,38		89.594,17	3.712.054,30	4
	R0230	9.167.001,64		+		1.2/5.1/5,36		89.594,17		
Gross - Non-proportional reinsurance accepted										
Reinsurers' share	R0240		249.297,87		7.065.020,95	5.693.484,72		5.494.406,03	177.839,58	
Net	R0300	9.167.601,84	68.738.804,21	l	85.693.593,16	134.571.432,24		17.491.877,34	5.534.854,78	
Claims incurred							<u>j</u>	1		1
Gross - Direct Business	R0310		50.543.892,66	5	66.550.774,50	79.949.951,26	i	22.888.681,88	3.864.396,57	1
Gross - Proportional reinsurance accepted	R0320	6.738.115,02		1		733.152,34		123.402,15		
Gross - Non-proportional reinsurance accepted	R0330									
Reinsurers' share	R0340				4.683.909,38	3.896.652,66		10.941.499,09	33.642,86	
Net	R0400	6.738.115.02	50.543.892,66	5	61.866.865,12			12.070.584,94	3.830.753,71	
Changes in other technical provisions	1.0.00				52.050.000,2				0.000.000	
Gross - Direct Business	R0410	443.481,25	-2.958.904,98	3	-10.579.829,01	-1.731.648,08	 	7.684.076,93	-261,333,72	†
Gross - Proportional reinsurance accepted	R0420	-1.681.261,06			-10.375.025,01	-1.731.048,08	ł	-3.781,59	-201.333,72	L
	R0420	-1.081.201,06		+		-122.322,96		-3.761,39		
Gross - Non-proportional reinsurance accepted										
Reinsurers' share	R0440				-4.158.615,78	1.337.728,66		5.515.729,75	51.347,04	
Net	R0500	-1.237.779,81	-2.958.904,98		-6.421.213,23			2.164.565,59	-312.680,76	
Expenses incurred	R0550	1.136.095,12	13.634.765,77	7	22.114.307,76	39.897.323,49		6.730.690,03	1.517.761,44	
Administrative expenses	i			.i			i	<u>i</u>		1
Gross - Direct Business	R0610									
Gross - Proportional reinsurance accepted	R0620									
Gross - Non-proportional reinsurance accepted	R0630									
Reinsurers' share	R0640									
Net	R0700									
Investment management expenses	10700									
Gross - Direct Business	R0710						ļ			
	R0720			+				+		ł
Gross - Proportional reinsurance accepted										
Gross - Non-proportional reinsurance accepted	R0730									
Reinsurers' share	R0740									
Net	R0800									
Claims management expenses	i			.i			i	<u>i</u>		1
Gross - Direct Business	R0810									
Gross - Proportional reinsurance accepted	R0820						ļ ————————————————————————————————————			
Gross - Non-proportional reinsurance accepted	R0830									
Reinsurers' share	R0840									
Net	R0900									
	1.0900									
Acquisition expenses	20040		44.045 : :-	.+	44 534 555 55	24.445.22.22	ļ	+	4.054.555.55	
Gross - Direct Business	R0910	-666.082,56	11.019.162,16		11.534.402,36	24.146.964,52		4.541.151,91	1.051.332,65	
Gross - Proportional reinsurance accepted	R0920	1.787.405,06		<u> </u>		382.121,09		36.807,13		
Gross - Non-proportional reinsurance accepted	R0930									
Reinsurers' share	R0940		-6,19		1.127.320,32					
Net	R1000	1.121.322,50	11.019.168,35	i	10.407.082,04	23.752.048,06		4.577.959,04	1.051.332,65	
Overhead expenses										
Gross - Direct Business	R1010	283.196,08	2.615.597,42	2	11.707.225,72	16.140.182.10	!	2.152.231,82	466.428,79	†
Gross - Proportional reinsurance accepted	R1020	-268,423,46		+		5,093,33	t	499,17		†
Gross - Non-proportional reinsurance accepted	R1030	230.123/10				5.055,55		435,11		
Reinsurers' share	R1040									
			2 645		44 707 5	464485		2452 555	466	
Net	R1100	14.772,62	2.615.597,42		11.707.225,72	16.145.275,43		2.152.730,99	466.428,79	
Other expenses	R1200									
Total expenses	R1300									



S.05.01.02

Premiums, claims and expenses by line of business

Premiums, claims and expens	2,	Line of Business for: non-life	insurance and reinsurance cepted proportional reinsur		ι	ine of Business for: accepted	l non-proportional reinsuranc	ce	
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written									
Gross - Direct Business	R0110	6.868.911,02	2.453.540,97	2.128.276,09					339.802.389,84
Gross - Proportional reinsurance accepted	R0120	<u> </u>		2.994.604,54					13.643.096,25
Gross - Non-proportional reinsurance accepted	R0130								0,00
Reinsurers' share	R0140	-22,51	40.130,01	129.808,96					18.787.386,46
Net	R0200	6.868.933,53	2.413.410,96	4.993.071,67					334.658.099,63
Premiums earned									
Gross - Direct Business	R0210	6.816.867,53	2.520.944,54	2.484.897,05					341.168.550,45
Gross - Proportional reinsurance accepted	R0220			3.739.819,02					14.272.190,41
Gross - Non-proportional reinsurance accepted	R0230						ļ		0,00
Reinsurers' share	R0240	-2,64	34.976,59	129.809,14					18.844.832,24
Net	R0300	6.816.870,17	2.485.967,95	6.094.906,93					336.595.908,62
Claims incurred		· 							
Gross - Direct Business	R0310	3.641.548,88	1.489.430,03	704.840,70					229.633.516,48
Gross - Proportional reinsurance accepted	R0320			1.701.489,59					9.296.159,10
Gross - Non-proportional reinsurance accepted	R0330					ļ	ļ		0,00
Reinsurers' share	R0340								19.555.703,99
Net	R0400	3.641.548,88	1.489.430,03	2.406.330,29					219.373.971,59
Changes in other technical provisions									
Gross - Direct Business	R0410	-357.702,36	6.208,43	-25.259,31					-7.780.910,85
Gross - Proportional reinsurance accepted	R0420			142.386,27					-1.664.979,36
Gross - Non-proportional reinsurance accepted	R0430						ļ		0,00
Reinsurers' share	R0440								2.746.189,67
Net	R0500	-357.702,36	6.208,43	117.126,96					-12.192.079,88
Expenses incurred	R0550	1.649.741,07	681.922,25	2.273.138,41					89.635.745,34
Administrative expenses	R0610								0,00
Gross - Direct Business Gross - Proportional reinsurance accepted	R0620								0,00
	R0630								0,00
Gross - Non-proportional reinsurance accepted	R0640						ł		0,00
Reinsurers' share Net	R0700								0,00
Investment management expenses	R0700								0,00
Gross - Direct Business	R0710	 							
Gross - Proportional reinsurance accepted	KU/10								
	00720	+							0,00
Constant New Association of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of the Constant of th	R0720								0,00
Gross - Non-proportional reinsurance accepted	R0730								0,00 0,00
Reinsurers' share	R0730 R0740								0,00 0,00 0,00
Reinsurers' share Net	R0730								0,00 0,00
Reinsurers' share Net Claims management expenses	R0730 R0740 R0800								0,00 0,00 0,00 0,00
Reinsurers' share Net Claims management expenses Gross - Direct Business	R0730 R0740 R0800 R0810								0,00 0,00 0,00 0,00
Reinsurers' share Net Claim Claim Gross - Direct Business Gross - Proportional reinsurance accepted	R0730 R0740 R0800 R0810 R0820								0,00 0,00 0,00 0,00 0,00
Reinsurers' share Net Claims management expenses Gross - Direct Business Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted	R0730 R0740 R0800 R0810 R0810 R0820 R0830								0,00 0,00 0,00 0,00 0,00 0,00 0,00
Reinsurers' share Net Claims management expenses Gross - Direct Business Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted Reinsurers' share	R0730 R0740 R0800 R0810 R0820 R0830 R0840								0,00 0,00 0,00 0,00 0,00 0,00 0,00
Reinsurers' share Net Claims management expenses Gross - Direct Business Gross - Proportional reinsurance accepted Cross - Non-proportional reinsurance accepted Reinsurers' share Net	R0730 R0740 R0800 R0810 R0810 R0820 R0830								0,00 0,00 0,00 0,00 0,00 0,00 0,00
Reinsurers' share Net Claims management expenses Gross - Direct Business Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted Reinsurers' share Net Acquisition expenses	R0720 R0740 R0800 R0810 R0810 R0820 R0820 R0840 R0900	776 814.41	267 558 07	774 147 55					0,00 0,00 0,00 0,00 0,00 0,00 0,00 0,0
Reinsurer' share Net Claims management expenses Gross - Direct Business Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted Reinsurer' share Net Acquisition expenses Gross - Direct Business	R0730 R0740 R0800 R0810 R0810 R0820 R0830 R0940 R0900	724.814,41	267.558,07	774.147,55 774.147,55					0,00 0,00 0,00 0,00 0,00 0,00 0,00 0,0
Reinsurers' share Net Claims management expenses Gross - Direct Business Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted Reinsurers' share Net Acquisition expenses Gross - Direct Business Gross - Direct Business Gross - Direct Business Gross - Direct Distiness	R0730 R0740 R0800 R0810 R0810 R0820 R0830 R0840 R0900	724.814,41	267.558,07	774.147,55 1.369.370,81					0,00 0,00 0,00 0,00 0,00 0,00 0,00 0,0
Reinsurer's share Net Claims management expenses Gross - Direct Business Gross - Droptional reinsurance accepted Gross - Non-proportional reinsurance accepted Reinsurers' share Net Acquisition expenses Gross - Direct Business Gross - Direct Business Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted	R0720 R0740 R0800 R0810 R0810 R0820 R0830 R0940 R0940 R0910 R0920 R0920		267.558,07						0,00 0,00 0,00 0,00 0,00 0,00 0,00 0,0
Reinsurer's share Net Claims management expenses Gross - Direct Business Gross - Non-proportional reinsurance accepted Gross - Non-proportional reinsurance accepted Reinsurer's share Net Acquisition expenses Gross - Direct Business Gross - Proportional reinsurance accepted Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted Gross - Non-proportional reinsurance accepted	R0730 R0740 R0800 R0810 R0820 R0830 R0830 R0990 R0910 R0910 R0920 R0930 R0940	-6,41		1.369.370,81					0,00 0,00 0,00 0,00 0,00 0,00 0,00 0,0
Reinsurers' share Net Claims management expenses Gross - Direct Business Gross - Droportional reinsurance accepted Gross - Non-proportional reinsurance accepted Reinsurers' share Net Acquisition expenses Gross - Direct Business Gross - Direct Business Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted Gross - Non-proportional reinsurance accepted Reinsurers' share Net	R0720 R0740 R0800 R0810 R0810 R0820 R0830 R0940 R0940 R0910 R0920 R0920		267.558,07 267.558,07						0,00 0,00 0,00 0,00 0,00 0,00 0,00 0,0
Reinsurer' share Net Claims management expenses Gross - Direct Business Gross - Droptional reinsurance accepted Gross - Non-proportional reinsurance accepted Reinsurer' share Net Acquisition expenses Gross - Direct Business Gross - Direct Business Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted Reinsurers' share Net Net Net Overhead expenses	R0720 R0740 R0800 R0810 R0810 R0820 R0830 R0940 R0910 R0920 R0920 R0940 R1000	-6,41 724.820,82	267.558,07	1.369.370,81 2.143.518,36					0,00 0,00 0,00 0,00 0,00 0,00 0,00 0,0
Reinsurer' share Net Claims management expenses Gross - Direct Business Gross - Non-proportional reinsurance accepted Gross - Non-proportional reinsurance accepted Reinsurer' share Net Acquisition expenses Gross - Direct Business Gross - Direct Business Gross - Proportional reinsurance accepted Reinsurer' share Net Overhead expenses Gross - Direct Business Direct Business Net Overhead expenses Overhead expenses	R0730 R0740 R0800 R0810 R0810 R0820 R0820 R0840 R0990 R0910 R0910 R0920 R0930 R0930 R0930 R0930 R0930	-6,41		1.369.370,81 2.143.518,36 116.785,12					0,00 0,00 0,00 0,00 0,00 0,00 0,00 0,0
Reinsurer's share Net Claims management expenses Gross - Direct Business Gross - Droptional reinsurance accepted Gross - Non-proportional reinsurance accepted Reinsurer's share Net Acquisition expenses Gross - Direct Business Gross - Proportional reinsurance accepted Gross - Proportional reinsurance accepted Gross - Proportional reinsurance accepted Reinsurer's share Net Overhead expenses Gross - Direct Business Gross - Direct Business Gross - Direct Business Gross - Direct Business	R0720 R0740 R0800 R0810 R0810 R0820 R0830 R0840 R0990 R0910 R0920 R0930 R0940 R1000	-6,41 724.820,82	267.558,07	1.369.370,81 2.143.518,36					0,00 0,00 0,00 0,00 0,00 0,00 0,00 0,0
Reinsurer's share Net Claims management expenses Gross - Direct Business Gross - Droptional reinsurance accepted Gross - Non-proportional reinsurance accepted Reinsurer's share Net Acquisition expenses Gross - Direct Business Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted Gross - Non-proportional reinsurance accepted Cross - Non-proportional reinsurance accepted Net Overhead expenses Gross - Direct Business Gross - Proportional reinsurance accepted	R0720 R0740 R0800 R0810 R0810 R0820 R0830 R0840 R0900 R0910 R0910 R0920 R0930 R0940 R1000	-6,41 724.820,82	267.558,07	1.369.370,81 2.143.518,36 116.785,12					0,00 0,00 0,00 0,00 0,00 0,00 0,00 0,0
Reinsurer's share Net Claims management expenses Gross - Direct Business Gross - Direct Business Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted Reinsurers' share Net Acquisition expenses Gross - Direct Business Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted Reinsurers' share Net Overhead expenses Gross - Direct Business Gross - Proportional reinsurance accepted Reinsurers' share	R0720 R0720 R0800 R0810 R0810 R0820 R0820 R0840 R0900 R0910 R0910 R0910 R0930 R0940 R1000	-6,41 724.820,82 924,920,25	267.558,07 414.364,18	1.369.370,81 2.143.518,36 116.785,12 12.834,93					0,00 0,00 0,00 0,00 0,00 0,00 0,00 0,0
Reinsurer' share Net Claims management expenses Gross - Direct Business Gross - Direct Dusiness Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted Reinsurer' share Net Acquisition expenses Gross - Direct Business Gross - Proportional reinsurance accepted Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted Reinsurers' share Net Overhead expenses Gross - Direct Business Gross - Direct Business Gross - Direct Business Gross - Direct Business Gross - Non-proportional reinsurance accepted Gross - Non-proportional reinsurance accepted Reinsurers' share	R0720 R0740 R0800 R0810 R0810 R0820 R0830 R0840 R0900 R0910 R0910 R0920 R0930 R0940 R1000	-6,41 724.820,82	267.558,07	1.369.370,81 2.143.518,36 116.785,12					0,00 0,00 0,00 0,00 0,00 0,00 0,00 0,0
Reinsurer's share Net Claims management expenses Gross - Direct Business Gross - Direct Business Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted Reinsurers' share Net Acquisition expenses Gross - Direct Business Gross - Proportional reinsurance accepted Reinsurers' share Net Overhead expenses Gross - Proportional reinsurance accepted Reinsurers' share Gross - Direct Business Gross - Non-proportional reinsurance accepted Gross - Non-proportional reinsurance accepted Gross - Non-proportional reinsurance accepted Gross - Non-proportional reinsurance accepted	R0720 R0740 R0800 R0810 R0810 R0820 R0830 R0940 R0990 R0990 R09920 R0990 R1000 R1010 R1010 R1010 R1010 R1010 R1040 R1040	-6,41 724.820,82 924,920,25	267.558,07 414.364,18	1.369.370,81 2.143.518,36 116.785,12 12.834,93					0,00 0,00 0,00 0,00 0,00 0,00 0,00 0,0



