



**Solvency and Financial Condition Report 2017
disclosure**

Content

Bovemij N.V.

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| Impact of long term guarantees measures and transitionals | 2 - Not reported as no LTG or transitional measures are applied | - |
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N.V. Schadeverzekering-Maatschappij Bovemij

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| Life and Health SLT Technical Provisions | 1 - Reported | 18 |
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| Own funds | 1 - Reported | 25 |
| Solvency Capital Requirement - for undertakings on Standard Formula | 1 - Reported as standard formula is used | 26 |
| Solvency Capital Requirement - for undertakings using the standard formula and partial internal model | 10 - Not reported as use of standard formula | - |
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| Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity | 1 - Reported | 27 |
| Minimum Capital Requirement - Both life and non-life insurance activity | 2 - Not reported as only life or only non-life insurance or reinsurance activity or only reinsurance activity | - |



Bovemij N.V.

Undertakings in the scope of the group

| Country | Identification code of the undertaking | Type of code of the ID of the undertaking | Legal Name of the undertaking | Type of undertaking | Legal form | Category (mutual/non mutual) | Supervisory Authority |
|---------|--|---|--|---|--------------------------------------|------------------------------|-----------------------|
| C0010 | C0020 | C0030 | C0040 | C0050 | C0060 | C0070 | C0080 |
| NL | 724500QMHVZ1NPSM425 | 1 - LEI | N.V. Schadverzekering-Maatschappij Bovemij | 99 - Other | N.V. Schadverzekering-Maatschappij B | 1 - Mutual | De Nederlandse Bank |
| NL | 82740211 | 2 - Specific code | Bovemij Interne Diensten B.V. | 99 - Other | Bestanden Verootschap | 1 - Mutual | De Nederlandse Bank |
| NL | 724500Q | 2 - Specific code | N.V. BOVEMIJ | 99 - Other | Bestanden Verootschap | 1 - Mutual | De Nederlandse Bank |
| NL | 724500R03D70VTPVJM74 | 1 - LEI | Bovemij Internationaal Holding B.V. | 11 - Non-regulated undertaking carrying out financial activities as defined in Article 1 (2) of Delegated Regulation (EU) 2015/25 | Bestanden Verootschap | 1 - Mutual | De Nederlandse Bank |
| NL | 724500R03D70VTPVJM74 | 2 - Specific code | Bovemij N.V. | 5 - Insurance holding company as defined in Article 1(21) (f) of Directive 2009/138/EC | Naamloze Vennootschap | 1 - Mutual | De Nederlandse Bank |
| NL | 55007880 | 2 - Specific code | Bovemij Financieringsmaatschappij B.V. | 18 - Credit institution, investment firm and financial institution | Bestanden Verootschap | 1 - Mutual | De Nederlandse Bank |
| NL | 52742575 | 2 - Specific code | De Heuvel B.V. | 99 - Other | Bestanden Verootschap | 1 - Mutual | De Nederlandse Bank |
| NL | 86009508 | 2 - Specific code | Ereos Verzekeringen B.V. | 11 - Non-regulated undertaking carrying out financial activities as defined in Article 1 (2) of Delegated Regulation (EU) 2015/25 | Bestanden Verootschap | 1 - Mutual | De Nederlandse Bank |
| NL | 88947396 | 2 - Specific code | Quaker Assurance B.V. | 11 - Non-regulated undertaking carrying out financial activities as defined in Article 1 (2) of Delegated Regulation (EU) 2015/25 | Bestanden Verootschap | 1 - Mutual | De Nederlandse Bank |
| NL | 34354089 | 2 - Specific code | Dealen-Dierenen B.V. | 11 - Non-regulated undertaking carrying out financial activities as defined in Article 1 (2) of Delegated Regulation (EU) 2015/25 | Bestanden Verootschap | 1 - Mutual | De Nederlandse Bank |
| NL | 17108018 | 2 - Specific code | Bovemij Internationaal Holding B.V. | 11 - Non-regulated undertaking carrying out financial activities as defined in Article 1 (2) of Delegated Regulation (EU) 2015/25 | Bestanden Verootschap | 1 - Mutual | De Nederlandse Bank |
| NL | 31137663 | 2 - Specific code | RDC vebvoo Westerland B.V. | 99 - Other | Bestanden Verootschap | 1 - Mutual | De Nederlandse Bank |
| NL | 30182471 | 2 - Specific code | Indifidagator B.V. | 99 - Other | Bestanden Verootschap | 1 - Mutual | De Nederlandse Bank |
| NL | 34371231 | 2 - Specific code | RDC Infidagator B.V. | 99 - Other | Bestanden Verootschap | 1 - Mutual | De Nederlandse Bank |
| BE | 86874961576 | 2 - Specific code | RDC vebvoo Belgium B.V. | 99 - Other | Bestanden Verootschap | 1 - Mutual | De Nederlandse Bank |
| BE | 86899384286 | 2 - Specific code | Empact Software B.V. | 99 - Other | Bestanden Verootschap | 1 - Mutual | De Nederlandse Bank |
| NL | 86874961576 | 2 - Specific code | Empact Software B.V. | 99 - Other | Bestanden Verootschap | 1 - Mutual | De Nederlandse Bank |
| NL | 31037251 | 2 - Specific code | Bovemij Finance B.V. | 99 - Other | Bestanden Verootschap | 1 - Mutual | De Nederlandse Bank |
| NL | 85228348 | 2 - Specific code | Bovemij Juridische Diensten B.V. | 99 - Other | Bestanden Verootschap | 1 - Mutual | De Nederlandse Bank |
| NL | 87220429 | 2 - Specific code | Koninkrijk Bovemij Nv Services B.V. | 11 - Non-regulated undertaking carrying out financial activities as defined in Article 1 (2) of Delegated Regulation (EU) 2015/25 | Bestanden Verootschap | 1 - Mutual | De Nederlandse Bank |
| NL | 8209693 | 2 - Specific code | Bovemij Services B.V. | 11 - Non-regulated undertaking carrying out financial activities as defined in Article 1 (2) of Delegated Regulation (EU) 2015/25 | Bestanden Verootschap | 1 - Mutual | De Nederlandse Bank |

| Identification code of the undertaking | Total Balance Sheet (for (re)insurance undertakings) | Total Balance Sheet (for other regulated undertakings) | Total Balance Sheet (non-regulated undertakings) | Written premiums net of reinsurance ceded under IFRS or local GAAP for (re)insurance undertakings | Turn over defined as the gross revenues under IFRS or local GAAP for other types of undertakings or insurance holding companies | Underwriting performance | Investment performance |
|--|--|--|--|---|---|--------------------------|------------------------|
| C0020 | C0090 | C0100 | C0110 | C0120 | C0130 | C0140 | C0150 |
| 724500QMHVZ1NPSM425 | 531.233.832,87 | | | | 349.243.625,01 | 18.566.701,00 | 14,061,33 |
| 82740211 | 0,00 | | | | | | |
| 724500Q | 0,00 | | | | | | |
| 724500R03D70VTPVJM74 | 660.168.004,12 | 0,00 | | | | 18.795.340,00 | 14.752.936,83 |
| 55007880 | 0,00 | 299.477.156,79 | | | | | |
| 52742575 | 0,00 | 2.870.000,00 | | | | | |
| 86009508 | 0,00 | 31.292.850,85 | | | | | |
| 88947396 | 0,00 | 380.446,50 | | | | | |
| 34354089 | 0,00 | 610.792,44 | | | | | |
| 17108018 | 0,00 | 10.296.410,24 | | | | | |
| 31137663 | 0,00 | 11.210.450,38 | | | | | |
| 30182471 | 0,00 | 14.445,88 | | | | | |
| 34371231 | 0,00 | 20.809,18 | | | | | |
| 86874961576 | 0,00 | 632.199,20 | | | | | |
| 86899384286 | 0,00 | 630.114,31 | | | | | |
| 89076488 | 0,00 | 23.683.854,92 | | | | | |
| 31037251 | 0,00 | 157.704,95 | | | | | |
| 85228348 | 0,00 | 238.354,52 | | | | | |
| 87220429 | 0,00 | 4.890.688,24 | | | | | |
| 8209693 | 0,00 | 2.333.188,02 | | | | | |

| Identification code of the 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 |
| 724500QMHVZ1NPSM425 | 21.536.910,86 | 2 - Local GAAP | 100,00% | 100,00% | 100,00% | | 1 - Dominant |
| 82740211 | 0,00 | 2 - Local GAAP | 100,00% | 100,00% | 100,00% | | 1 - Dominant |
| 724500Q | 0,00 | 2 - Local GAAP | 100,00% | 100,00% | 100,00% | | 1 - Dominant |
| 724500R03D70VTPVJM74 | 21.536.911,32 | 2 - Local GAAP | 100,00% | 100,00% | 100,00% | | 1 - Dominant |
| 55007880 | 1.960.035,39 | 2 - Local GAAP | 100,00% | 100,00% | 100,00% | | 1 - Dominant |
| 52742575 | 5.487.060,68 | 2 - Local GAAP | 100,00% | 100,00% | 100,00% | | 1 - Dominant |
| 86009508 | 15.760,00 | 2 - Local GAAP | 100,00% | 100,00% | 100,00% | | 1 - Dominant |
| 88947396 | 101.847,50 | 2 - Local GAAP | 50,00% | 50,00% | 50,00% | | 1 - Dominant |
| 34354089 | 239.890,00 | 2 - Local GAAP | 100,00% | 100,00% | 100,00% | | 1 - Dominant |
| 17108018 | 43.701,56 | 2 - Local GAAP | 100,00% | 100,00% | 100,00% | | 1 - Dominant |
| 31137663 | 273.431,00 | 2 - Local GAAP | 100,00% | 100,00% | 100,00% | | 1 - Dominant |
| 30182471 | 53.384,00 | 2 - Local GAAP | 100,00% | 100,00% | 100,00% | | 1 - Dominant |
| 34371231 | 386,00 | 2 - Local GAAP | 100,00% | 100,00% | 100,00% | | 1 - Dominant |
| 86874961576 | 175.199,00 | 2 - Local GAAP | 100,00% | 100,00% | 100,00% | | 1 - Dominant |
| 86899384286 | 201.560,00 | 2 - Local GAAP | 100,00% | 100,00% | 100,00% | | 1 - Dominant |
| 89076488 | 352.378,74 | 2 - Local GAAP | 100,00% | 100,00% | 100,00% | | 1 - Dominant |
| 31037251 | 11.624,18 | 2 - Local GAAP | 100,00% | 100,00% | 100,00% | | 1 - Dominant |
| 85228348 | 49.000,00 | 2 - Local GAAP | 100,00% | 100,00% | 100,00% | | 1 - Dominant |
| 87220429 | 152.803,09 | 2 - Local GAAP | 50,00% | 50,00% | 50,00% | | 1 - Dominant |
| 8209693 | 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 |
| 724500QMHVZ1NPSM425 | | 1 - Included in the scope | | 2 - Method 1: Proportional consolidation |
| 82740211 | | 1 - Included in the scope | | 2 - Method 1: Proportional consolidation |
| 724500Q | | 1 - Included in the scope | | 2 - Method 1: Proportional consolidation |
| 724500R03D70VTPVJM74 | | 1 - Included in the scope | | 2 - Method 1: Proportional consolidation |
| 55007880 | | 1 - Included in the scope | | 2 - Method 1: Proportional consolidation |
| 52742575 | | 1 - Included in the scope | | 2 - Method 1: Proportional consolidation |
| 86009508 | | 1 - Included in the scope | | 2 - Method 1: Proportional consolidation |
| 88947396 | | 1 - Included in the scope | | 2 - Method 1: Proportional consolidation |
| 34354089 | | 1 - Included in the scope | | 2 - Method 1: Proportional consolidation |
| 17108018 | | 1 - Included in the scope | | 2 - Method 1: Proportional consolidation |
| 31137663 | | 1 - Included in the scope | | 2 - Method 1: Proportional consolidation |
| 30182471 | | 1 - Included in the scope | | 2 - Method 1: Proportional consolidation |
| 34371231 | | 1 - Included in the scope | | 2 - Method 1: Proportional consolidation |
| 86874961576 | | 1 - Included in the scope | | 2 - Method 1: Proportional consolidation |
| 86899384286 | | 1 - Included in the scope | | 2 - Method 1: Proportional consolidation |
| 89076488 | | 1 - Included in the scope | | 2 - Method 1: Proportional consolidation |
| 31037251 | | 1 - Included in the scope | | 2 - Method 1: Proportional consolidation |
| 85228348 | | 1 - Included in the scope | | 2 - Method 1: Proportional consolidation |
| 87220429 | | 1 - Included in the scope | | 2 - Method 1: Proportional consolidation |
| 8209693 | | 1 - Included in the scope | | 2 - Method 1: Proportional consolidation |

S.02.01.01

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 | |
| <i>Equities</i> | <i>R0100</i> | |
| Equities - listed | R0110 | 0,00 |
| Equities - unlisted | R0120 | 0,00 |
| <i>Bonds</i> | <i>R0130</i> | |
| 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 |

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

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

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

| | | Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance) | | | | | | | | |
|---|--------------|--|-----------------------------|---------------------------------|-----------------------------------|-----------------------|--|---|-----------------------------|---------------------------------|
| | | Medical expense insurance | Income protection insurance | Workers' compensation insurance | Motor vehicle liability insurance | Other motor insurance | Marine, aviation and transport insurance | Fire and other damage to property insurance | General liability insurance | Credit and suretyship insurance |
| | | C0010 | C0020 | C0030 | C0040 | C0050 | C0060 | C0070 | C0080 | C0090 |
| Premiums written | | | | | | | | | | |
| Gross - Direct Business | R0110 | | 67.008.250,88 | | 93.053.275,45 | 140.162.751,37 | | 22.606.638,99 | 5.520.545,07 | |
| Gross - Proportional reinsurance accepted | R0120 | 9.306.843,61 | | | | 1.241.527,54 | | 100.126,95 | | |
| Gross - Non-proportional reinsurance accepted | R0130 | | 276.718,44 | | | | | | | |
| Reinsurers' share | R0140 | | | | 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 | | 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 | | 249.297,87 | | | | | | | |
| Reinsurers' share | R0240 | | | | 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 | | 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 | 50.543.892,66 | | 61.866.865,12 | 76.786.450,94 | | 12.070.584,94 | 3.830.753,71 | |
| Changes in other technical provisions | | | | | | | | | | |
| Gross - Direct Business | R0410 | | -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 | | | | -122.322,98 | | | | |
| Gross - Non-proportional reinsurance accepted | R0430 | | | | | | | | | |
| 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 | -3.191.699,72 | | 2.164.565,59 | -312.680,76 | |
| Expenses incurred | R0550 | 1.136.095,12 | 13.634.765,77 | | 22.114.307,76 | 39.897.323,49 | | 6.730.690,03 | 1.517.761,44 | |
| Administrative expenses | | | | | | | | | | |
| Gross - Direct Business | R0610 | | | | | | | | | |
| Gross - Proportional reinsurance accepted | R0620 | | | | | | | | | |
| Gross - Non-proportional reinsurance accepted | R0630 | | | | | | | | | |
| Reinsurers' share | R0640 | | | | | | | | | |
| Net | R0700 | | | | | | | | | |
| Investment management expenses | | | | | | | | | | |
| Gross - Direct Business | R0710 | | | | | | | | | |
| 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 | | | | | | | | | | |
| 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 | | | | 382.121,09 | | 36.807,13 | | |
| Gross - Non-proportional reinsurance accepted | R0930 | | | | | | | | | |
| Reinsurers' share | R0940 | | -6,19 | | 1.127.320,32 | 777.037,55 | | | | |
| Net | R1000 | 1.121.322,50 | 11.019.168,35 | | 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 | | 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 | | 499,17 | | |
| Gross - Non-proportional reinsurance accepted | R1030 | | | | | | | | | |
| Reinsurers' share | R1040 | | | | | | | | | |
| 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

| | | Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance) | | | Line of Business for: accepted non-proportional reinsurance | | | | Total |
|---|--------------|--|---------------------|------------------------------|---|----------|-----------------------------|----------|-----------------------|
| | | Legal expenses insurance | Assistance | Miscellaneous financial loss | Health | Casualty | Marine, aviation, transport | Property | |
| | | C0100 | C0110 | C0120 | C0130 | C0140 | C0150 | C0160 | |
| 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 | | | 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 | | | | | | | | 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 | 704.940,70 | | | | | 229.633.516,48 |
| Gross - Proportional reinsurance accepted | R0320 | | | 1.701.489,59 | | | | | 9.296.159,10 |
| Gross - Non-proportional reinsurance accepted | R0330 | | | | | | | | 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 | | | | | | | | 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 | | | | | | | | | |
| Gross - Direct Business | R0610 | | | | | | | | 0,00 |
| Gross - Proportional reinsurance accepted | R0620 | | | | | | | | 0,00 |
| Gross - Non-proportional reinsurance accepted | R0630 | | | | | | | | 0,00 |
| Reinsurers' share | R0640 | | | | | | | | 0,00 |
| 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 |
| Claims management expenses | | | | | | | | | |
| Gross - Direct Business | R0810 | | | | | | | | 0,00 |
| Gross - Proportional reinsurance accepted | R0820 | | | | | | | | 0,00 |
| Gross - Non-proportional reinsurance accepted | R0830 | | | | | | | | 0,00 |
| Reinsurers' share | R0840 | | | | | | | | 0,00 |
| Net | R0900 | | | | | | | | 0,00 |
| Acquisition expenses | | | | | | | | | |
| Gross - Direct Business | R0910 | 724.814,41 | 267.558,07 | 774.147,55 | | | | | 53.393.451,07 |
| Gross - Proportional reinsurance accepted | R0920 | | | 1.369.370,81 | | | | | 3.575.704,09 |
| Gross - Non-proportional reinsurance accepted | R0930 | | | | | | | | 0,00 |
| Reinsurers' share | R0940 | -6,41 | | | | | | | 1.904.345,27 |
| Net | R1000 | 724.820,82 | 267.558,07 | 2.143.518,36 | | | | | 55.064.809,89 |
| Overhead expenses | | | | | | | | | |
| Gross - Direct Business | R1010 | 924.920,25 | 414.364,18 | 116.785,12 | | | | | 34.820.931,48 |
| Gross - Proportional reinsurance accepted | R1020 | | | 12.834,93 | | | | | -249.996,03 |
| Gross - Non-proportional reinsurance accepted | R1030 | | | | | | | | 0,00 |
| Reinsurers' share | R1040 | | | | | | | | 0,00 |
| Net | R1100 | 924.920,25 | 414.364,18 | 129.620,05 | | | | | 34.570.935,45 |
| Other expenses | R1200 | | | | | | | | |
| Total expenses | R1300 | | | | | | | | 89.635.745,34 |

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

| | | Line of Business for: life insurance obligations | | | | | Life reinsurance obligations | | Total | |
|--|--------------|--|-------------------------------------|--|----------------------|---|--|--------------------|----------------------|------------------|
| | | Health insurance | Insurance with profit participation | Index-linked and unit-linked insurance | Other life insurance | Annuities stemming from non-life insurance contracts and relating to health insurance obligations | Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations | Health reinsurance | | Life reinsurance |
| | | C0210 | C0220 | C0230 | C0240 | C0250 | C0260 | C0270 | | C0280 |
| Premiums written | | | | | | | | | | |
| Gross | R1410 | | | | 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 | | | | | | | | | | |
| 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 | | | | | | | | | | |
| 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 | | | | | | | | | | |
| Administrative expenses | | | | | | | | | | |
| Gross | R1910 | | | | | | | | 0,00 | |
| Reinsurers' share | R1920 | | | | | | | | 0,00 | |
| Net | R2000 | | | | | | | | 0,00 | |
| Investment management expenses | | | | | | | | | | |
| Gross | R2010 | | | | | | | | 0,00 | |
| Reinsurers' share | R2020 | | | | | | | | 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 | | | | | | | | 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 |
| Basic own funds before deduction for participations in other financial sector | | | | | | |
| 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 | 159.760.263,33 | 159.760.263,33 | | | |
| Subordinated liabilities | R0140 | | | | | |
| Non-available subordinated liabilities at group level | R0150 | | | | | |
| An amount equal to the value of net deferred tax assets | R0160 | | | | | |
| The amount equal to the value of net deferred tax 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 | | | | | |
| Minority interests (if not reported as part of a specific own fund item) | R0200 | | | | | |
| Non-available minority interests at group level | R0210 | | | | | |
| Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds | R0220 | 1.720.756,35 | | | | |
| Deductions | | | | | | |
| Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities | R0230 | | | | | |
| whereof deducted according to art 228 of the Directive 2009/138/EC | R0240 | | | | | |
| Deductions for participations where there is non-availability of information (Article 229) | R0250 | | | | | |
| Deductions for participations included in D&A when a combination of methods is used | R0260 | | | | | |
| 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 | | | |
| 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 | | | | | |
| Non available ancillary own funds at group level | R0380 | | | | | |
| Other ancillary own funds | R0390 | | | | | |
| Total ancillary own funds | R0400 | | | | | |
| Own funds of other financial sectors | | | | | | |
| Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies | R0410 | | | | | |
| Institutions for occupational retirement provision | R0420 | | | | | |
| Non regulated entities carrying out financial activities | R0430 | | | | | |
| Total own funds of other financial sectors | R0440 | | | | | |
| 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 | R0450 | | | | | |
| Own funds aggregated when using the D&A and a combination of method net of IGT | R0460 | | | | | |
| 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) | R0520 | 192.084.098,58 | 192.084.098,58 | | | |
| Total available own funds to meet the minimum consolidated group SCR | R0530 | 192.084.098,58 | 192.084.098,58 | | | |
| Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) | R0560 | 192.084.098,58 | 192.084.098,58 | | | |
| Total eligible own funds to meet the minimum consolidated group SCR | R0570 | 192.084.098,58 | 192.084.098,58 | | | |
| Consolidated Group SCR | R0590 | 103.834.044,57 | 192.084.098,58 | | | |
| Minimum consolidated Group SCR | R0610 | 46.725.319,92 | | | | |
| Ratio of Eligible own funds to the consolidated Group SCR (excluding other financial sectors and the undertakings included via D&A) | R0630 | 184,99% | | | | |
| Ratio of Eligible own funds to Minimum Consolidated Group SCR | R0650 | 411,09% | | | | |
| Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A) | R0660 | 192.084.098,58 | 192.084.098,58 | | | |
| SCR for entities included with D&A method | R0670 | | | | | |
| Group SCR | R0680 | 103.834.044,57 | | | | |
| Ratio of Eligible own funds to SCR including other financial sectors' own funds and capital requirements | R0690 | 184,99% | | | | |
| 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 | 2010 | 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 | | |

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 | -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) | R0500 | |
| Capital requirement for other financial sectors (non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies | R0510 | 0,00 |
| Capital requirement for other financial sectors (non-insurance capital requirements) - Institutions for occupational retirement provisions | R0520 | 0,00 |
| Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement | R0530 | 0,00 |
| Capital requirement for non-controlled participation requirements | R0540 | 0,00 |
| Capital requirement for residual undertakings | R0550 | 0,00 |
| Overall SCR | | |
| 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

C0010

Assets

| | | |
|--|--------------|-----------------------|
| Goodwill | R0010 | |
| Deferred acquisition costs | R0020 | |
| Intangible assets | R0030 | 0,00 |
| Deferred tax assets | R0040 | 11.384.026,41 |
| Pension benefit surplus | R0050 | 0,00 |
| Property, plant & equipment held for own use | R0060 | 24.429.792,07 |
| 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 | |
| <i>Equities</i> | <i>R0100</i> | |
| Equities - listed | R0110 | 0,00 |
| Equities - unlisted | R0120 | 0,00 |
| <i>Bonds</i> | <i>R0130</i> | |
| 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 | 86.788.011,38 |
| Loans on policies | R0240 | 0,00 |
| Loans and mortgages to individuals | R0250 | 0,00 |
| Other loans and mortgages | R0260 | 86.788.011,38 |
| 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 | 5.250.934,00 |
| Reinsurance receivables | R0370 | 1.054.309,62 |
| Receivables (trade, not insurance) | R0380 | 175.506.459,84 |
| 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 | 115.709.236,82 |
| Any other assets, not elsewhere shown | R0420 | 0,00 |
| Total assets | R0500 | 596.872.263,16 |