S.05.01.02

Premiums, claims and expenses by line of business

Premiums, claims and exp				Line of Business for: lif	e insurance obligations			Life reinsuran	ce obligations	
		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	Total
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written										
Gross	R1410				15.561.683,34					15.561.683,34
Reinsurers' share	R1420				976.157,96					976.157,96
Net	R1500				14.585.525,38					14.585.525,38
Premiums earned						1				
Gross	R1510				19.127.723,93					19.127.723,93
Reinsurers' share	R1520				1.701.758,00					1.701.758,00
Net	R1600				17.425.965,93					17.425.965,93
Claims incurred										
Gross	R1610				7.752.650,63					7.752.650,63
Reinsurers' share	R1620				1.034.536,97					1.034.536,97
Net	R1700				6.718.113,66					6.718.113,66
Changes in other technical provisions						1				
Gross	R1710				-4.189.227,70					-4.189.227,70
Reinsurers' share	R1720				-1.607.442,13					-1.607.442,13
Net	R1800				-2.581.785,57					-2.581.785,57
Expenses incurred	R1900				4.724.837,91					4.724.837,91
Administrative expenses										
Gross	R1910					İ				0,00
Reinsurers' share	R1920									0,00
Net	R2000									0,00
Investment management expenses										•
Gross	R2010									0,00
Reinsurers' share	R2020					İ				0,00
Net	R2100									0,00
Claims management expenses										,
Gross	R2110									0,00
Reinsurers' share	R2120									0,00
Net	R2200									0,00
Acquisition expenses										,
Gross	R2210				4.847.494,68					4.847.494,68
Reinsurers' share	R2220				372.998,36					372.998,36
Net	R2300				4.474.496,32					4.474.496,32
Overhead expenses					,					
Gross	R2310				250.341,59					250.341,59
Reinsurers' share	R2320	<u>i</u>		;		İ				0,00
Net	R2400				250.341,59					250.341,59
Other expenses	R2500									,
Total expenses	R2600									4.724.837,91
Total amount of surrenders	R2700									0,00

S.23.01.02 Own Funds Group

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
		C0010	C0020		C0040	
Basic own funds before deduction for participations in other financial sector					\rightarrow	
Ordinary share capital (gross of own shares)	R0010	2.034.665,40	2.034.665,40			
Non-available called but not paid in ordinary share capital at group level	R0020					
Share premium account related to ordinary share capital	R0030	32.009.926,20	32.009.926,20			
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 R0140	159.760.263,33	159.760.263,33			
Subordinated liabilities						<u> </u>
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 assets not available at the group level	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 R0200					
Minority interests (if not reported as part of a specific own fund item)	R0200 R0210	-			<u></u>	
Non-available minority interests at group level 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	KUZIU					
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	1.720.756,35				
Deductions		17 2017 30/33	$\overline{}$	$\overline{}$	$\overline{}$	$\overline{}$
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	-				
Deduction for participations included by using D&A when a combination of methods is used	R0260	-				1
Total of non-available own fund items	R0270					
Total deductions	R0280	-				
Total basic own funds after deductions	R0290	192.084.098,58	192.084.098,58			
Total past own tains after deductions		132.004.030/30	132.004.030/30			
Ancillary own funds						
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					
I NOTE GYGNIGUE GENERALLY OWN FULL LIST BEFORE	R0370					
Non available ancillary own funds at group level Other ancillary own funds						
Other ancillary own funds	R0380					
	R0380 R0390					
Other ancillary own funds	R0380 R0390					
Other ancillary own funds Total ancillary own funds	R0380 R0390					
Other ancillary own funds Total ancillary own funds Own funds of other financial sectors	R0380 R0390 R0400 R0410 R0420					
Cher ancillary own funds Total ancillary own funds What funds of other financial sectors Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies	R0380 R0390 R0400 R0410 R0420 R0430					
Other ancillary own funds Total ancillary own funds Own funds of other financial sectors Credit ristlutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies Institutions for occupational referenest provision	R0380 R0390 R0400 R0410 R0420					
Cher ancillary own funds Total ancillary own funds Own funds of other financial sectors Credit restrictions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies Institutions for occupational reterement provision Non regulated emitted carrying of financial activities Total own funds of other financial sectors Own funds when using the D&A, exclusively or in combination of method 1	R0380 R0390 R0400 R0410 R0420 R0430 R0440					
Cher ancillary own funds Total ancillary own funds Own funds of other financial sectors Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCTIS management companies Institutions for occupational retrienent provision Non regulated entities carrying out financial activities Total own funds of other financial sectors	R0380 R0390 R0400 R0410 R0420 R0430					
Cher ancillary own funds Own funds of other financial sectors Credit redibitions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies Institutions for occupitions ariterine provision Non regulated circumping out financial activities Total own funds when using the D&A, exclusively or in combination of method 1 Own funds when using the D&A, acclusively or in combination of method 1	R0380 R0390 R0440 R0410 R0410 R0420 R0430 R0440					
Coher ancillary own funds Total ancillary own funds Own funds of other financial sectors Credi institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies Institutions for occupational retirement provision Non regulated entities conving out financial activities Total own funds of other financial sectors Own funds when using the D&A, exclusively or in combination of method 1	R0380 R0390 R0400 R0410 R0420 R0430 R0440					
Cities ancillary own funds Total ancillary own funds Own funds of other financial sectors Credit relations, investment firms, francial institutions, alternative investment fund managers, UCITS management companies Institutions for occupation retirement provision Non regulated recirements corriging out francial activities Total own funds of other financial sectors Own funds when using the D&A, exclusively or in combination of method 1 Own funds when using the D&A and combination of method	R0380 R0390 R0440 R0410 R0410 R0420 R0430 R0440					
Cities ancillary own funds Total ancillary own funds Own funds of other financial sectors Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCTIS management companies Institutions for occupational referement provision Nor regulated retities correing ost financial activities Total own funds of other financial sectors Own funds when using the D&A, exclusively or in combination of method 1 Own funds aggregated when using the D&A and combination of method Own funds aggregated when using the D&A and a combination of method net of IGT	R0380 R0390 R0400 R0410 R0410 R0420 R0430 R0440 R0450					
Cher ancillary own funds Own funds of other financial sectors Credit redibitions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies Institutions for occupitions ariterine provision Non regulated circumping out financial activities Total own funds when using the D&A, exclusively or in combination of method 1 Own funds when using the D&A, acclusively or in combination of method 1	R0380 R0390 R0440 R0410 R0410 R0420 R0430 R0440	192.084.098,58	192.084.098,58			
Cibre ancillary own funds Total ancillary own funds Own funds of other financial sectors Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies Institutions for occupational retirement provision Non regulated retirement provision Non regulated retirement provision Own funds when using the D&A, exclusively or in combination of method 1 Own funds when using the D&A, and combination of method Own funds aggregated when using the D&A and a combination of method et of IGT Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0380 R0390 R0400 R0410 R0410 R0420 R0430 R0440 R0450	192.084.098,58 192.084.098,58	192.084.098,58			
Cheer ancillary own funds Own funds of other financial sectors Credit redibitions, exestment firms, financial institutions, alternative investment fund managers, UCITS management companies Institutions for occupational references provision In regulated certifice curring out financial activities Total own funds when using the D&A, exclusively or in combination of method 1 Own funds when using the D&A, exclusively or in combination of method 1 Own funds when using the D&A and combination of method Own funds when using the D&A and a combination of method 1 Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) Total available own funds to meet the minimum consolidated group SCR	RO380 R0400 R0410 R0410 R0410 R0420 R0420 R0430 R0440 R0450 R0450 R0450 R0450 R0450 R0450 R0450					
Cover funds of other financial sectors Own funds of other financial sectors Oedit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies Institutions for occupational referement provision Non regulated entities carrying out financial activities Total own funds of other financial activities Total own funds of other financial activities Own funds when using the DBA, exclusively or in combination of method 1. Own funds suggregated when using the DBA and combination of method Own funds when using the DBA and a combination of method 1. Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via DBA.) Total available own funds to meet the eminimum consolidated group SCR Total alvailable own funds to meet the consolidated group SCR (excluding own funds from other financial sector and	R0380 R0400 R0410 R0410 R0410 R0420 R0420 R0430 R0440 R0450 R0460 R0450	192.084.098,58	192.084.098,58			
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		C0060	
Reconciliation reserve			
Excess of assets over liabilities	R0700	200.265.928,18	
Own shares (held directly and indirectly)	R0710	0,00	
Foreseeable dividends, distributions and charges	R0720	6.461.073,25	
Other basic own fund items	R0730	34.044.591,60	
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740		
Other non available own funds	R0750		
Reconciliation reserve	R0760	159.760.263,33	
Expected profits			
Expected profits included in future premiums (EPIFP) - Life Business	R0770	9.057.985,76	
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	19.201.078,06	
Total Expected profits included in future premiums (EPIFP)	R0790	28.259.063,82	

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

Article 112	Z0010	2 - Regular reporting		
		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Market risk	R0010	33.776.738,44	33.776.738,44	
Counterparty default risk	R0020	27.034.453,71	27.034.453,71	
Life underwriting risk	R0030			
Health underwriting risk	R0040	38.846.452,70	38.846.452,70	
Non-life underwriting risk	R0050	83.704.293,88	83.704.293,88	
Diversification	R0060	-58.056.584,84	-58.056.584,84	
Intangible asset risk	R0070	2.078.400,00	2.078.400,00	
Basic Solvency Capital Requirement	R0100	127.383.753,88	127.383.753,88	

	Requirement

, , , , , , , , , , , , , , , , , , ,		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	11.061.638,88
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	-34.611.348,19
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	103.834.044,57
Capital add-on already set	R0210	0,00
Solvency capital requirement	R0220	103.834.044,57
Other information on SCR	> <	
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	46.725.319,92
Information on other entities	> <	
Capital requirement for other financial sectors (Non-insurance capital requirements) Lapital requirement for other minancial sectors (Non-insurance capital requirements) - Credit	R0500	
institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies "Capital reduirement for other financial sectors" (Non-insurance capital requirements): Institutions for	R0510	0,00
occupational retirement provisions	R0520	0,00
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement		0,00
Capital requirement for non-controlled participation requirements	R0540	0.00
Capital requirement for residual undertakings	R0550	0,00
Overall SCR		5,110
SCR for undertakings included via D and A	R0560	0,00
Solvency capital requirement	R0570	103.834.044,57



N.V. Schadeverzekering-Maatschappij Bovemij



S.02.01.02 Balance Sheet

Solvency II value

Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	0,0
Deferred tax assets	R0040	11.384.026,4
Pension benefit surplus	R0050	0,0
Property, plant & equipment held for own use	R0060	24.429.792,0
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	122.204.090,3
Property (other than for own use)	R0080	31.891.207,7
Holdings in related undertakings, including participations	R0090	
Equities	R0100	
Equities - listed	R0110	0,0
Equities - unlisted	R0120	0,0
Bonds	R0130	
Government Bonds	R0140	0,0
Corporate Bonds	R0150	0,0
Structured notes	R0160	0,0
Collateralised securities	R0170	0,0
Collective Investments Undertakings	R0180	90.312.882,6
Derivatives	R0190	0,0
Deposits other than cash equivalents	R0200	0,0
Other investments	R0210	0,0
Assets held for index-linked and unit-linked contracts	R0220	0,0
Loans and mortgages	R0230	86.788.011,3
Loans on policies	R0240	0,0
Loans and mortgages to individuals	R0250	0,0
Other loans and mortgages	R0260	86.788.011,3
Reinsurance recoverables from:	R0270	54.545.402,69
Non-life and health similar to non-life	R0280	40.846.374,2
Non-life excluding health	R0290	40.953.527,2
Health similar to non-life	R0300	-107.153,0
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	13.699.028,5
Health similar to life	R0320	13.699.028,5
Life excluding health and index-linked and unit-linked	R0330	0,0
Life index-linked and unit-linked	R0340	0,0
Deposits to cedants	R0350	0,0
Insurance and intermediaries receivables	R0360	5.250.934,0
Reinsurance receivables	R0370	1.054.309,6
Receivables (trade, not insurance)	R0380	175.506.459,8
Own shares (held directly)	R0390	0,0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0,0
Cash and cash equivalents	R0410	115.709.236,8
Any other assets, not elsewhere shown	R0420	0,0
Total assets	R0500	596,872,263,16



S.02.01.02 Balance Sheet

Solvency II value

Liabilities		C0010
Technical provisions - non-life	R0510	276.797.161,5
Technical provisions - non-life (excluding health)	R0520	247.568.137,4
TP calculated as a whole	R0530	0.0
Best estimate	R0540	230.990.154.9
Risk margin	R0550	16.577.982.4
Technical provisions - health (similar to non-life)	R0560	29.229.024,1
TP calculated as a whole	R0570	0,0
Best estimate	R0580	26.485.233,0
Risk margin	R0590	2.743.791,1
TP - life (excluding index-linked and unit-linked)	R0600	52.024.380,8
Technical provisions - health (similar to life)	R0610	52.024.380,8
TP calculated as a whole	R0620	0,0
Best estimate	R0630	47.402.796,1
Risk margin	R0640	4.621.584,6
TP - life (excluding health and index-linked and unit-linked)	R0650	
TP calculated as a whole	R0660	0,0
Best estimate	R0670	0,0
Risk margin	R0680	0,0
TP - index-linked and unit-linked	R0690	
TP calculated as a whole	R0700	0,0
Best estimate	R0710	0,0
Risk margin	R0720	0,0
Other technical provisions	R0730	
Contingent liabilities	R0740	0,0
Provisions other than technical provisions	R0750	0,0
Pension benefit obligations	R0760	16.575.032,0
Deposits from reinsurers	R0770	0,0
Deferred tax liabilities	R0780	34.503.102,8
Derivatives	R0790	0,0
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	1.018.293,4
Insurance & intermediaries payables	R0820	6.501.429,7
Reinsurance payables	R0830	179.876,9
Payables (trade, not insurance)	R0840	13.570.326,5
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	0,0
Subordinated liabilities in BOF	R0870	0,0
Any other liabilities, not elsewhere shown	R0880	0,0
Total liabilities	R0900	401.169.603,9
Excess of assets over liabilities	R1000	195,702,659,2



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

				Line of Business for	: non-life insurance and rei	nsurance obligations (direct l	business and accepted prop	ortional 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 suretyshi insurance
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Premiums written										
Gross - Direct Business	R0110		67.008.250,88		93.053.275,45			22.606.838,99	5.520.545,07	
Gross - Proportional reinsurance accepted	R0120	9.306.843,61				1.241.521,54		100.126,56		
Gross - Non-proportional reinsurance accepted	R0130									
Reinsurers' share	R0140		276.718,44		7.086.423,83	5.957.729,96		5.122.967,29	173.630,48	
Net	R0200	9.306.843,61	66.731.532,44	1	85.966.851,62	135.446.542,95		17.583.998,26	5.346.914,59	
Premiums earned										
Gross - Direct Business	R0210		68.988.102,08		92.758.614,11	138.989.741,58		22.896.689,20	5.712.694,36	
Gross - Proportional reinsurance accepted	R0220	9.167.601,84				1.275.175,38		89.594,17		
Gross - Non-proportional reinsurance accepted	R0230									
Reinsurers' share	R0240		249.297,87		7.065.020,95	5.693.484,72		5.494.406,03	177.839,58	
Net	R0300	9.167.601,84	68.738.804,2	1	85.693.593,16	134.571.432,24		17.491.877,34	5.534.854,78	
Claims incurred										
Gross - Direct Business	R0310		50.543.892,66		66.550.774,50	79.949.951,26		22.888.681,88	3.864.396,57	
Gross - Proportional reinsurance accepted	R0320	6.738.115,02				733.152,34		123.402,15		
Gross - Non-proportional reinsurance accepted	R0330									
Reinsurers' share	R0340				4,683,909,38	3.896.652.66		10.941.499.09	33,642,86	
Net	R0400	6.738.115,02	50.543.892,60	5	61.866.865,12	76.786.450,94		12.070.584,94	3.830.753,71	
Changes in other technical provisions	10-100	017301213/02	5015451052/01	1	01.000.003/11	70.700.430/54		12.070.304/34	510501755/72	
Gross - Direct Business	R0410	443.481,25	-2.958.904,98		-10.579.829,01	-1.731.648,08		7.684.076,93	-261.333,72	
Gross - Proportional reinsurance accepted	R0420	-1.681.261,06	-2.330.304,30		-10.379.029,01	-122.322,98		-3.781,59	-201.333,72	
Gross - Non-proportional reinsurance accepted	R0430	-1.001.201,00				-122.322,96		-5.761,39		
	R0440				-4.158.615,78	1.337.728,66		5.515.729,75	51.347,04	
Reinsurers' share	R0500		-2.958.904.98		-4.158.615,/8 -6.421.213.23			2.164.565.59	-312.680.76	
Net		-1.237.779,81								
Expenses incurred	R0550	1.797.523,61	13.215.850,2	/	22.114.307,76	39.897.323,49		6.730.690,03	1.517.761,44	
Administrative expenses										
Gross - Direct Business	R0610							<u> </u>		
Gross - Proportional reinsurance accepted	R0620									
Gross - Non-proportional reinsurance accepted	R0630									
Reinsurers' share	R0640									
Net	R0700									
Investment management expenses						<u> </u>				
Gross - Direct Business	R0710					l				
Gross - Proportional reinsurance accepted	R0720									
Gross - Non-proportional reinsurance accepted	R0730									
Reinsurers' share	R0740									
Net	R0800									
Claims management expenses										
Gross - Direct Business	R0810									
Gross - Proportional reinsurance accepted	R0820			 		 		 		
Gross - Non-proportional reinsurance accepted	R0830									
Reinsurers' share	R0840									
Net	R0900									
Acquisition expenses	10000									
Gross - Direct Business	R0910		12.437.814,64	 	11.534.402,36	24.146.964,52		4.541.151,91	1.051.332,65	
Gross - Proportional reinsurance accepted	R0920	1.787.405,06	12.437.814,64	¥	11.334.402,36	24.146.964,52 382.121,09		4.541.151,91	1.031.332,05	
Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted	R0930	1.787.405,06				382.121,09		36.807,13		
Gross - Non-proportional reinsurance accepted Reinsurers' share	R0930 R0940		-6,19		1.127.320,32	777.037,55				
Net	R1000	1.787.405,06	12.437.820,83	3	10.407.082,04	23.752.048,06		4.577.959,04	1.051.332,65	
Overhead expenses	4							 		
Gross - Direct Business	R1010	0,03	778.029,44		11.707.225,72	16.140.182,10		2.152.231,82	466.428,79	
Gross - Proportional reinsurance accepted	R1020	10.118,52		<u> </u>		5.093,33		499,17		
Gross - Non-proportional reinsurance accepted	R1030									
Reinsurers' share	R1040									
Net	R1100	10.118,55	778.029,44		11.707.225,72	16.145.275,43		2.152.730,99	466.428,79	
Other expenses	R1200									
Total expenses	R1300									



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

Premiums, claims and expens	es by line of busin	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)		ı	Line of Business for: accepte	d non-proportional reinsura	nce		
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written									
Gross - Direct Business	R0110	6.868.911,02	2.453.540,97						339.802.389,84
Gross - Proportional reinsurance accepted	R0120			2.994.604,54					13.643.096,2
Gross - Non-proportional reinsurance accepted	R0130								0,00
Reinsurers' share	R0140	-22,51	40.130,01						18.787.386,46
Net	R0200	6.868.933,53	2.413.410,90	4.993.071,67					334.658.099,6
Premiums earned	į					1	j	1	
Gross - Direct Business	R0210	6.816.867,53	2.520.944,54	2.484.897,05					341.168.550,4
Gross - Proportional reinsurance accepted	R0220			3.739.819,02					14.272.190,4
Gross - Non-proportional reinsurance accepted	R0230								0,0
Reinsurers' share	R0240	-2,64	34.976,59	129.809,14		1			18.844.832,2
Net	R0300	6.816.870,17	2.485.967,95	6.094.906,93					336.595.908,6
Claims incurred									
Gross - Direct Business	R0310	3.641.548,88	1.489.430,03	704.840,70					229.633.516,4
Gross - Proportional reinsurance accepted	R0320			1.701.489,59					9.296.159,1
Gross - Non-proportional reinsurance accepted	R0330								0,00
Reinsurers' share	R0340					t	 		19.555.703,99
Net	R0400	3.641.548,88	1.489.430,03	2.406.330,29					219.373.971,59
Changes in other technical provisions		3.041.340,00	1.409.430,0	2.400.330,29					213.373.971,35
Gross - Direct Business	R0410	-357.702,36	6.208,43	-25.259,31					-7.780.910.85
	R0420	-337.702,30	6.208,43	142,386,27				-	-1.664.979.36
Gross - Proportional reinsurance accepted	R0420 R0430			142.386,27					
Gross - Non-proportional reinsurance accepted							ļ	-	0,00
Reinsurers' share	R0440								2.746.189,67
Net	R0500	-357.702,36	6.208,43						-12.192.079,88
Expenses incurred	R0550	1.649.741,07	681.922,2	2.273.138,41					89.878.258,33
Administrative expenses						1			
Gross - Direct Business	R0610	_ i i i							0,00
Gross - Proportional reinsurance accepted	R0620								0,00
Gross - Non-proportional reinsurance accepted	R0630								0,00
Reinsurers' share	R0640								0,00
Net	R0700								0,00
Investment management expenses									
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
Net	R0800								0,00
	RUSUU								0,00
Claims management expenses Gross - Direct Business	R0810			 		+			0,00
	R0810 R0820			 					0,00
Gross - Proportional reinsurance accepted	R0820 R0830	- 							
Gross - Non-proportional reinsurance accepted						 	ļ	-	0,00
Reinsurers' share	R0840								0,00
Net	R0900								0,00
Acquisition expenses		_		1					
Gross - Direct Business	R0910	724.814,41	267.558,07						55.478.186,11
Gross - Proportional reinsurance accepted	R0920			1.369.370,81					3.575.704,09
Gross - Non-proportional reinsurance accepted	R0930							<u> </u>	0,00
Reinsurers' share	R0940	-6,41							1.904.345,27
Net	R1000	724.820,82	267.558,07	2.143.518,36					57.149.544,93
Overhead expenses									
Gross - Direct Business	R1010	924,920,25	414.364,18	116.785,12					32.700.167,45
Gross - Proportional reinsurance accepted	R1020			12,834,93					28.545,95
Gross - Non-proportional reinsurance accepted	R1030			12.03 1/33					0,00
Reinsurers' share	R1040					t	ł		0,00
Net	R1100	924,920,25	414,364,18	129.620.05				<u> </u>	32.728.713,40
Other expenses	R1200	924.920,23	414.304,10	129.020,03					32./20./13,40
Total expenses	R1200								89.878.258,33
rotar expenses	R1300								89.878.258,3