S.02.01.02
Balance Sheet

Solvency II value

C0010

Liabilities

| | | |
|--|--------------|-----------------------|
| Technical provisions - non-life | R0510 | 276.797.161,57 |
| Technical provisions - non-life (excluding health) | R0520 | 247.568.137,45 |
| TP calculated as a whole | R0530 | 0,00 |
| Best estimate | R0540 | 230.990.154,96 |
| Risk margin | R0550 | 16.577.982,49 |
| Technical provisions - health (similar to non-life) | R0560 | 29.229.024,12 |
| TP calculated as a whole | R0570 | 0,00 |
| Best estimate | R0580 | 26.485.233,01 |
| Risk margin | R0590 | 2.743.791,11 |
| TP - life (excluding index-linked and unit-linked) | R0600 | 52.024.380,82 |
| Technical provisions - health (similar to life) | R0610 | 52.024.380,82 |
| TP calculated as a whole | R0620 | 0,00 |
| Best estimate | R0630 | 47.402.796,19 |
| Risk margin | R0640 | 4.621.584,63 |
| TP - life (excluding health and index-linked and unit-linked) | R0650 | |
| TP calculated as a whole | R0660 | 0,00 |
| Best estimate | R0670 | 0,00 |
| Risk margin | R0680 | 0,00 |
| TP - index-linked and unit-linked | R0690 | |
| TP calculated as a whole | R0700 | 0,00 |
| Best estimate | R0710 | 0,00 |
| Risk margin | R0720 | 0,00 |
| Other technical provisions | R0730 | |
| Contingent liabilities | R0740 | 0,00 |
| Provisions other than technical provisions | R0750 | 0,00 |
| Pension benefit obligations | R0760 | 16.575.032,06 |
| Deposits from reinsurers | R0770 | 0,00 |
| Deferred tax liabilities | R0780 | 34.503.102,83 |
| Derivatives | R0790 | 0,00 |
| Debts owed to credit institutions | R0800 | |
| Financial liabilities other than debts owed to credit institutions | R0810 | 1.018.293,45 |
| Insurance & intermediaries payables | R0820 | 6.501.429,72 |
| Reinsurance payables | R0830 | 179.876,97 |
| Payables (trade, not insurance) | R0840 | 13.570.326,54 |
| Subordinated liabilities | R0850 | |
| Subordinated liabilities not in BOF | R0860 | 0,00 |
| Subordinated liabilities in BOF | R0870 | 0,00 |
| Any other liabilities, not elsewhere shown | R0880 | 0,00 |
| Total liabilities | R0900 | 401.169.603,95 |
| Excess of assets over liabilities | R1000 | 195.702.659,21 |

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

| | | Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance) | | | | | | | | | |
|---|--------------|--|-----------------------------|---------------------------------|-----------------------------------|-----------------------|--|---|-----------------------------|---------------------------------|--|
| | | Medical expense insurance | Income protection insurance | Workers' compensation insurance | Motor vehicle liability insurance | Other motor insurance | Marine, aviation and transport insurance | Fire and other damage to property insurance | General liability insurance | Credit and suretyship insurance | |
| | | C0010 | C0020 | C0030 | C0040 | C0050 | C0060 | C0070 | C0080 | C0090 | |
| Premiums written | | | | | | | | | | | |
| Gross - Direct Business | R010 | | 67.008.250,88 | | 83.053.275,45 | 140.162.751,37 | | 22.688.838,99 | 5.520.545,07 | | |
| Gross - Proportional reinsurance accepted | R0120 | | | | | 1.241.521,54 | | 100.136,56 | | | |
| Gross - Non-proportional reinsurance accepted | R0130 | 9.306.843,61 | | | | | | | | | |
| Reinsurers' share | R0140 | | 276.718,44 | | 7.086.423,83 | 5.957.729,96 | | 5.122.067,29 | 173.630,48 | | |
| Net | R0200 | 9.306.843,61 | 66.731.532,44 | | 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 | | 7.965.020,95 | 5.693.484,72 | | 5.494.406,03 | 177.839,58 | | |
| Net | R0300 | 9.167.601,84 | 68.738.804,21 | | 85.693.593,16 | 134.571.432,24 | | 17.491.877,34 | 5.534.854,78 | | |
| Claims incurred | | | | | | | | | | | |
| Gross - Direct Business | R0310 | | 50.243.892,66 | | 66.550.776,50 | 79.965.951,26 | | 72.886.681,88 | 3.864.296,97 | | |
| 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 | 50.543.892,66 | | 61.866.865,12 | 76.786.450,94 | | 12.070.584,94 | 3.830.753,71 | | |
| Changes in other technical provisions | | | | | | | | | | | |
| Gross - Direct Business | R0410 | | 443.481,25 | | -2.958.904,98 | -10.579.829,01 | | -1.731.648,08 | -261.333,72 | | |
| Gross - Proportional reinsurance accepted | R0420 | | | | | | | | | | |
| Gross - Non-proportional reinsurance accepted | R0430 | -1.681.761,06 | | | | | | | | | |
| Reinsurers' share | R0440 | | | | 4.159.615,78 | 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 | -3.191.699,72 | | 2.164.565,59 | -312.680,76 | | |
| Expenses incurred | | | | | | | | | | | |
| Administrative expenses | | | | | | | | | | | |
| Gross - Direct Business | R0610 | | | | | | | | | | |
| Gross - Proportional reinsurance accepted | R0620 | | | | | | | | | | |
| Gross - Non-proportional reinsurance accepted | R0630 | | | | | | | | | | |
| Reinsurers' share | R0640 | | | | | | | | | | |
| Net | R0700 | | | | | | | | | | |
| Investment management expenses | | | | | | | | | | | |
| Gross - Direct Business | R0710 | | | | | | | | | | |
| 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 | | | | | | | | | | | |
| 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 | | | | 382.121,09 | | 36.807,13 | | | |
| Gross - Non-proportional reinsurance accepted | R0930 | | | | | | | | | | |
| Reinsurers' share | R0940 | | 6,19 | | 1.127.320,32 | 777.037,53 | | | | | |
| Net | R1000 | 1.787.405,06 | 12.437.820,83 | | 10.407.082,04 | 23.752.048,06 | | 4.577.959,04 | 1.051.332,65 | | |
| Overhead expenses | | | | | | | | | | | |
| 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 | 10.118,55 | | | | 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

| | | Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance) | | | Line of Business for: accepted non-proportional reinsurance | | | | Total |
|---|--------------|--|---------------------|------------------------------|---|----------|-----------------------------|----------|-----------------------|
| | | Legal expenses insurance | Assistance | Miscellaneous financial loss | Health | Casualty | Marine, aviation, transport | Property | |
| | | C0100 | C0110 | C0120 | C0130 | C0140 | C0150 | C0160 | |
| Premiums written | | | | | | | | | |
| Gross - Direct Business | R0100 | 6.868.911,02 | 2.453.340,97 | 2.128.276,09 | | | | | 339.802.389,84 |
| Gross - Proportional reinsurance accepted | R0120 | | | 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 | | | | | | | | 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 | | | | | | | | 229.633.516,48 |
| Gross - Proportional reinsurance accepted | R0320 | 3.641.548,88 | 1.489.430,03 | 704.840,70 | | | | | 9.296.159,10 |
| Gross - Non-proportional reinsurance accepted | R0330 | | | 1.701.489,59 | | | | | 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 | | | | | | | | -7.788.910,85 |
| Gross - Proportional reinsurance accepted | R0420 | -357.702,36 | 6.208,43 | 25.259,31 | | | | | -1.664.979,36 |
| Gross - Non-proportional reinsurance accepted | R0430 | | | 147.386,27 | | | | | 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 | | | | | 89.878.258,33 |
| Administrative expenses | | | | | | | | | |
| Gross - Direct Business | R0610 | | | | | | | | 0,00 |
| Gross - Proportional reinsurance accepted | R0620 | | | | | | | | 0,00 |
| Gross - Non-proportional reinsurance accepted | R0630 | | | | | | | | 0,00 |
| Reinsurers' share | R0640 | | | | | | | | 0,00 |
| 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 |
| Claims management expenses | | | | | | | | | |
| Gross - Direct Business | R0810 | | | | | | | | 0,00 |
| Gross - Proportional reinsurance accepted | R0820 | | | | | | | | 0,00 |
| Gross - Non-proportional reinsurance accepted | R0830 | | | | | | | | 0,00 |
| Reinsurers' share | R0840 | | | | | | | | 0,00 |
| Net | R0900 | | | | | | | | 0,00 |
| Acquisition expenses | | | | | | | | | |
| Gross - Direct Business | R0910 | 724.814,41 | 267.558,07 | 774.147,55 | | | | | 55.478.186,11 |
| Gross - Proportional reinsurance accepted | R0920 | | | 1.369.370,81 | | | | | 3.575.704,89 |
| Gross - Non-proportional reinsurance accepted | R0930 | | | | | | | | 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 | | | | | | | | 0,00 |
| Reinsurers' share | R1040 | | | | | | | | 0,00 |
| Net | R1100 | 924.920,25 | 414.364,18 | 129.620,05 | | | | | 32.728.713,40 |
| Other expenses | R1200 | | | | | | | | |
| Total expenses | R1300 | | | | | | | | 89.878.258,33 |

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

| | | Line of Business for: life insurance obligations | | | | | Life reinsurance obligations | | Total | |
|--|--------------|--|-------------------------------------|--|----------------------|---|--|--------------------|----------------------|------------------|
| | | Health insurance | Insurance with profit participation | Index-linked and unit-linked insurance | Other life insurance | Annuities stemming from non-life insurance contracts and relating to health insurance obligations | Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations | Health reinsurance | | Life reinsurance |
| | | C0210 | C0220 | C0230 | C0240 | C0250 | C0260 | C0270 | | C0280 |
| Premiums written | | | | | | | | | | |
| Gross | R1410 | 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 | | | | | | | | | | |
| 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 | | | | | | | | | | |
| 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 | 4.710.964,43 | | | | | | | 4.710.964,43 | |
| Administrative expenses | | | | | | | | | | |
| Gross | R1910 | | | | | | | | 0,00 | |
| Reinsurers' share | R1920 | | | | | | | | 0,00 | |
| Net | R2000 | | | | | | | | 0,00 | |
| Investment management expenses | | | | | | | | | | |
| Gross | R2010 | | | | | | | | 0,00 | |
| Reinsurers' share | R2020 | | | | | | | | 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 | 5.004.994,68 | | | | | | | 5.004.994,68 | |
| Reinsurers' share | R2220 | 372.998,36 | | | | | | | 372.998,36 | |
| Net | R2300 | 4.631.996,32 | | | | | | | 4.631.996,32 | |
| Overhead expenses | | | | | | | | | | |
| Gross | R2310 | 78.968,11 | | | | | | | 78.968,11 | |
| Reinsurers' share | R2320 | | | | | | | | 0,00 | |
| Net | R2400 | 78.968,11 | | | | | | | 78.968,11 | |
| 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

| | | Insurance with profit participation | Index-linked and unit-linked insurance | | Other life insurance | | Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations | | |
|--|--|-------------------------------------|--|--------------------------------------|--|--------------------------------------|---|-------|-------|
| | | | Contracts without options and guarantees | Contracts with options or guarantees | Contracts without options and guarantees | Contracts with options or guarantees | | | |
| | | C0020 | C0030 | C0040 | C0050 | C0060 | C0070 | C0080 | C0090 |
| Technical provisions calculated as a whole | R0010 | | | | | | | | |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole | R0020 | | | | | | | | |
| Technical provisions calculated as a sum of BE and RM | | | | | | | | | |
| Best Estimate | | | | | | | | | |
| 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 losses | R0050 | | | | | | | | |
| Recoverables from SPV before adjustment for expected losses | R0060 | | | | | | | | |
| Recoverables from Finite Re before adjustment for expected losses | R0070 | | | | | | | | |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default | R0080 | | | | | | | | |
| Best estimate minus recoverables from reinsurance/SPV and Finite Re | R0090 | | | | | | | | |
| 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 | | | | | | | |
| | Future discretionary benefits | R0250 | | | | | | | |
| | Future expenses and other cash out-flows | R0260 | | | | | | | |
| | Future premiums | R0270 | | | | | | | |
| | Other cash in-flows | R0280 | | | | | | | |
| Cash out-flows | | | | | | | | | |
| Cash in-flows | | | | | | | | | |
| 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 volatility adjustment | R0330 | | | | | | | | |
| Technical provisions without volatility adjustment and without others transitional measures | R0340 | | | | | | | | |
| Best estimate subject to matching adjustment | R0350 | | | | | | | | |
| Technical provisions without matching adjustment and without all the others | R0360 | | | | | | | | |

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

| | | Accepted reinsurance | | | | | Total (Life other than health insurance, incl. Unit-Linked) |
|--|--------------|----------------------|---|--|--|---|---|
| | | | Insurance with profit participation on Accepted reinsurance (Gross) | Index-linked and unit-linked insurance on Accepted reinsurance (Gross) | Other life insurance on Accepted reinsurance (Gross) | Annuites stemming from non-life accepted insurance contracts and relating to insurance obligation other than health insurance obligations (Gross) | |
| | | C0100 | C0110 | C0120 | C0130 | C0140 | |
| Technical provisions calculated as a whole | R0010 | | | | | | 0,00 |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole | R0020 | | | | | | 0,00 |
| Technical provisions calculated as a sum of BE and RM | | | | | | | |
| Best Estimate | | | | | | | |
| Gross Best Estimate | R0030 | | | | | | 0,00 |
| Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default | R0040 | | | | | | 0,00 |
| Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses | R0050 | | | | | | 0,00 |
| Recoverables from SPV before adjustment for expected losses | R0060 | | | | | | 0,00 |
| Recoverables from Finite Re before adjustment for expected losses | R0070 | | | | | | 0,00 |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default | R0080 | | | | | | 0,00 |
| Best estimate minus recoverables from reinsurance/SPV and Finite Re | R0090 | | | | | | 0,00 |
| Risk Margin | R0100 | | | | | | 0,00 |
| Amount of the transitional on Technical Provisions | | | | | | | |
| Technical Provisions calculated as a whole | R0110 | | | | | | 0,00 |
| Best estimate | R0120 | | | | | | 0,00 |
| Risk margin | R0130 | | | | | | 0,00 |
| Technical provisions - total | R0200 | | | | | | 0,00 |
| Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total | R0210 | | | | | | 0,00 |
| Best Estimate of products with a surrender option | R0220 | | | | | | 0,00 |
| Gross BE for Cash flow | | | | | | | |
| Future guaranteed and discretionary benefits | R0230 | | | | | | |
| Future guaranteed benefits | R0240 | | | | | | |
| Future discretionary benefits | R0250 | | | | | | |
| Future expenses and other cash out-flows | R0260 | | | | | | 0,00 |
| Future premiums | R0270 | | | | | | 0,00 |
| Other cash in-flows | R0280 | | | | | | 0,00 |
| Percentage of gross Best Estimate calculated using approximations | R0290 | | | | | | |
| Surrender value | R0300 | | | | | | 0,00 |
| Best estimate subject to transitional of the interest rate | R0310 | | | | | | 0,00 |
| Technical provisions without transitional on interest rate | R0320 | | | | | | 0,00 |
| Best estimate subject to volatility adjustment | R0330 | | | | | | 0,00 |
| Technical provisions without volatility adjustment and without other transitional measures | R0340 | | | | | | 0,00 |
| Best estimate subject to matching adjustment | R0350 | | | | | | 0,00 |
| Technical provisions without matching adjustment and without all the others | R0360 | | | | | | 0,00 |