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

Premiums, claims and expe	•			Line of Business for: life	insurance obligations			Life reinsuran		
		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	Total
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written				ļ						
Gross	R1410	15.561.683,34		<u> </u>						15.561.683,3
Reinsurers' share	R1420	976.157,96								976.157,90
Net	R1500	14.585.525,38								14.585.525,3
Premiums earned										
Gross	R1510	19.127.723,93	 							19.127.723,9
Reinsurers' share	R1520	1.701.758,00								1.701.758,0
Net	R1600	17.425.965,93								17.425.965,93
Claims incurred										
Gross	R1610	7.752.650,63								7.752.650,63
Reinsurers' share	R1620	1.034.536,97								1.034.536,93
Net	R1700	6.718.113,66								6.718.113,60
Changes in other technical provisions										
Gross	R1710	-4.189.227,70								-4.189.227,70
Reinsurers' share	R1720	-1.607.442,13				i				-1.607.442,13
Net	R1800	-2.581.785,57								-2.581.785,5
Expenses incurred	R1900	4.710.964,43								4.710.964,4
Administrative expenses										
Gross	R1910									0,00
Reinsurers' share	R1920			1						0,00
Net	R2000									0,00
Investment management expenses										
Gross	R2010	1				1				0,00
Reinsurers' share	R2020									0,00
Net	R2100									0,00
Claims management expenses										
Gross	R2110									0,00
Reinsurers' share	R2120			İ		<u> </u>				0,00
Net	R2200									0,00
Acquisition expenses										
Gross	R2210	5.004.994,68		i		T T				5.004.994,61
Reinsurers' share	R2220	372.998,36								372.998,30
Net	R2300	4.631.996,32								4.631.996,3
Overhead expenses										,
Gross	R2310	78.968,11		!						78.968,1
Reinsurers' share	R2320			1						0,00
Net	R2400	78.968,11								78.968,1:
Other expenses	R2500									,
Total expenses	R2600									4.710.964,43
Total amount of surrenders	R2700									0,00



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

Life and Health SLT Technical Provisions - Best Estimate by coun	try									
				Inde	ex-linked and unit-linked insurance			Other life insurance		
			Insurance with profit participation		Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees	Annuities stemming from non- life insurance contracts and relating to insurance obligation other than health insurance obligations
			C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Technical provisions calculated as a whole		R0010		1						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses d	ue to counterparty default associated to TP as a whole	R0020	l l	1						
Technical provisions calculated as a sum of BE and RM		•								
Best Estimate										
Gross Best Estimate		R0030								
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 loss	es	R0050								
Recoverables from SPV before adjustment for expected losses		R0060								
Recoverables from Finite Re before adjustment for expected losses		R0070	1					I		
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses d	ue to counterparty default	R0080								
Best estimate minus recoverables from reinsurance/SPV and Finite Re		R0090	ļ							
Risk Margin		R0100								
Amount of the transitional on Technical Provisions										
Technical Provisions calculated as a whole		R0110								
Best estimate		R0120								
Risk margin		R0130								
Technical provisions - total		R0200								
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total		R0210								
Best Estimate of products with a surrender option		R0220								
Gross BE for Cash flow										
	Future guaranteed and discretionary benefits	R0230								
	Future guaranteed benefits	R0240								
Cash out-flows	Future discretionary benefits	R0250	- 							
	Future expenses and other cash out-flows	R0260								
	Future premiums	R0270	- 							
Cash in-flows	Other cash in-flows	R0280	- 	1						
Percentage of gross Best Estimate calculated using approximations		R0290		ļ						
Surrender value		R0300		1						
Best estimate subject to transitional of the interest rate		R0310		İ						
Technical provisions without transitional on interest rate		R0320	<u> </u>							
Best estimate subject to volatility adjustment		R0330	<u> </u>	<u> </u>						
Technical provisions without volatility adjustment and without others transitional measures		R0340		İ						
Best estimate subject to matching adjustment		R0350	 							
Technical provisions without matching adjustment and without all the others		R0360		†						
		1.0500	-1	1						

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

Technical previous calculated as a whole Technical previous calculated as a whole Technical previous calculated as a whole Technical previous calculated as a whole Technical previous calculated as a whole Technical previous calculated as a whole Technical previous calculated as a whole Technical previous calculated as a whole Technical previous calculated as a whole Technical previous calculated as a whole Technical previous calculated as a whole Technical previous calculated as a whole Technical previous calculated as a whole Technical previous calculated as a whole Technical previous calculated as a whole Technical previous calculated as a whole Technical previous calculated as a whole Technical previous calculated as a whole Technical previous calculated as a whole Technical previous calculated as a whole Technical previous calculated as a whole Technical provisions calculated as a whole Technical previous calculated as a whole Technical previous calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions cal	Life and Health SLT Technical Provisions - Best Estimate by country								
Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions c						Accepted reinsurance			
Technical provisions calculated as a whole Technical provisions calculated as a sum of ER and RM Baset Estimate Gross Rec Estimate The incorporation from resourance/SPV and Finis Re be before the adjustment for expected loses due to constraparty offsall Recoverables from resourance/SPV and Finis Re be form the adjustment for expected loses Recoverables from resourance/SPV and Finis Re later the adjustment for expected loses Recoverables from resourance/SPV and Finis Re later the adjustment for expected loses Recoverables from resourance/SPV and Finis Re later the adjustment for expected loses Recoverables from resourance/SPV and Finis Re later the adjustment for expected loses Recoverables from resourance/SPV and Finis Re later the adjustment for expected loses Recoverables from resourance/SPV and Finis Re later the adjustment for expected loses due to constraparty offsall Red Recoverables from resourance/SPV and Finis Re later the adjustment for expected loses due to constraparty offsall Red Recoverables from resourance/SPV and Finis Re later adjustment for expected loses due to constraparty offsall Red Recoverables from resourance/SPV and Finis Re later adjustment for expected loses due to constraparty offsall Red Recoverables from resourance/SPV and Finis Re red Recoverables from resourance/SPV and Finis Re red Recoverables from resourance/SPV and Finis Re red Recoverables from resourance/SPV and Finis Re red Recoverables from resourance/SPV and Finis Re red Recoverables from resourance/SPV and Finis Re red Recoverables from resourance/SPV and Finis Re red Recoverables from resourance/SPV and Finis Re red Recoverables from resourance/SPV and Finis Re red Recoverables from resourance/SPV and Finis Re red Recoverables from resourance/SPV and Finis Re red Recoverables from resourance/SPV and Finis Re red Recoverables from resourance/SPV and Finis Re red Recoverables from resourance/SPV and Finis Re red Recoverables from resourance/SPV and Finis Re red Recoverables from resourance/SPV and Finis Re					participation on Accepted	insurance on Accepted		life accepted insurance contracts and relating to insurance obligation other than health insurance obligations	Total (Life other than health insurance, incl. Unit- Linked)
Total Reconstables from retroscarcy\$79 and Finite Re after the adjustment for expected loses due to counterparty default. Each Estimate Total reconstates from retroscarcos(\$79 and Finite Re before the adjustment for expected loses due to counterparty default. Excendates from retroscarcos(\$79 and Finite Re before the adjustment for expected loses due to counterparty default. Excendates from retroscarcos(\$79 and Finite Re) before the adjustment for expected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respected loses and the respecte				C0100	C0110	C0120	C0130	C0140	C0150
Technical provisions chiculated as a sum of 8E and RM Seek Estimate Gross Best Estimate The reconcables from remanance/GVV and Finis Re before the adjustment for expected loses due to counterparty default Reconcables from remanance (seek GVV and Finis Re la Jedice adjustment for expected loses Reconcables from remanance (seek GVV) and Finis Re la Jedice adjustment for expected loses Reconcables from remanance (seek GVV) and Finis Re la Jedice adjustment for expected loses Reconcables from remanance (seek GVV) and Finis Re la Jedice adjustment for expected loses Reconcables from remanance (seek GVV) and Finis Re la Jedice adjustment for expected loses Reconcables from remanance (seek GVV) and Finis Re la Jedice adjustment for expected loses Reconcables from remanance (seek GVV) and Finis Re la Jedice adjustment for expected loses Reconcables from remanance (SVV) and Finis Re la Jedice due to counterparty default Reconcable from remanance (SVV) and Finis Re la Jedice due to counterparty default Reconcables from remanance (SVV) and Finis Re la Jedice due to counterparty default Reconcables from remanance (SVV) and Finis Re la Jedice due to counterparty default Reconcables from remanance (SVV) and Finis Re la Jedice due to counterparty default Reconcables from remanance (SVV) and Finis Re la Jedice due to counterparty default Reconcables from remanance (SVV) and Finis Re la Jedice due to counterparty default Reconcables from remanance (SVV) and Finis Re la Jedice due to counterparty default Reconcables from remanance (SVV) and Finis Re la Jedice due to counterparty default Reconcable from remanance (SVV) and Finis Re la Jedice due to counterparty default Reconcable from remanance (SVV) and Finis Re la Jedice due to counterparty default Reconcable from remanance (SVV) and Finis Re la Jedice due to counterparty default Reconcable from remanance (SVV) and Finis Re la Jedice due to counterparty default Reconcable from remanance (SVV) and Finis Re la Jedice due to counterparty default Reconcable	Technical provisions calculated as a whole		R0010						0,00
Rest Statisticals Total recoverables from remanance (response) For a diplatment for expected loses due to contraperly default. Recoverables from remanance (response) For a diplatment for expected loses Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) Recoverables from Restaurce (expected loses) R	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to	o counterparty default associated to TP as a whole	R0020]			0,00
Cross Best Estimate Include incorporation from resourance, SPV and Friste Re before the edipathment for expected losses due to counterparty default. Recoverables from resourance (except SPV and Friste Re) before adjustment for expected losses. Recoverables from resourance (except SPV and Friste Re) before adjustment for expected losses. Recoverables from Friste Re before adjustment for expected losses. Recoverables from Friste Re before adjustment for expected losses. Recoverables from Friste Re before adjustment for expected losses. Recoverables from Friste Re before adjustment for expected losses. Recoverables from Friste Re before adjustment for expected losses. Recoverables from Friste Re before adjustment for expected losses. Recoverables from reinsurance, SPV and Friste Re adjustment for expected losses. Recoverables from reinsurance, SPV and Friste Re adjustment for expected losses. Recoverables from reinsurance, SPV and Friste Re adjustment for expected losses. Recoverables from reinsurance, SPV and Friste Re adjustment for expected losses due to counterparty default. Recoverables from reinsurance, SPV and Friste Re adjustment for expected losses due to counterparty default. Recoverables from reinsurance, SPV and Friste Re adjustment for expected losses due to counterparty default. Recoverable from reinsurance, SPV and Friste Re adjustment for expected losses due to counterparty default. Recoverable from reinsurance, SPV and Friste Re adjustment for expected losses due to counterparty default. Recoverable from reinsurance, SPV and Friste Recoverable from reinsurance, SPV and Friste Recoverable from reinsurance, SPV and Friste Recoverable from reinsurance, SPV and Friste Recoverable from reinsurance, SPV and Friste Recoverable from reinsurance, SPV and Friste Recoverable from reinsurance, SPV and Friste Recoverable from reinsurance, SPV and Friste Recoverable from reinsurance, SPV and Friste Recoverable from reinsurance, SPV and Friste Recoverable from reinsurance, SPV and Friste Recove	Technical provisions calculated as a sum of BE and RM		- -						
Total recoverables from remanance(SVP and Finite Re Inform the adjustment for expected losses (1990) Recoverables from remanance(SVP) and Finite Re Inform adjustment for expected losses Recoverables from SVP before adjustment for expected losses Recoverables from remanance(SVP) and Finite Re Inform adjustment for expected losses Recoverables from remanance(SVP) and Finite Re Inform adjustment for expected losses Recoverables from remanance(SVP) and Finite Re Inform Adjustment for expected losses (IND) Total Recoverables from remanance(SVP) and Finite Re Inform Adjustment for expected losses (IND) Resident Resident Recoverables from remanance(SVP) and Finite Re Information (IND) Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Resident Reside	Best Estimate								
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Total Recoverables from missuance(SPV and Finite Re after the adjustment for expected losses due to counterparty default. R0000 R0100 Amount of the transitional on Technical Provisions Technical provisions cuclusted as a whole Best estimate R0110 Technical provisions - total R0110 Technical provisions in this recoverables from reinsurance(SPV and Finite Re - total R0110 Technical provisions missua recoverables from reinsurance(SPV and Finite Re - total R0110 Technical provisions in missua recoverables from reinsurance(SPV and Finite Re - total R0210 Technical provisions missua recoverables from reinsurance(SPV and Finite Re - total R0210 Technical provisions missua recoverables from reinsurance(SPV and Finite Re - total R0210 Technical provisions missual recoverables from reinsurance(SPV and Finite Re - total R0210 Technical provisions missual recoverables from reinsurance(SPV and Finite Re - total R0210 Technical provisions missual recoverables from reinsurance(SPV and Finite Re - total R0210 Technical provisions missual recoverables from reinsurance(SPV and Finite Re - total R0210 Technical provisions missual recoverables from reinsurance(SPV and Finite Re - total R0210 Technical provisions missual recoverables from reinsurance provision missuance dependence of the recoverables from reinsurance provision missual recoverables from reinsurance provision missuance provision missuance provision missuance provision missuance provision missuance provision missuance provision missuance provision missuance provision missuance provision missuance provision missuance provision missuance provision missuance provision missuance provision missuance provision missuance provision missuance provision missuance provision missuance provision missuance provision missuance provision missuance provision missuance provision missuance provision missuance provision missuance provision missuance provision missuance provision missuance provision missuance provision missuance provision missuance provision m	Recoverables from SPV before adjustment for expected losses		R0060						0,00
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Amount of the transitional on Technical Provisions Technical Provisions calculated as a whole For estimate Bot estimate Rot margin Risk margin Rest assimate of provisions in the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provisions of the provision	Best estimate minus recoverables from reinsurance/SPV and Finite Re		R0090						0,00
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Rest Estimate of products with a surrender option Gross BE for Cash flow Future guaranteed and discretionary benefits R0230	Technical provisions - total		R0200						0,00
Gross BE for Cash flow Puture guaranteed benefits R0220 Cash out-flows R0250 Future discretionary benefits R0250 Future discretionary benefits R0250 Future permission R0250 Cash in-flows R0250 Cash in-flows R0250 Cash in-flows R0250 Percentage of gross Best Estimate calculated using approximations R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future permission R0250 Future	Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total		R0210						0,00
Cash out-flows Future guaranteed and discretionary bereifs R0250 Future guaranteed bereifs R0250 Future guaranteed R0250 Future guaranteed R0250 Future guaranteed R0250 Future guaranteed R0250 Future guaranteed R0250 Future expenses and other cash out-flows R0250 Future expenses and other cash out-flows R0250 Future expenses and other cash out-flows R0250 Other cash in-flows R0250 Other cash in-flows R0250 Other cash in-flows R0250 Future expenses and other cash out-flows R0250 Other cash in-flows R0250 Future expenses and other cash out-flows R0250 Other cash in-flows R0250 Future expenses and other cash out-flows R0250 Other cash in-flows R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future growth R0250 Future grow	Best Estimate of products with a surrender option		R0220						0,00
Future quaranteed benefits R0240	Gross BE for Cash flow								
Future expenses and other cash out-flows Future expenses and other cash out-flows RO250 Future expenses and other cash out-flows RO260 Future expenses and other cash out-flows RO260 Future expenses and other cash out-flows RO270 Future expenses and other cash out-flows RO270 Future expenses and other cash out-flows RO270 Future expenses and other cash out-flows RO280 Future expenses and other cash out-flows RO280 Future expenses and other cash out-flows RO280 Future expenses and other cash out-flows RO290 Future expenses subject to transitional of the interest rate RO300 Future expenses subject to transitional of the interest rate RO300 Future expenses and other cash out-flows RO300 Future expenses subject to validitify adjustment RO330 Future provisions without volatility adjustment and whout others transitional measures RO340 Future expenses and other cash out-flows RO300 Future expenses and other cash out-flows RO300 Future expenses and other cash out-flows RO300 Future expenses and other cash out-flows RO300 Future expenses and other cash out-flows RO300 Future expenses and other cash out-flows RO300 Future expenses and other cash out-flows RO300 Future expenses and other cash out-flows RO300 Future expenses and other cash out-flows RO300 Future expenses and other cash out-flows RO300 Future expenses and other cash out-flows RO300 Future expenses and other cash out-flows RO300 Future expenses and other cash out-flows RO300 Future expenses and other cash out-flows RO300 Future expenses and other cash out-flows RO300 Future expenses and other cash out-flows RO300 Future expenses and other cash out-flows RO300 Future expenses and other cash out-flows RO300 Future expenses and other cash out-flows RO300 Future expenses and other cash out-flows RO300 Future expenses and other cash out-flows RO300 Future expenses and other cash out-flows RO300 Future expenses and other cash out-flows RO300 Future expenses and other cash out-flows RO300 Future expenses and other cash out-flows RO300 Future expenses and other cash		Future guaranteed and discretionary benefits	R0230						
Future discretionary benefits R0250 Cash in-flows R0260 Cash in-flows R0260 Percentage of gross Best Estimate calculated using approximations R0290 Percentage of gross Best Estimate calculated using approximations R0290 Surrender value R0300 Best estimate subject to transitional of the interest rate R0310 Best estimate subject or valuations and interest rate R0300 Best estimate subject to valuatifity adjustment R0330 Technical provisions without transitional or interest rate R0330 Best estimates subject to valuatifity adjustment R0330 Technical provisions without valuatifity adjustment and without others transitional measures R0340 Best estimates subject to marching adjustment and without others transitional measures R0340 Best estimates subject to marching adjustment and without others transitional measures R0340	Contract Contract	Future guaranteed benefits	R0240						
Cash in-flows Future preniums R0270 Other cash in-flows R0280 Percentage of gross Best Estimate calculated using approximations R0290 Surrender value R0300 Best estimate subject to transitional of the interest rate R0310 Technical provisions without transitional on interest rate R0320 Best estimate subject to volatifity adjustment R0330 Technical provisions without volatifity adjustment and without others transitional measures R0340 Technical provisions without volatifity adjustment and without others transitional measures R0340 Best estimate subject to matching adjustment and without others transitional measures R0340 Best estimate subject to matching adjustment and without others transitional measures R0340	Cash out-nows	Future discretionary benefits	R0250						
Cash in-flows Other cash in-flows R0250 Percentage of gross Best Estimate calculated using approximations R0250 Surrender value R0300 Sest estimate subject to transitional of the interest rate R0310 Fechinal provisions without transitional on interest rate R0320 Sest estimate subject to valuality adjustment R0330 Sest estimate subject to valuality adjustment and without valuality adjustment and without valuality adjustment and without valuality adjustment R0330 Technical provisions without valuality adjustment and without valuality adjustment and without valuality adjustment R0330 Technical provisions without valuality adjustment and without others transitional measures R0330 Technical provisions without valuality adjustment R0330 Technical provisions without valuality adjustment R0330		Future expenses and other cash out-flows	R0260	1					0,00
Communication of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of th	Cook in Slave	Future premiums	R0270						0,00
Surrender value Best estimate subject to transitional of the interest rate R0300 Best estimate subject to transitional of the interest rate R0310 Technical provisors without transitional on interest rate R0320 Best estimate subject to volatility adjustment R0330 Technical provisors without volatility adjustment and without others transitional measures R0340 Best estimate subject to matching adjustment and without others transitional measures R0350	Cash in-riows	Other cash in-flows	R0280						0,00
test estimate subject to transitional of the interest rate Teclinical provisions without transitional on interest rate Teclinical provisions without transitional on interest rate Teclinical provisions without transitional on interest rate Teclinical provisions without transitional on interest rate Teclinical provisions without violatity adjustment of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest rate of the interest	Percentage of gross Best Estimate calculated using approximations		R0290	1					
Technical provisions without transitional on interest rate R0320 Best estimate subject to volatility adjustment R0330 Technical provisions without volatility adjustment and without others transitional measures R0340 Best estimate subject to matching adjustment and without others transitional measures R0340	Surrender value		R0300						0,00
Sest estimate subject to volatility adjustment Technical provisions without volatility adjustment and without others transitional measures ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO ROSSO	Best estimate subject to transitional of the interest rate		R0310	Ī					0,00
Technical provisions without volatility adjustment and without others transitional measures R0340 Best estimate subject to matching adjustment R0350	Technical provisions without transitional on interest rate		R0320	!					0,00
Technical provisions without volatility adjustment and without others transitional measures R0340 Best estimate subject to matching adjustment R0350	Best estimate subject to volatility adjustment		R0330						0,00
Sest estimate subject to matching adjustment R0350			R0340	Ī					0,00
				<u> </u>					0,00
Technical provisions without matching adjustment and without all the others	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