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

| | | Health insurance (direct business) | | | | Total (Health similar to life insurance) | |
|--|--------------|--|----------------------|--------------------------------------|---|--|---|
| | | 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) |
| | | C0160 | C0170 | C0180 | | | |
| | | C0190 | C0200 | C0210 | | | |
| Technical provisions calculated as a whole | R0010 | | | | | 0,00 | |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole | 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 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 | | | | | 0,00 | |
| Technical provisions - total | R0200 | | 52.024.380,82 | | | 52.024.380,82 | |
| Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total | R0210 | | 38.325.352,32 | | | 38.325.352,32 | |
| Best Estimate of products with a surrender option | R0220 | | 3.688.643,34 | | | 3.688.643,34 | |
| Gross BE for Cash flow | | | | | | | |
| Future guaranteed and discretionary benefits | R0230 | 94.704.687,45 | | | | | |
| Future guaranteed benefits | R0240 | | | | | | |
| Future discretionary benefits | R0250 | 0,00 | | | | 0,00 | |
| Future expenses and other cash out-flows | R0260 | | | | | 0,00 | |
| Future premiums | R0270 | 47.301.891,26 | | | | 47.301.891,26 | |
| Other cash in-flows | R0280 | | | | | 0,00 | |
| Percentage of gross Best Estimate calculated using approximations | R0290 | | 0,00% | | | | |
| Surrender value | R0300 | | 3.107.994,93 | | | 3.107.994,93 | |
| Best estimate subject to transitional of the interest rate | R0310 | | | | | 0,00 | |
| Technical provisions without transitional on interest rate | R0320 | | | | | 0,00 | |
| Best estimate subject to volatility adjustment | R0330 | | | | | 0,00 | |
| Technical provisions without volatility adjustment and without others transitional measures | R0340 | | | | | 0,00 | |
| Best estimate subject to matching adjustment | R0350 | | | | | 0,00 | |
| Technical provisions without matching adjustment and without all the others | R0360 | | | | | 0,00 | |

S.17.01.02
Non - life Technical Provisions

| | | Direct business and accepted proportional reinsurance | | | | | |
|--|--|---|-----------------------------|---------------------------------|-----------------------------------|-----------------------|--|
| | | Medical expense insurance | Income protection insurance | Workers' compensation insurance | Motor vehicle liability insurance | Other motor insurance | Marine, aviation and transport insurance |
| | | C0020 | C0030 | C0040 | C0050 | C0060 | C0070 |
| 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 | | | | | | | |
| 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 | | R0100 | | -135.213,51 | | 747.057,62 | 181.356,58 |
| Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected 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 | | | | | |
| 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 | 181.356,58 |
| 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 | | R0190 | | | | | |
| Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to 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 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 | | | | | |
| 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 | | 92.057.565,25 | 22.549.874,17 |
| 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 | 71.339.600,97 |
| Risk margin | | R0280 | 223.525,83 | 2.520.265,29 | 0,00 | 11.869.442,13 | 2.233.734,93 |
| Amount of the transitional on Technical Provisions | | | | | | | |
| TP as a whole | | R0290 | | | | | |
| Best estimate | | R0300 | | | | | |
| Risk margin | | R0310 | | | | | |
| Technical provisions - total | | | | | | | |
| Technical provisions - total | | R0320 | 2.715.960,10 | 26.513.064,02 | | 145.229.912,70 | 74.115.852,07 |
| Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total | | R0330 | | -107.153,04 | | 30.432.312,52 | 542.516,18 |
| Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total | | R0340 | 2.715.960,10 | 26.620.217,06 | | 114.797.600,18 | 73.573.335,89 |
| Line of Business (LoB): further segmentation | | | | | | | |
| Premium provisions - Total number of homogeneous risk groups | | R0350 | 1,00 | 4,00 | 0,00 | 7,00 | 0,00 |
| Claims provisions - Total number of homogeneous risk groups | | R0360 | 1,00 | 4,00 | 0,00 | 7,00 | 0,00 |
| Cash-flows of the Best estimate of Premium Provisions (Gross) | | | | | | | |
| Cash out - flows | Future benefits and claims | R0370 | 10.340.670,06 | 70.726.311,65 | 0,00 | 64.859.208,36 | 105.523.676,47 |
| | Future expenses and other cash-out flows | R0380 | -56.428,81 | -416.665,26 | 0,00 | 0,00 | 0,00 |
| Cash in-flows | Future premiums | R0390 | 10.084.472,80 | 72.166.773,87 | 0,00 | 53.241.557,94 | 56.552.593,09 |
| | Other cash-in flows (incl. Recoverable from salvages and subrogations) | R0400 | | | | | |
| Cash-flows of the Best estimate of Claims Provisions (Gross) | | | | | | | |
| Cash out - flows | Future benefits and claims | R0410 | 2.292.665,83 | 26.996.362,92 | 0,00 | 117.206.703,03 | 20.635.648,86 |
| | Future expenses and other cash-out flows | R0420 | 0,00 | -1.146.436,70 | 0,00 | 4.536.117,12 | 2.275.384,91 |
| Cash in-flows | Future premiums | R0430 | | | | | |
| | Other cash-in flows (incl. Recoverable from salvages and subrogations) | R0440 | | | | | |
| Percentage of gross Best Estimate calculated using approximations | | R0450 | 91,99% | 40,98% | 0,00% | 1,66% | 0,00% |
| Best estimate subject to transitional of the interest rate | | R0460 | | | | | |
| Technical provisions without transitional on interest rate | | R0470 | | | | | |
| Best estimate subject to volatility adjustment | | R0480 | | | | | |
| Technical provisions without volatility adjustment and without others transitional measures | | R0490 | | | | | |

S.17.01.02
Non - life Technical Provisions

| | | Direct business and accepted proportional reinsurance | | | | | |
|--|--|---|-----------------------------|---------------------------------|--------------------------|---------------------|------------------------------|
| | | Fire and other damage to property insurance | General liability insurance | Credit and suretyship insurance | Legal expenses insurance | Assistance | Miscellaneous financial loss |
| | | C0080 | C0090 | C0100 | C0110 | C0120 | C0130 |
| 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 | | | | | | | |
| Best estimate | | | | | | | |
| Premium provisions | | | | | | | |
| Gross - Total | | R0060 | -1.426.563,63 | -558.382,02 | -809.956,83 | 714.911,74 | 2.443.905,67 |
| Gross - direct business | | R0070 | -1.426.563,63 | -558.382,02 | 0,00 | -809.956,83 | 714.911,74 |
| Gross - accepted proportional reinsurance business | | R0080 | | | | | 2.443.905,67 |
| 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 | -1.397.374,08 | -79.774,53 | 0,00 | 0,00 | 0,00 |
| Recoverables from SPV before adjustment for expected losses | | R0120 | | | | | |
| Recoverables from Finite Reinsurance before adjustment for expected losses | | R0130 | | | | | |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default | | R0140 | -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 | 2.443.905,67 |
| Claims provisions | | | | | | | |
| Gross - Total | | R0160 | 14.381.006,17 | 6.319.364,15 | 3.166.240,41 | 368.650,52 | 1.148.391,05 |
| Gross - direct business | | R0170 | 14.381.006,17 | 6.319.364,15 | 0,00 | 3.166.240,41 | 368.650,52 |
| Gross - accepted proportional reinsurance business | | R0180 | | | | | 1.148.391,05 |
| Gross - accepted non-proportional reinsurance business | | R0190 | | | | | |
| Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default | | R0200 | 10.458.158,69 | 1.000.664,54 | | | |
| Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected 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 | | | | | |
| 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 | 1.148.391,05 |
| Total Best estimate - gross | | R0260 | 12.954.442,54 | 5.760.982,13 | 2.356.283,58 | 1.083.562,27 | 3.592.296,72 |
| Total Best estimate - net | | R0270 | 3.896.374,13 | 4.840.352,02 | 2.356.283,58 | 1.083.562,27 | 3.592.296,72 |
| Risk margin | | R0280 | 1.402.091,07 | 616.112,94 | 0,00 | 308.695,88 | 35.941,96 |
| Amount of the transitional on Technical Provisions | | | | | | | |
| TP as a whole | | R0290 | | | | | |
| Best estimate | | R0300 | | | | | |
| Risk margin | | R0310 | | | | | |
| Technical provisions - total | | | | | | | |
| Technical provisions - total | | R0320 | 14.356.533,61 | 6.377.095,08 | | 2.664.979,47 | 1.119.504,23 |
| Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to 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 |
| Line of Business (LoB): further segmentation | | | | | | | |
| Premium provisions - Total number of homogeneous risk groups | | R0350 | 5,00 | 1,00 | 0,00 | 3,00 | 2,00 |
| Claims provisions - Total number of homogeneous risk groups | | R0360 | 3,00 | 1,00 | 0,00 | 2,00 | 1,00 |
| Cash-flows of the Best estimate of Premium Provisions (Gross) | | | | | | | |
| Cash out - flows | Future benefits and claims | R0370 | 21.981.468,89 | 3.430.777,82 | 0,00 | 4.746.321,83 | 1.029.757,84 |
| | Future expenses and other cash-out flows | R0380 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| Cash in-flows | Future premiums | R0390 | 23.408.032,51 | 3.989.159,83 | 0,00 | 5.556.278,66 | 314.846,10 |
| | Other cash-in flows (incl. Recoverable from salvages and subrogations) | R0400 | | | | | 1.365.536,39 |
| Cash-flows of the Best estimate of Claims Provisions (Gross) | | | | | | | |
| Cash out - flows | Future benefits and claims | R0410 | 14.053.172,27 | 6.173.080,39 | 0,00 | 3.144.588,78 | 338.853,82 |
| | Future expenses and other cash-out flows | R0420 | 327.833,89 | 146.283,76 | 0,00 | 21.651,63 | 29.796,71 |
| Cash in-flows | Future premiums | R0430 | | | | | 31.609,33 |
| | Other cash-in flows (incl. Recoverable from salvages and subrogations) | R0440 | | | | | |
| Percentage of gross Best Estimate calculated using approximations | | R0450 | 1,92% | 0,00% | 0,00% | 20,99% | 31,27% |
| Best estimate subject to transitional of the interest rate | | R0460 | | | | | |
| Technical provisions without transitional on interest rate | | R0470 | | | | | |
| Best estimate subject to volatility adjustment | | R0480 | | | | | |
| Technical provisions without volatility adjustment and without others transitional measures | | R0490 | | | | | |

S.17.01.02
Non - life Technical Provisions

| | | Accepted non-proportional reinsurance: | | | | Total Non-Life obligations |
|--|--|--|---------------------------------------|---|---------------------------------------|----------------------------|
| | | Non-proportional health reinsurance | Non-proportional casualty reinsurance | Non-proportional marine, aviation and transport reinsurance | Non-proportional property reinsurance | |
| | | C0140 | C0150 | C0160 | C0170 | C0180 |
| Technical provisions calculated as a whole | | R0010 | | | | 0,00 |
| Direct business | | R0020 | | | | 0,00 |
| Accepted proportional reinsurance business | | R0030 | | | | 0,00 |
| Accepted non-proportional reinsurance | | R0040 | | | | 0,00 |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole | | R0050 | | | | 0,00 |
| Technical Provisions calculated as a sum of BE and RM | | | | | | |
| Best estimate | | | | | | |
| Premium provisions | | | | | | |
| Gross - Total | | R0060 | | | | 59.295.289,70 |
| Gross - direct business | | R0070 | | | | 59.295.289,70 |
| Gross - accepted proportional reinsurance business | | R0080 | | | | 0,00 |
| Gross - accepted non-proportional reinsurance business | | R0090 | | | | 0,00 |
| Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default | | R0100 | | | | -683.947,92 |
| Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses | | R0110 | | | | -683.947,92 |
| Recoverables from SPV before adjustment for expected losses | | R0120 | | | | 0,00 |
| Recoverables from Finite Reinsurance before adjustment for expected losses | | R0130 | | | | 0,00 |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default | | R0140 | | | | -683.947,92 |
| Net Best Estimate of Premium Provisions | | R0150 | | | | 59.979.237,62 |
| Claims provisions | | | | | | |
| Gross - Total | | R0160 | | | | 198.180.098,27 |
| Gross - direct business | | R0170 | | | | 198.180.098,27 |
| Gross - accepted proportional reinsurance business | | R0180 | | | | 0,00 |
| Gross - accepted non-proportional reinsurance business | | R0190 | | | | 0,00 |
| Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default | | R0200 | | | | 41.541.103,91 |
| Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses | | R0210 | | | | 41.541.103,91 |
| Recoverables from SPV before adjustment for expected losses | | R0220 | | | | 0,00 |
| Recoverables from Finite Reinsurance before adjustment for expected losses | | R0230 | | | | 0,00 |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default | | R0240 | | | | 41.530.322,12 |
| Net Best Estimate of Claims Provisions | | R0250 | | | | 156.649.776,16 |
| Total Best estimate - gross | | R0260 | | | | 257.475.387,97 |
| Total Best estimate - net | | R0270 | | | | 216.629.013,77 |
| Risk margin | | R0280 | | | | 19.321.773,60 |
| Amount of the transitional on Technical Provisions | | | | | | |
| TP as a whole | | R0290 | | | | 0,00 |
| Best estimate | | R0300 | | | | 0,00 |
| Risk margin | | R0310 | | | | 0,00 |
| Technical provisions - total | | | | | | |
| Technical provisions - total | | R0320 | | | | 276.797.161,57 |
| Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total | | R0330 | | | | 40.846.374,20 |
| Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total | | R0340 | | | | 235.950.787,37 |
| Line of Business (LoB): further segmentation | | | | | | |
| Premium provisions - Total number of homogeneous risk groups | | R0350 | | | | |
| Claims provisions - Total number of homogeneous risk groups | | R0360 | | | | |
| Cash-flows of the Best estimate of Premium Provisions (Gross) | | | | | | |
| Cash out - flows | Future benefits and claims | R0370 | | | | 286.447.634,96 |
| | Future expenses and other cash-out flows | R0380 | | | | -473.094,07 |
| Cash in-flows | Future premiums | R0390 | | | | 226.679.251,19 |
| | Other cash-in flows (incl. Recoverable from salvages and subrogations) | R0400 | | | | 0,00 |
| Cash-flows of the Best estimate of Claims Provisions (Gross) | | | | | | |
| Cash out - flows | Future benefits and claims | R0410 | | | | 191.957.857,63 |
| | Future expenses and other cash-out flows | R0420 | | | | 6.222.240,64 |
| Cash in-flows | Future premiums | R0430 | | | | 0,00 |
| | Other cash-in flows (incl. Recoverable from salvages and subrogations) | R0440 | | | | 0,00 |
| Percentage of gross Best Estimate calculated using approximations | | R0450 | | | | 6,42% |
| Best estimate subject to transitional of the interest rate | | R0460 | | | | 0,00 |
| Technical provisions without transitional on interest rate | | R0470 | | | | 0,00 |
| Best estimate subject to volatility adjustment | | R0480 | | | | 0,00 |
| Technical provisions without volatility adjustment and without others transitional measures | | R0490 | | | | 0,00 |