			Не	ealth insurance (direct business)				
				Contracts without options and guarantees	Contracts with options or guarantees	Annuities stemming from non- life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
			C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole		R0010				i		0,00
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to d	counterparty default associated to TP as a whole	R0020						0,00
Technical provisions calculated as a sum of BE and RM								
Best Estimate								
Gross Best Estimate		R0030		47.402.796,19				47.402.796,19
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to	counterparty default	R0040		13.705.748,93				13.705.748,93
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses		R0050		13.705.748,93				13.705.748,93
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 o	counterparty default	R0080		13.699.028,50				13.699.028,50
Best estimate minus recoverables from reinsurance/SPV and Finite Re		R0090		33.703.767,69				33.703.767,69
Risk Margin		R0100	4.621.584,63					4.621.584,63
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole		R0110						0,00
Best estimate		R0120						0,00
Risk margin		R0130	1					0.00
		R0200	52.024.380,82					52.024.380,82
Technical provisions - total Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total		R0200 R0210	52.024.380,82 38.325.352,32	The state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the s				52.024.380,82 38.325.352,32
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total		R0210	38.325.352,32					38.325.352,32
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total Best Estimate of products with a surrender option	Future guaranteed and discretionary benefits	R0210	38.325.352,32					38.325.352,32
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total Best Estimate of products with a surrender option Gross BE for Cash flow	Future guaranteed and discretionary benefits Future guaranteed benefits	R0210 R0220	38.325.352,32 3.688.643,30					38.325.352,32
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total Best Estimate of products with a surrender option		R0210 R0220 R0230	38.325.352,32 3.688.643,30					38.325.352,32
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total Best Estimate of products with a surrender option Gross BE for Cash flow	Future guaranteed benefits	R0210 R0220 R0230 R0240	38.325.352,32 3.688.643,30					38.325.352,32
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total Best Estimate of products with a surrender option Gross BE for Cash flow Cash out-flows	Future guaranteed benefits Future discretionary benefits	R0210 R0220 R0230 R0240 R0250	38.325.352,32 3.688.643,31 94.704.687,49					38.325.352,32 3.688.643,30
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total Best Estimate of products with a surrender option Gross BE for Cash flow Cash out-flows Cash in-flows	Future guaranteed benefits Future discretionary benefits Future expenses and other cash out-flows	R0210 R0220 R0230 R0240 R0250 R0260	38.325.352,32 3.688.643,3(94.704.687,4)					38.325.352,32 3.688.643,30 0,00
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total Best Estimate of products with a surrender option Gross BE for Cash flow Cash out-flows Cash in-flows Percentage of gross Best Estimate calculated using approximations	Future guaranteed benefits Future discretionary benefits Future expenses and other cash out-flows Future premiums	R0210 R0220 R0230 R0240 R0259 R0260 R0270 R0280 R0290	38.325.352,32 3.688.643,31 94.704.687,41 0,00 47.301.891,24					38.325,352,32 3.688.643,30 0,00 47.301.891,26
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total Beet Estimate of products with a surrender option Gross BE for Cash flow Cash out-flows Cash out-flows Cash in-flows Percentage of gross Best Estimate calculated using approximations Surrender value	Future guaranteed benefits Future discretionary benefits Future expenses and other cash out-flows Future premiums	R0210 R0220 R0230 R0240 R0250 R0250 R0250 R0260 R0260	38.325.352,32 3.688.643,31 94.704.687,41 0.00 47.301.891,20					38.325.352,32 3.688.643,30 0,00 47.301.891,26 0,00 3.107.994,93
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total Best Estimate of products with a surrender option Gross BE for Cash flow Cash out-flows Cash in-flows Percentage of gross Best Estimate calculated using approximations Surrender value Best estimate subject to transitional of the interest rate	Future guaranteed benefits Future discretionary benefits Future expenses and other cash out-flows Future premiums	R0210 R0220 R0220 R0230 R0240 R0250 R0250 R0270 R0280 R0290 R0300 R0310	38.325.352,32 3.688.643,31 94.704.687,41 0,00 47.301.891,24					38.325.352,32 3.688.643,30 0,00 47.301.891,26 0,00 3.107.994,93
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total Beet Estimate of products with a surrender option Gross BE for Cash flow Cash out-flows Cash out-flows Cash in-flows Percentage of gross Best Estimate calculated using approximations Surrender value Best estimate subject to transitional of the interest rate Technical provisions without transitional on interest rate	Future guaranteed benefits Future discretionary benefits Future expenses and other cash out-flows Future premiums	R0210 R0220 R0230 R0230 R0240 R0250 R0260 R0270 R0280 R0290 R0300 R0310	38.325.352,32 3.688.643,31 94.704.687,41 0,00 47.301.891,24					38.325.352,32 3.688.643,30 0,00 47.301.891,26 0,00 3.107.994,93 0,00
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total Best Estimate of products with a surrender option Gross BE for Cash flow Cash out-flows Cash in-flows Percentage of gross Best Estimate calculated using approximations Surrender value Best estimate subject to transitional of the interest rate	Future guaranteed benefits Future discretionary benefits Future expenses and other cash out-flows Future premiums	R0210 R0220 R0220 R0220 R0240 R0250 R0250 R0270 R0270 R0280 R0300 R0300 R0310 R0330	38.325.352,32 3.688.643,31 94.704.687,41 0,00 47.301.891,24					38.325.352,32 3.688.643,30 0,00 47.301.891,26 0,00 3.107.994,93 0,00 0,00
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total Best Estimate of products with a surrender option Gross BE for Cash flow Cash out-flows Cash in-flows Percentage of gross Best Estimate calculated using approximations Surrender value Best estimate subject to transitional of the interest rate Technical provisions without transitional on interest rate Best estimate subject to transitional or miterest rate Technical provisions without provisions do in interest rate Best estimate subject to voilatility adjustment Technical provisions without options and without others transitional measures	Future guaranteed benefits Future discretionary benefits Future expenses and other cash out-flows Future premiums	R0210 R0220 R0220 R0230 R0240 R0250 R0260 R0270 R0280 R0300 R0310 R0310 R0330 R0330	38.325.352,32 3.688.643,31 94.704.687,41 0,00 47.301.891,24					38.325.352,32 3.688.643,30 0,00 47.301.891,26 0,00 3.107.994,93 0,00 0,00 0,00
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total Best Estimate of products with a surrender option Gross BE for Cash flow Cash out-flows Cash in-flows Percentage of gross Best Estimate calculated using approximations Surrender value Best estimate subject to ortansitional of the interest rate Technical provisors without transitional on interest rate Best estimate subject to valid value on interest rate Best estimate subject to valid value on interest rate Best estimate subject to valid value on interest rate Best estimate subject to validity adjustment	Future guaranteed benefits Future discretionary benefits Future expenses and other cash out-flows Future premiums	R0210 R0220 R0220 R0220 R0240 R0250 R0250 R0270 R0270 R0280 R0300 R0300 R0310 R0330	38.325.352,32 3.688.643,31 94.704.687,41 0,00 47.301.891,24					38.325.352,32 3.688.643,30 0,00 47.301.891,26 0,00 3.107.994,93 0,00 0,00