S.19.01.21
Non-life Insurance Claims Information

Accident year/Underwriting year 1 - Accident year

| | | Development year (absolute amount) | | | | | | | | | | | | | | | In Current year | Sum of years (cumulative) | | |
|---|-------|------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|--------------------|---------------------------|--------------|--------------|
| | | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 & + | | | |
| Gross Claims Paid (non-cumulative) | | | | | | | | | | | | | | | | | | | C0170 | C0180 |
| Prior | R0100 | | | | | | | | | | | | | | | | | | | |
| N010 | R0110 | 51,070,974 | 50,867,276 | 50,867,276 | 50,867,276 | 50,867,276 | 50,867,276 | 50,867,276 | 50,867,276 | 50,867,276 | 50,867,276 | 50,867,276 | 50,867,276 | 50,867,276 | 50,867,276 | 50,867,276 | 50,867,276 | 50,867,276 | 50,867,276 | |
| N011 | R0120 | 32,393,694 | 29,855,658 | 27,576,692 | 25,901,354 | 24,799,124 | 24,060,244 | 23,597,040 | 23,045,520 | 22,517,327 | 22,014,832 | 21,535,624 | 21,078,352 | 20,640,608 | 20,221,984 | 19,822,592 | 19,442,736 | 20,093,824 | 20,093,824 | |
| N012 | R0130 | 43,270,562 | 22,532,588 | 2,715,318 | 1,847,089 | 1,036,514 | 1,617,093 | 1,401,940 | 1,388,517 | 1,388,517 | 1,388,517 | 1,388,517 | 1,388,517 | 1,388,517 | 1,388,517 | 1,388,517 | 1,388,517 | 1,388,517 | 1,388,517 | |
| N013 | R0140 | 45,721,862 | 28,493,394 | 3,923,135 | 2,743,655 | 1,100,498 | 1,227,236 | 1,100,498 | 911,601 | 794,581 | 744,542 | 690,650 | 640,557 | 594,054 | 550,784 | 518,656 | 496,656 | 518,656 | 518,656 | |
| N014 | R0150 | 51,500,699 | 27,538,215 | 4,099,662 | 2,719,000 | 1,929,273 | 1,312,087 | 943,460 | 1,089,092 | 782,186 | 1,335,976 | 213,904 | | | | | | 213,904 | 213,904 | |
| N015 | R0160 | 62,814,153 | 37,192,559 | 3,248,063 | 2,885,056 | 1,731,796 | 1,479,657 | 1,179,753 | 1,312,225 | 440,186 | 479,262 | 678,130 | | | | | | 678,130 | 678,130 | |
| N016 | R0170 | 72,749,959 | 41,134,544 | 6,301,482 | 3,033,314 | 2,582,125 | 1,316,375 | 1,602,028 | 332,715 | 513,425 | 429,343 | | | | | | | 429,343 | 429,343 | |
| N017 | R0180 | 83,861,384 | 46,473,431 | 7,735,032 | 3,659,629 | 2,543,807 | 1,659,562 | 1,999,629 | 980,255 | 810,830 | | | | | | | | 810,830 | 810,830 | |
| N018 | R0190 | 82,788,235 | 46,397,859 | 7,982,876 | 4,774,478 | 3,123,867 | 1,585,832 | 1,999,382 | 1,581,376 | | | | | | | | | | | |
| N019 | R0200 | 88,136,427 | 46,547,234 | 11,764,493 | 4,263,266 | 2,744,637 | 2,581,139 | 1,983,008 | | | | | | | | | | | | |
| N020 | R0210 | 87,076,641 | 46,386,031 | 3,494,454 | 3,659,762 | 3,618,324 | 2,933,612 | | | | | | | | | | | | | |
| N021 | R0220 | 86,930,536 | 49,476,580 | 10,552,360 | 4,395,978 | 3,281,016 | | | | | | | | | | | | | | |
| N022 | R0230 | 101,093,005 | 51,990,548 | 11,761,026 | 4,944,348 | | | | | | | | | | | | | | | |
| N023 | R0240 | 112,866,056 | 65,345,671 | 13,492,418 | | | | | | | | | | | | | | | | |
| N024 | R0250 | 122,654,246 | 89,257,941 | | | | | | | | | | | | | | | | | |
| N | R0260 | 119,294,444 | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | 238,929,672 | 2,040,462,615 | | |

| | | Development year (absolute amount) | | | | | | | | | | | | | | | Year end (discounted date) | | |
|---|-------|------------------------------------|---|---|---|---|---|---|---|---|---|----|----|----|----|----|----------------------------|--|--------------|
| | | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 & + | | |
| Gross undiscounted Best Estimate Claims Provisions | | | | | | | | | | | | | | | | | | | C0360 |
| Prior | R0100 | | | | | | | | | | | | | | | | | | |
| N010 | R0110 | | | | | | | | | | | | | | | | | | |
| N011 | R0120 | | | | | | | | | | | | | | | | | | |
| N012 | R0130 | | | | | | | | | | | | | | | | | | |
| N013 | R0140 | | | | | | | | | | | | | | | | | | |
| N014 | R0150 | | | | | | | | | | | | | | | | | | |
| N015 | R0160 | | | | | | | | | | | | | | | | | | |
| N016 | R0170 | | | | | | | | | | | | | | | | | | |
| N017 | R0180 | | | | | | | | | | | | | | | | | | |
| N018 | R0190 | | | | | | | | | | | | | | | | | | |
| N019 | R0200 | | | | | | | | | | | | | | | | | | |
| N020 | R0210 | | | | | | | | | | | | | | | | | | |
| N021 | R0220 | | | | | | | | | | | | | | | | | | |
| N022 | R0230 | | | | | | | | | | | | | | | | | | |
| N023 | R0240 | | | | | | | | | | | | | | | | | | |
| N024 | R0250 | | | | | | | | | | | | | | | | | | |
| N | R0260 | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | 198,180,098 | | |

S.23.01.01
Own funds

| | | Total C0010 | Tier 1 - unrestricted C0020 | Tier 1 - restricted C0030 | Tier 2 C0040 | Tier 3 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 | | | | | |
| Unpaid and uncalled ordinary shares of the equivalent basic own fund for mutual and mutual-type undertakings | R0040 | | | | | |
| Subordinated mutual member accounts | R0050 | | | | | |
| Surplus funds | R0070 | | | | | |
| Preference shares | R0090 | | | | | |
| Share premium account related to preference shares | R0110 | | | | | |
| Reconciliation reserve | R0130 | 185.687.261,25 | 185.687.261,25 | | | |
| Subordinated liabilities | R0140 | | | | | |
| An amount equal to the value of net deferred tax assets | R0160 | | | | | |
| Other own fund items approved by the supervisory authority as basic own funds not specified above | R0180 | | | | | |
| Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds | | | | | | |
| Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds | R0220 | 1.720.756,35 | | | | |
| Deductions | | | | | | |
| Deductions for participations in financial and credit institutions | R0230 | | | | | |
| 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 | | | | | |
| A legally binding commitment to subscribe and pay for subordinated liabilities on demand | R0330 | | | | | |
| Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC | R0340 | | | | | |
| Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC | R0350 | | | | | |
| Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC | R0360 | | | | | |
| Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC | R0370 | | | | | |
| Other ancillary own funds | R0390 | | | | | |
| Total ancillary own funds | R0400 | | | | | |
| Available and eligible own funds | | | | | | |
| Total available own funds to meet the SCR | R0500 | 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% | | | | |
| Reconciliation reserve | | | | | | |
| C0060 | | | | | | |
| 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 | | | | |
| 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 | | | | | |
| Reconciliation reserve | R0760 | 185.687.261,25 | | | | |
| 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.25.01.21

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 | |

S.28.01.01

Linear formula component for non-life insurance and reinsurance obligations

| MCR calculation Non Life | | Non-life activities | |
|--|-------|---|---|
| | | Net (of reinsurance/SPV) best estimate and TP calculated as a whole | Net (of reinsurance) written premiums in the last 12 months |
| | | C0020 | C0030 |
| Medical expense insurance and proportional reinsurance | R0020 | 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

| MCR calculation Life | | Life activities | |
|---|-------|---|--|
| | | Net (of reinsurance/SPV) best estimate and TP calculated as a whole | Net (of reinsurance/SPV) total capital at risk |
| | | C0050 | C0060 |
| Obligations with profit participation - guaranteed benefits | R0210 | | |
| Obligations with profit participation - future discretionary benefits | R0220 | | |
| Index-linked and unit-linked insurance obligations | R0230 | | |
| Other life (re)insurance and health (re)insurance obligations | R0240 | 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 | 53.770.033,97 |
| SCR | R0310 | 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 |
| Minimum Capital Requirement | R0400 | 43.881.268,37 |