S.17.01.02 Non - life Technical Provisions

			Di	rect business and accepte	d proportional reinsurar	ice	
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation a transport insuran
		C0020	C0030	C0040	C0050	C0060	C0070
Technical provisions calculated as a whole	R0010						
Direct business	R0020						
Accepted proportional reinsurance business	R0030						
Accepted non-proportional reinsurance Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to	R0040						
counterparty default associated to TP as a whole	R0050						
Technical Provisions calculated as a sum of BE and RM							
Best estimate							
Premium provisions							
Gross - Total	R0060	199.768,44	-1.857.127,48		11.617.650,42	48.971.083,38	
Gross - direct business	R0070	199.768,44	-1.857.127,48	0,00	11.617.650,42	48.971.083,38	
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 Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected	R0100		-135.213,51		747.057,62	181.356,58	
losses	R0110	0,00	-135.213,51	0,00	747.057,62	181.356,58	
Recoverables from SPV before adjustment for expected losses	R0120						
Recoverables from Finite Reinsurance before adjustment for expected losses	R0130	<u> </u>				İ	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to							
counterparty default	R0140	0,00	-135.213,51	0,00	747.057,62		
Net Best Estimate of Premium Provisions	R0150	199.768,44	-1.721.913,97		10.870.592,80	48.789.726,80	
Claims provisions	,						
Gross - Total	R0160	2.292.665,83	25.849.926,22		121.742.820,15	22.911.033,76	
Gross - direct business	R0170	2.292.665,83	25.849.926,22	0,00	121.742.820,15	22.911.033,76	
Gross - accepted proportional reinsurance business	R0180						
Gross - accepted non-proportional reinsurance business Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to	R0190						
counterparty default	R0200		28.060,47		29.692.966,78	361.253,42	
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected	i						
losses	R0210	0,00	28.060,47	0,00	29.692.966,78	361.253,42	
Recoverables from SPV before adjustment for expected losses	R0220						
Recoverables from Finite Reinsurance before adjustment for expected losses	R0230			i			
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	0.00	28.060.47	0,00	29.685.254.90	361,159,60	
Net Best Estimate of Claims Provisions	R0250	2.292.665,83	25.821.865.75	0,00	92.057.565,25		
Total Best estimate - gross	R0260	2.492.434,27	23.992.798,74		133.360.470,56	71.882.117,15	
Total Best estimate - net	R0270	2.492.434,27	24.099.951,77		102.928.158,05		
Risk margin	R0280	223.525,83	2.520.265,29	0,00	11.869.442,13		
Amount of the transitional on Technical Provisions	L	223.323,03	2.520.205,25	0,00	11.005.412,13	2.235.734,53	
TP as a whole	R0290						
Best estimate	R0300	-+				 	
Risk margin	R0310						
			1			1	
Technical provisions - total	<u> </u>						
	R0320	2,715.960.10	26.513.064.02		145.229.912.70	74.115.852.07	
Technical provisions - total Technical provisions - total Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to	R0320	2.715.960,10	26.513.064,02		145.229.912,70	74.115.852,07	
Technical provisions - total Technical provisions - total Recoverable from reinsurance contract/SPV and Hinite Re after the adjustment for expected losses due to counterparty default - total	R0320 R0330		-107.153,04		30.432.312,52	542.516,18	
Technical provisions - total Technical provisions - total Recoverable from reinsurance contractySPV and Finite Re after the adjustment for expected losses due to counterparty default - total Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0320	2.715.960,10 2.715.960,10			•	542.516,18	
Technical provisions - total Technical provisions - total Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total Technical provisions minus recoverables from reinsurance/SPV and Finite Re-total Line of Business (LoB): further segmentation	R0320 R0330 R0340	2.715.960,10	-107.153,04 26.620.217,06		30.432.312,52 114.797.600,18	542.516,18 73.573.335,89	
Technical provisions - total Technical provisions - total Rechnical provisions - total Recoverable from reinsurance contract/SPV and Finite Ke after the adjustment for expected losses due to counterparty default - total Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total Line of Business (LoB): further segmentation Premium provisions - Total number of homogeneous risk groups	R0320 R0330 R0340	2.715.960,10	-107.153,04 26.620.217,06 4,00	0,00	30.432.312,52 114.797.600,18 7,00	542.516,18 73.573.335,89 7,00	
Technical provisions - total Technical provisions - total Recoverable from reinsurance contracty.PV and Finite Re after the adjustment for expected losses due to counterparty default - total Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total Line of Business (LoB): further segmentation Premium provisions - Total number of homogeneous risk groups Claims provisions - Total number of homogeneous risk groups	R0320 R0330 R0340	2.715.960,10	-107.153,04 26.620.217,06		30.432.312,52 114.797.600,18	542.516,18 73.573.335,89 7,00	
Technical provisions - total Technical provisions - total Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total Line of Business (LoB): further segmentation Premium provisions - Total number of homogeneous risk groups Caims provisions - Total number of homogeneous risk groups Cash-flows of the Best estimate of Premium Provisions (Gross)	R0320 R0330 R0340 R0350 R0360	2.715.960,10 1,00 1,00	-107.153,04 26.620.217,06 4,00 4,00	0,00	30.432.312,52 114.797.600,18 7,00 7,00	542.516,18 73.573.335,89 7,00 7,00	
Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total Line of Business (LoB): further segmentation Premium provisions - Total number of homogeneous risk groups Caims provisions - Total number of homogeneous risk groups Cash-flows of the Best estimate of Premium Provisions (Gross) Future benefits and claims	R0320 R0330 R0340 R0350 R0360	2.715.960,10 1,00 1,00 10.340,670,06	-107.153,04 26.620.217,06 4,00 4,00 70.726.311,65	0,00	30.432.312,52 114.797.600,18 7,00 7,00 64.859.208,36	542.516,18 73.573.335,89 7,00 7,00 105.523.676,47	
Technical provisions - total Technical provisions - total Recoverable from reinsurance contractySPV and Finite Re after the adjustment for expected losses due to counterparty default - total Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total Line of Business (LoB): further segmentation Premium provisions - Total number of homogeneous risk groups Calims provisions - Total number of homogeneous risk groups Cash-flows of the Best estimate of Premium Provisions (Gross) Future benefits and claims Future expenses and other cash-out flows	R0320 R0330 R0340 R0350 R0360 R0370 R0380	2.715.960,10 1,00 1,00 10.340.670,06 -56.428,81	-107.153,04 26.620.217,06 4,00 4,00 70.726.311,65 -416.665,26	0,00 0,00 0,00	30.432.312,52 114.797.600,18 7,00 7,00 64.859.208,36 0,00	7,00 7,00 7,00 105.523.676,47	
Technical provisions - total Technical provisions - total Technical provisions - total Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total Line of Business (LoB): further segmentation Premium provisions - Total number of homogeneous risk groups Caims provisions - Total number of homogeneous risk groups Cash-flows of the Best estimate of Premium Provisions (Gross) Future benefits and claims Future expenses and other cash-out flows Future premiums	R0320 R0330 R0340 R0350 R0360 R0370 R0380 R0390	2.715.960,10 1,00 1,00 10.340,670,06	-107.153,04 26.620.217,06 4,00 4,00 70.726.311,65	0,00	30.432.312,52 114.797.600,18 7,00 7,00 64.859.208,36	7,00 7,00 7,00 105.523.676,47	
Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total Line of Business (LoB): further segmentation Premium provisions - Total number of homogeneous risk groups Claims provisions - Total number of homogeneous risk groups Cash-flows of the Best estimate of Premium Provisions (Gross) Future benefits and claims Future expenses and other cash-out flows Future premiums Other cash-in flows (Incl. Recoverable from salvages and subrogations)	R0320 R0330 R0340 R0350 R0360 R0370 R0380	2.715.960,10 1,00 1,00 10.340.670,06 -56.428,81	-107.153,04 26.620.217,06 4,00 4,00 70.726.311,65 -416.665,26	0,00 0,00 0,00	30.432.312,52 114.797.600,18 7,00 7,00 64.859.208,36 0,00	7,00 7,00 7,00 105.523.676,47	
Technical provisions - total Technical provisions - total Technical provisions - total Recoverable from reinsurance contractySPV and Finite Re after the adjustment for expected losses due to counterparty default - total Technical provisions minus recoverables from reinsurance/SPV and Finite Re-total Line of Business (LoB): further segmentation Premium provisions - Total number of homogeneous risk groups Calmis provisions - Total number of homogeneous risk groups Cash-flows of the Best estimate of Premium Provisions (Gross) Future benefits and claims Future expenses and other cash-out flows Future premiums Other cash-in flows (ind. Recoverable from salvages and subrogations) Cash-flows of the Best estimate of Claims Provisions (Gross)	R0320 R0330 R0340 R0350 R0350 R0360 R0370 R0380 R0390 R0400	2,715.960,10 1,00 1,00 1,00 10.340,670,06 -56.428,61 10.084,472,80	-107.153,04 26.620.217,06 -4,00 -4,00 -70.726.311,65 -416.665,26 72.166.773,87	0,00 0,00 0,00 0,00 0,00	30.432.312,52 114.797.600,18 7,00 7,00 64.859.208,36 0,00 53.241.557,94	542.516,18 73.573.335,89 7,00 7,00 105.523.676,47 0,00 56.552.593,09	
Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total Line of Business (LoB): further segmentation Termium provisions - Total number of homogeneous risk groups Claims provisions - Total number of homogeneous risk groups Claims provisions - Total number of homogeneous risk groups Cash-flows of the Best estimate of Premium Provisions (Gross) Future expenses and other cash-out flows Future expenses and other cash-out flows Tuture premiums Other cash-in flows (Ind. Recoverable from salvages and subrogations) Cash-flows of the Best estimate of Claims Provisions (Gross) Future premiums Universe the cash-in flows (Ind. Recoverable from salvages and subrogations) Cash-flows of the Best estimate of Claims Provisions (Gross) Future premiums	R0320 R0330 R0340 R0350 R0360 R0360 R0370 R0380 R0390 R0400	2.715.960,10 1,00 1,00 1,00 10.340.670,06 -56.428,81 10.084.472,80 2.292.665,83	-107.153,04 26.620.217,06 4,00 4,00 70.726.311,65 -416,656,26 72.166.773,87	0,00 0,00 0,00 0,00 0,00	30.432.312,52 114.797.600,18 7,00 7,00 64.859.208,36 0,00 53.241.557,94	542.516,18 73.573.335,89 7,00 7,00 105.523.676,47 0,00 56.552.593,09	
Technical provisions - total Technical provisions - total Technical provisions - total Recoverable from reinsurance contracty.PV and Finite Re after the adjustment for expected losses due to counterparty default - total Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total Line of Business (LoB): further segmentation Premium provisions - Total number of homogeneous risk groups Claims provisions - Total number of homogeneous risk groups Cash-flows of the Best estimate of Premium Provisions (Gross) Future benefits and claims Future premiums Uther cash-in flows (incl. Recoverable from salvages and subrogations) Cash-flows of the Best estimate of Claims Provisions (Gross) Future benefits and claims Future benefits and claims Future benefits and claims Future benefits and claims	R0320 R0330 R0340 R0350 R0360 R0370 R0380 R0390 R0400 R0410 R0410	2,715.960,10 1,00 1,00 1,00 10.340,670,06 -56.428,61 10.084,472,80	-107.153,04 26.620.217,06 -4,00 -4,00 -70.726.311,65 -416.665,26 72.166.773,87	0,00 0,00 0,00 0,00 0,00	30.432.312,52 114.797.600,18 7,00 7,00 64.859.208,36 0,00 53.241.557,94	542.516,18 73.573.335,89 7,00 7,00 105.523.676,47 0,00 56.552.593,09	
Technical provisions - total Technical provisions - total Technical provisions - total Recoverable from reinsurance contractySPV and Finite Re after the adjustment for expected losses due to counterparty default - total Technical provisions minus recoverables from reinsurance/SPV and Finite Re-total Line of Business (LoB): further segmentation Premium provisions - Total number of homogeneous risk groups Cash-flows of the Best estimate of Premium Provisions (Gross) Future benefits and claims Future expenses and other cash-out flows Future premiums Other cash-in flows (incl. Recoverable from salvages and subrogations) Cash-flows of the Best estimate of Claims Provisions (Gross) Future benefits and claims Future expenses and other cash-out flows Future expenses and other cash-out flows Future expenses and other cash-out flows Future expenses and other cash-out flows Future expenses and other cash-out flows	R0320 R0330 R0340 R0350 R0350 R0360 R0370 R0380 R0390 R0400 R0410 R0410 R0420 R0430	2.715.960,10 1,00 1,00 1,00 10.340.670,06 -56.428,81 10.084.472,80 2.292.665,83	-107.153,04 26.620.217,06 4,00 4,00 70.726.311,65 -416,656,26 72.166.773,87	0,00 0,00 0,00 0,00 0,00	30.432.312,52 114.797.600,18 7,00 7,00 64.859.208,36 0,00 53.241.557,94	542.516,18 73.573.335,89 7,00 7,00 105.523.676,47 0,00 56.552.593,09	
Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total Line of Business (LoB): further segmentation Premium provisions - Total number of homogeneous risk groups Claims provisions - Total number of homogeneous risk groups Cash-flows of the Best estimate of Premium Provisions (Gross) Tuture benefits and claims Future expenses and other cash-out flows Future expenses and other cash-out flows Other cash-in flows (Ind. Recoverable from salvages and subrogations) Cash-flows of the Best estimate of Claims Provisions (Gross) Future penetis and claims Future expenses and other cash-out flows Future expenses and other cash-out flows Future penetis and claims Future penetisms Other cash-in flows (Ind. Recoverable from salvages and subrogations)	R0320 R0330 R0330 R0340 R0350 R0360 R0370 R0380 R0390 R0400 R0410 R0410 R0420 R0420 R0440	2.715.960,10 1,00 1,00 10.340.670,06 -56.428,81 10.084.472,80 2.232.665,83 0,00	-107.153,04 26.620.217,06 4,00 4,00 70.726.311,65 -416.665,26 72.166.773,87 26.996.362,92 -1.146.436,70	0,00 0,00 0,00 0,00 0,00 0,00	30.432.312,52 114.797.600,18 7,00 7,00 64.859.206,36 0,00 53.241.557,94 117.206.703,03 4.536.117,12	542.516,18 73.573.335,89 7,00 7,00 105.523.676,47 0,00 56.552.593,09 20.635.648,86 2.275.384,91	
Technical provisions - total Technical provisions - total Recoverable from reinsurance contracty.PVV and Finite Re after the adjustment for expected losses due to counterparty default - total Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total Line of Business (LoB): further segmentation Premium provisions - Total number of homogeneous risk groups Caims provisions - Total number of homogeneous risk groups Cash-flows of the Best estimate of Premium Provisions (Gross) Future benefits and claims Future expenses and other cash-out flows Future premiums Other cash-in flows (incl. Recoverable from salvages and subrogations) Cash-flows of the Best estimate of Claims Provisions (Gross) Future benefits and claims Future premiums Other cash-in flows (incl. Recoverable from salvages and subrogations) Cash-flows of the Best estimate of Claims Provisions (Gross) Future premiums Other cash-in flows (incl. Recoverable from salvages and subrogations) Percentage of gross Best Estimate calculated using approximations	R0320 R0330 R0340 R0350 R0360 R0360 R0370 R0380 R0390 R0400 R0410 R0420 R0420 R0430 R0440 R0450	2.715.960,10 1,00 1,00 1,00 10.340.670,06 -56.428,81 10.084.472,80 2.292.665,83	-107.153,04 26.620.217,06 4,00 4,00 70.726.311,65 -416,656,26 72.166.773,87	0,00 0,00 0,00 0,00 0,00	30.432.312,52 114.797.600,18 7,00 7,00 64.859.208,36 0,00 53.241.557,94	542.516,18 73.573.335,89 7,00 7,00 105.523.676,47 0,00 56.552.593,09 20.635.648,86 2.275.384,91	
Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total Line of Business (LoB): further segmentation Technical provisions - Total number of homogeneous risk groups Claims provisions - Total number of homogeneous risk groups Claims provisions - Total number of homogeneous risk groups Cash-flows of the Best estimate of Premium Provisions (Gross) Future expenses and other cash-out flows Future expenses and other cash-out flows Teture premiums Other cash-in flows (not. Recoverable from salvages and subrogations) Cash-flows of the Best estimate of Claims Provisions (Gross) Future expenses and other cash-out flows Future expenses and other cash-out flows Future expenses and other cash-out flows Future premiums Other cash-in flows (not. Recoverable from salvages and subrogations) Percentage of gross Best Estimate calculated using approximations Best estimate subject to transitional of the interest rate	R0320 R0330 R0340 R0350 R0360 R0360 R0370 R0380 R0390 R0400 R0410 R0420 R0420 R0430 R0440 R0450 R0450	2.715.960,10 1,00 1,00 10.340.670,06 -56.428,81 10.084.472,80 2.232.665,83 0,00	-107.153,04 26.620.217,06 4,00 4,00 70.726.311,65 -416.665,26 72.166.773,87 26.996.362,92 -1.146.436,70	0,00 0,00 0,00 0,00 0,00 0,00	30.432.312,52 114.797.600,18 7,00 7,00 64.859.206,36 0,00 53.241.557,94 117.206.703,03 4.536.117,12	542.516,18 73.573.335,89 7,00 7,00 105.523.676,47 0,00 56.552.593,09 20.635.648,86 2.275.384,91	
Technical provisions - total Technical provisions - total Recoverable from reinsurance contracty.PVV and Finite Re after the adjustment for expected losses due to counterparty default - total Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total Line of Business (LoB): further segmentation Premium provisions - Total number of homogeneous risk groups Caims provisions - Total number of homogeneous risk groups Cash-flows of the Best estimate of Premium Provisions (Gross) Future benefits and claims Future expenses and other cash-out flows Future premiums Other cash-in flows (incl. Recoverable from salvages and subrogations) Cash-flows of the Best estimate of Claims Provisions (Gross) Future benefits and claims Future premiums Other cash-in flows (incl. Recoverable from salvages and subrogations) Cash-flows of the Best estimate of Claims Provisions (Gross) Future premiums Other cash-in flows (incl. Recoverable from salvages and subrogations) Percentage of gross Best Estimate calculated using approximations	R0320 R0330 R0340 R0350 R0360 R0360 R0370 R0380 R0390 R0400 R0410 R0420 R0420 R0430 R0440 R0450	2.715.960,10 1,00 1,00 10.340.670,06 -56.428,81 10.084.472,80 2.232.665,83 0,00	-107.153,04 26.620.217,06 4,00 4,00 70.726.311,65 -416.665,26 72.166.773,87 26.996.362,92 -1.146.436,70	0,00 0,00 0,00 0,00 0,00 0,00	30.432.312,52 114.797.600,18 7,00 7,00 64.859.206,36 0,00 53.241.557,94 117.206.703,03 4.536.117,12	542.516,18 73.573.335,89 7,00 7,00 105.523.676,47 0,00 56.552.593,09 20.635.648,86 2.275.384,91	

S.17.01.02 Non - life Technical Provisions

			Di	rect business and accepte	d proportional reinsuran	ce	
		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous finan loss
		C0080	C0090	C0100	C0110	C0120	C0130
Technical provisions calculated as a whole	R0010						
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						
Technical Provisions calculated as a sum of BE and RM	10030						
Best estimate							
Premium provisions							
Gross - Total	R0060	-1,426,563,63	-558.382.02		-809.956.83	714.911.74	2,443.9
Gross - direct business	R0070	-1.426.563,63	-558.382,02	0,00	-809.956,83	714.911,74	2.443.
Gross - accepted proportional reinsurance business	R0080	1. 120/303/03	330.302,02	5,50	003.530,03	7 1 13 1 2 7 1	
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	-1.397.374,08	-79.774,53				
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0110	1 207 274 00	70 774 52	0.00	0.00	0.00	
	R0120	-1.397.374,08	-79.774,53	0,00	0,00	0,00	
Recoverables from SPV before adjustment for expected losses		-+					
Recoverables from Finite Reinsurance before adjustment for expected losses Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to	R0130						
counterparty default	R0140	-1.397.374,08	-79.774,53	0,00	0,00	0,00	
Net Best Estimate of Premium Provisions	R0150	-29.189,55	-478.607,49		-809.956,83	714.911,74	2.443.9
Claims provisions							
Gross - Total	R0160	14.381.006,17	6.319.364,15		3.166.240,41	368.650,52	1.148.3
Gross - direct business	R0170	14.381.006,17	6.319.364,15	0,00	3.166.240,41	368.650,52	1.148.
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 Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected	R0200	10.458.158,69	1.000.664,54				
losses	R0210	10.458.158,69	1.000.664,54	0,00	0,00	0,00	
Recoverables from SPV before adjustment for expected losses	R0220	10.1501250/05	110001001/31	0,00	0,00	0,00	
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	10.455.442,49	1.000.404,65	0,00	0,00	0,00	
Net Best Estimate of Claims Provisions	R0250	3.925.563,68	5.318.959,50		3.166.240,41	368.650,52	1.148.3
Total Best estimate - gross	R0260	12.954.442,54	5.760.982,13		2.356.283,58	1.083.562,27	3.592.2
Total Best estimate - net	R0270	3.896.374,13	4.840.352,02		2.356.283,58	1.083.562,27	3.592.
Risk margin	R0280	1.402.091,07	616.112,94	0,00	308.695,88	35.941,96	111
Amount of the transitional on Technical Provisions							
TP as a whole	R0290						
Best estimate	R0300						
Risk margin	R0310						
Technical provisions - total							
Technical provisions - total Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to	R0320	14.356.533,61	6.377.095,08		2.664.979,47	1.119.504,23	3.704.2
counterparty default - total	R0330	9.058.068,41	920.630,12				
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	5.298.465.19	5.456.464.96		2.664.979.47	1.119.504.23	3.704.2
Line of Business (LoB): further segmentation	10010	3.298.403,19	3.430.404,30		2.004.375,47	1.119.504,23	3.704.2
Premium provisions - Total number of homogeneous risk groups	R0350	5,00	1,00	0,00	3,00	3,00	
Claims provisions - Total number of homogeneous risk groups	R0360	3,00	1,00		2.00	1.00	
Cash-flows of the Best estimate of Premium Provisions (Gross)		5,00	1,00	0,00	2,00	1,00	
Future benefits and claims	R0370	21.981.468,89	3.430.777,82	0,00	4.746.321,83	1.029.757,84	3.809
Future expenses and other cash-out flows	R0380	0,00	0,00		0,00	0.00	
Future premiums	R0390	23.408.032,51	3.989.159,83	0,00	5.556.278,66	314.846,10	1.365
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400	25.100.032/31	3,303,133,03	5,00	5.556.270,00	31 110 10/10	
Cash-flows of the Best estimate of Claims Provisions (Gross)							
Future benefits and claims	R0410	14.053.172,27	6.173.080,39	0,00	3.144.588,78	338.853,82	1.116
Future expenses and other cash-out flows	R0420	327.833,89	146.283,76	0,00	21.651,63	29.796,71	31
Future premiums	R0430	327.033,69	170.203,/0	0,00	21.031,03	25./90,/1	3.
		-+					
							,
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0440	1 020	0.000/	0.000/	20.000/	21 220/	
Other cash-in flows (incl. Recoverable from salvages and subrogations) Percentage of gross Best Estimate calculated using approximations	R0450	1,92%	0,00%	0,00%	20,99%	31,27%	
Other cash-in flows (incl. Recoverable from salvages and subrogations) Percentage of gross Best Estimate calculated using approximations Best estimate subject to transitional of the interest rate	R0450 R0460	1,92%	0,00%	0,00%	20,99%	31,27%	
Other cash-in flows (incl. Recoverable from salvages and subrogations) Percentage of gross Best Estimate calculated using approximations	R0450	1,92%	0,00%	0,00%	20,99%	31,27%	

S.17.01.02 Non - life Technical Provisions

	Non - line Technical Provisions Accepted non-proportional reinsurance:						
			Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligations
			C0140	C0150	C0160	C0170	C0180
	Technical provisions calculated as a whole	R0010					0,0
	Direct business	R0020					0,0
	Accepted proportional reinsurance business	R0030					0,0
	Accepted non-proportional reinsurance Total Recoverables from reinsurance/SPV and Hinite Re after the adjustment for expected losses due to	R0040					0,0
Į,	counterparty default associated to TP as a whole	R0050					0,0
	Technical Provisions calculated as a sum of BE and RM						9,
	Best estimate						$\overline{}$
ļ.,	Premium provisions						
	Gross - Total	R0060					59.295.289.7
	Gross - Ideal	R0070					59.295.289,
	Gross - accepted proportional reinsurance business	R0080					
	Gross - accepted proportional reinsurance business Gross - accepted non-proportional reinsurance business	R0090					0,
	Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to	K0090					0,
	counterparty default	R0100					-683.947,
	Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected						00015-177
1	losses	R0110					-683.947,
ĺ	Recoverables from SPV before adjustment for expected losses	R0120					0,
Ē	Recoverables from Finite Reinsurance before adjustment for expected losses	R0130	T	ì			0,
	Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to						
	counterparty default	R0140					-683.947,
	Net Best Estimate of Premium Provisions	R0150					59.979.237,
- 0	Claims provisions						\sim
C	Gross - Total	R0160					198.180.098,
0	Gross - direct business	R0170					198.180.098,
Č	Gross - accepted proportional reinsurance business	R0180					0,0
Ċ	Gross - accepted non-proportional reinsurance business	R0190					0,
	Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to						
	counterparty default	R0200					41.541.103,9
	Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected	R0210					
- 1	losses						41.541.103,9
	Recoverables from SPV before adjustment for expected losses	R0220					0,0
Į.	Recoverables from Finite Reinsurance before adjustment for expected losses Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to	R0230					0,
	counterparty default	R0240					41.530.322,1
	Net Best Estimate of Claims Provisions	R0250					156.649.776,
	Total Best estimate - gross	R0260					257.475.387,
	Total Best estimate - gross	R0270					
							216.629.013,
	Risk margin	R0280					19.321.773,
	Amount of the transitional on Technical Provisions						$\overline{}$
	TP as a whole	R0290					0,
	Best estimate	R0300					0,
	Risk margin	R0310					0,
	Technical provisions - total						\sim
	Technical provisions - total	R0320					276.797.161,
	Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330					
							40.846.374,2
	Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340					235.950.787,
	Line of Business (LoB): further segmentation						
	Premium provisions - Total number of homogeneous risk groups	R0350					\sim
	Claims provisions - Total number of homogeneous risk groups	R0360		i			\sim
	Cash-flows of the Best estimate of Premium Provisions (Gross)						
F	Future benefits and claims	R0370					286.447.634,
F	Future expenses and other cash-out flows	R0380					-473.094,
	Future premiums	R0390					226.679.251,
vs (Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400					0.
	Cash-flows of the Best estimate of Claims Provisions (Gross)						
	Future benefits and claims	R0410					191.957.857,
	Future expenses and other cash-out flows	R0420					6.222.240
F	Future premiums	R0430					0.222.240,
	Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0440					
		R0440 R0450			ļ		0,
	Percentage of gross Best Estimate calculated using approximations						6,42
	Best estimate subject to transitional of the interest rate	R0460					0,1
	Technical provisions without transitional on interest rate	R0470					0,0
	Best estimate subject to volatility adjustment	R0480			 		0,0
ļ1	Technical provisions without volatility adjustment and without others transitional measures	R0490					0,0



S.19.01.21 Non-life Insurance Claims Information

Accident ye	ear/Underwriting year 1 - Accident y	Development year (absolute amount)							Sum o										
	.,,	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	In Current year	(cumu
ss Claims Paid (non-cumulative)																			
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	
	R0100	\sim	\sim		\sim	><	\sim	\sim	\sim	\sim	\sim	\sim	\sim	\sim	\sim		150.791,45	R0100 150.791,45	
	R0110	52.393.694,41	20.805.628,98		1.599.736,27	1.060.625,24	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		7	R0110 58.349,67	7
		43.270.562,14	22.532.588,68	2.715.319,14	1.847.089,77	1.036.514,41	1.617.093,40	680.317,26	1.698.511,73	234.224,93	651.997,66	110.202,37	429.833,27	22.834,24	196.194,01	1		R0120 196.194,01	
	R0130	45.721.862,13	24.493.394,60		2.743.665,18	1.100.498,76	1.237.326,19	911.101,14	794.881,59	744.554,22	509.659,07	579.054,34	148.711,28	14.326,85				R0130 14.326,85	
	R0140	51.900.699,54		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	222.613,56					R0140 222.613,56	
	R0150	62.814.153,73	37.192.559,00	5.248.063,61	2.885.056,27	1.731.796,80	1.479.657,32	1.179.753,07	1.312.225,64	440.186,38	479.262,72	678.130,91						R0150 678.130,91	
		72.749.995,49		6.301.482,44	3.033.531,44	2.582.125,15	1.316.379,72	1.002.028,33	532.715,65	513.429,58	429.343,98							R0160 429.343,98	
	R0170	83.481.384,49		7.735.033,52	3.659.028,70	2.543.807,37	1.659.585,32	1.099.828,79	982.245,74	810.830,03								R0170 810.830,03	
	R0180	82.788.235,58	46.397.859,97	7.982.876,73	4.774.478,81	3.123.867,57	1.585.832,37	1.999.382,98	1.581.376,37									R0180 1.581.376,37	r
	R0190	88.156.427,68	46.547.234,51	11.764.453,06	4.263.266,74	2.744.637,47	2.589.139,66	1.083.908,41										R0190 1.083.908,41	
		87.975.266,41	44.386.031,59	9.494.453,34	3.659.756,82	3.618.524,62	2.253.612,66											R0200 2.253.612,66	
	R0210	86.930.520,66	49.476.580,12	10.552.360,96	4.395.971,98	3.281.016,40												R0210 3.281.016,40 R0220 5.684.383.40	
	R0220	101.059.069,58	53.996.542,18	11.731.655,36	5.684.383,40														
		112.366.056,23 123.054.744.36	65.345.671,12 89.257.941.31	13.492.418,94														R0230 13.492.418,94 R0240 89.257.941.31	
	R0250	119.734.434,48																R0250 119.734.434,48	
	R0250	119.734.434,48	1						Development year (absolute amount)								R0260 238.929.672,43	
	R0250	119.734.434,48	1	2	3	4	5	6	Development year (absolute amount)	9	10	11	12	13	14	15 & +		
	R0250	119.734.434,48	1	2	3	4	5	6	Development year (7	absolute amount) 8	9	10	11	12	13	14	15 & +	R0260 238.929.672,43 Year end	
	R0250	119.734.434,48	1	2	3	4	5	6	Development year (7	absolute amount) 8	9	10	11	12	13	14	15 & +	R0260 238.929.672,43 Year end	
	R0250	0	1	2	3	4	5 (0250	6	Development year (absolute amount) 8	9	10	11	12	13	14 C0340	15 & +	R0260 238.929.672,43 Year end	
e amount)	R0250	0 C0200	1 C0210	2 C0220	3 C0230	4 C0240	5 C0250	6 C0260	Development year (7 7 C0270	absolute amount) 8 C0280	9 C0290	10 C0300	11 C0310			14 C0340	15 & + C0350 506.824,49	238.929.672,43 Year end (discounted data)	
amount)	R0250	0 C0200	1 C0210	2 00220	C0230	C0240	5 C0250	6 C0260	7 C0270	8 C0280		C0300	><	C0320	C0330	14 C0340	C0350 506.824,49	7 238.929.672.43 Year end (discounted data) C0360 C0360 C0360 C0360 C0360	
e amount)	80250 80100 80110	C0200		C0220	C0230	C0240		6 C0260	7 C0270	C0280		C0300		C0320	C0330	14 C0340	C0350 506.824,49	238,929,672,43 Year end (discounted data) C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360 C0360	
e amount)	80250 80100 80110 80110 80120	0 C0200			C0230	C0240		6 C0260	7 C0270	CO280		C0300	><	C0320	C0330 664.807.47 382.671,08	C0340	C0350 506.824,49	R01260 238,929,672,43 Year end (discounted data) C0360 R0100 503,445,77 R0110 110,652,51	2.0
e amount)	80250 80100 80110 80110 80120	C0200			C0230	C0240		6 C0260	7 C0270	CO280		C0300		C0320 466.331,19	C0330 664.807.47 382.671,08	C0340 718.094,10	C0350 506.824,49	90360 238,929,672,43 Year end (discounted data) 80100 901441,7 80110 21063451 80200 272,685,50	2.0
e amount)	80150 80110 80110 80130 80130	0 C0200			C0230	C0240		6 C0260	7 C0270	CO280		C0300	694.867,26	C0320 466.331,19	C0330 664.807.47 382.671,08	14 C0340 71808/40	C0350 506.824,49	703700 2318.972.973203 Year end (discounted data) 603100 503.64.97 803102 279.05.95.3 80320 79.05.95.3 80320 79.05.95.3 80320 79.05.95.3 80320 79.05.95.3 80330 79.05.95.3 80330 79.05.95.3	2.00
e amount)	80250 80100 80110 80120 80150 80150	0 C0200			C0230	C0240		C0260	7 C0270	CO280		C0300 898.259,19	694.867,26	C0320 466.331,19	C0330 664.807.47 382.671,08	C0340	C0350 506.824,49	7 Cas and (discounted data) Cas and (discounted data) Cas and (discounted data)	2.00
amount)	80250 80100 80110 80120 80130 80130 80140 80140	C0200			C0230	C0240		C0260	7 C0270	C0280	4.537.187,23	C0300 898.259,19	694.867,26	C0320 466.331,19	C0330 664.807.47 382.671,08	14 C0340 713.00 M1	C0350 506.824,49	Form of Carlot (discounted day) R0300	2.0
amount)	R0250 R0100 R0100 R0110 R0110 R0110 R0110 R0110 R0110 R0110 R0110	0 C0200			C0230	C0240		C0260	7 C0270 4.052.188(66)	C0280	4.537.187,23	C0300 898.259,19	694.867,26	C0320 466.331,19	C0330 664.807.47 382.671,08	14 C0340	C0350 506.824,49	Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Valu	2.0
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e amount)	80050 80000 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80100 80	C0200			C0230	C0240	6.337.091,24	C0260	7 C0270 4.052.188(66)	C0280	4.537.187,23	C0300 898.259,19	694.867,26	C0320 466.331,19	C0330 664.807.47 382.671,08	14 C0340	C0350 506.824,49	Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Value Valu	2.04
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S.23.01.01 Own funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35						
Ordinary share capital (gross of own shares)	R0010	2.500.000,00	2.500.000,00			
Share premium account related to ordinary share capital	R0030	2.300.000,00	2.300.000,00			
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					
Share premium account related to preference shares Reconciliation reserve	R0110					
Subordinated liabilities	R0130 R0140	185.687.261,25	185.687.261,25			
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	R0160					
above Own funds from the financial statements that should not be represented by	R0180					
the reconciliation reserve and do not meet the criteria to be classified as						
Solvency II own funds						
			$\overline{}$	$\overline{}$		
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	1 720 750 25				
Deductions	RUZZU	1.720.756,35		$\overline{}$	$\overline{}$	$\overline{}$
Deductions Deductions for participations in financial and credit institutions	R0230					
	R0290					
Total basic own funds after deductions	R0290	186.466.504,90	186.466.504,90			
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					
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A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0340		<	<		
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 Supplementary members calls - other than under first subparagraph of Article 96(3) of the	R0360					
Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Available and eligible own funds			\sim			
Total available own funds to meet the SCR	R0500	186.466.504,90	186.466.504,90			
Total available own funds to meet the MCR	R0510	186.466.504,90	186.466.504,90			
Total eligible own funds to meet the SCR	R0540	186.466.504,90	186.466.504,90			
Total eligible own funds to meet the MCR	R0550	186.466.504,90	186.466.504,90			
SCR	R0580	97.513.929,72				
MCR	R0600	43.881.268,37				
Ratio of Eligible own funds to SCR	R0620	191,22%				
Ratio of Eligible own funds to MCR	R0640	424,93%				
		C0060				
Reconciliation reserve						
Excess of assets over liabilities	R0700	195.702.659,21				
Own shares (held directly and indirectly)	R0710	0,00				
Foreseeable dividends, distributions and charges	R0720	7.515.397,96	\sim			
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					
ring fenced funds Reconciliation reserve	R0740 R0760	185.687.261,25				
ring fenced funds Reconciliation reserve Expected profits	R0760					
ring fenced funds Reconciliation reserve Expected profits Expected profits included in future premiums (EPIFP) - Life Business	R0760	9.057.985,76				
ring fenced funds Reconciliation reserve Expected profits	R0760					



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	37.337.594,79	37.337.594,79	
Counterparty default risk	R0020	14.347.513,28	14.347.513,28	
Life underwriting risk	R0030			
Health underwriting risk	R0040	38.846.452,70	38.846.452,70	
Non-life underwriting risk	R0050	83.704.293,88	83.704.293,88	
Diversification	R0060	-55.278.920,57	-55.278.920,57	
Intangible asset risk	R0070	0,00	0,00	
Basic Solvency Capital Requirement	R0100	118.956.934,08	118.956.934,08	

Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	11.061.638,88
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	-32.504.643,24
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	97.513.929,72
Capital add-on already set	R0210	
Solvency capital requirement	R0220	97.513.929,72
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	



 ${\bf S.28.01.01} \\ {\bf Linear \ formula \ component \ for \ non-life \ insurance \ and \ reinsurance \ obligations}$

		Non-life a	activities
MCR calculation Non Life		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	2.492.434,27	9.306.843,61
Income protection insurance and proportional reinsurance	R0030	24.099.951,77	66.731.532,44
Workers' compensation insurance and proportional reinsurance	R0040		
Motor vehicle liability insurance and proportional reinsurance	R0050	102.928.158,05	85.966.851,62
Other motor insurance and proportional reinsurance	R0060	71.339.600,97	135.446.542,95
Marine, aviation and transport insurance and proportional reinsurance	R0070		
Fire and other damage to property insurance and proportional reinsurance	R0080	3.896.374,13	17.583.998,26
General liability insurance and proportional reinsurance	R0090	4.840.352,02	5.346.914,59
Credit and suretyship insurance and proportional reinsurance	R0100		
Legal expenses insurance and proportional reinsurance	R0110	2.356.283,58	6.868.933,53
Assistance and proportional reinsurance	R0120	1.083.562,27	2.413.410,96
Miscellaneous financial loss insurance and proportional reinsurance	R0130	3.592.296,72	4.993.071,67
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

		Life ac	tivities
MCR calculation Life		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	33.703.767,69	
Total capital at risk for all life (re)insurance obligations	R0250		8.645.716.220,27

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	47.010.253,49	
MCRL Result	R0200		6.759.780,48
Overall MCR calculation			C0070

Linear MCR	R0300	L	53.770.033,97
SCR	R0310	L.,	97.513.929,72
MCR cap	R0320		43.881.268,37
MCR floor	R0330		24.378.482,43
Combined MCR	R0340		43.881.268,37
Absolute floor of the MCR	R0350		3.700.000,00
			C0070
Minimum Capital Requirement	R0400		43.881.268,37