

Verslag inzake de Solvabiliteit en de Financiële Toestand



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Bijlage: Kwantitatieve rapportagestaten

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S.02.01.01
Balance Sheet

Solvency II value

C0010

Assets

Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	
Deferred tax assets	R0040	7.128.964,00
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	24.489.380,81
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	144.154.478,24
Property (other than for own use)	R0080	39.969.000,00
Holdings in related undertakings, including participations	R0090	
<i>Equities</i>	<i>R0100</i>	
Equities - listed	R0110	
Equities - unlisted	R0120	
<i>Bonds</i>	<i>R0130</i>	
Government Bonds	R0140	
Corporate Bonds	R0150	
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	104.185.478,24
Derivatives	R0190	
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	97.928.815,92
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	97.928.815,92
Reinsurance recoverables from:	R0270	50.281.160,26
Non-life and health similar to non-life	R0280	35.353.573,36
Non-life excluding health	R0290	35.379.338,31
Health similar to non-life	R0300	-25.764,96
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	14.927.586,90
Health similar to life	R0320	14.927.586,90
Life excluding health and index-linked and unit-linked	R0330	
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	8.727.763,90
Reinsurance receivables	R0370	570.863,67
Receivables (trade, not insurance)	R0380	105.638.352,62
Own shares (held directly)	R0390	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0410	204.347.904,57
Any other assets, not elsewhere shown	R0420	
Total assets	R0500	643.267.684,00

S.02.01.01

Balance Sheet

Liabilities

Technical provisions - non-life	R0510	313.853.410,60
Technical provisions - non-life (excluding health)	R0520	293.717.846,27
TP calculated as a whole	R0530	
Best estimate	R0540	281.401.031,33
Risk margin	R0550	12.316.814,94
Technical provisions - health (similar to non-life)	R0560	20.135.564,33
TP calculated as a whole	R0570	
Best estimate	R0580	18.896.519,20
Risk margin	R0590	1.239.045,13
TP - life (excluding index-linked and unit-linked)	R0600	63.660.304,31
Technical provisions - health (similar to life)	R0610	63.660.304,31
TP calculated as a whole	R0620	
Best estimate	R0630	60.161.013,80
Risk margin	R0640	3.499.290,51
TP - life (excluding health and index-linked and unit-linked)	R0650	
TP calculated as a whole	R0660	
Best estimate	R0670	
Risk margin	R0680	
TP - index-linked and unit-linked	R0690	
TP calculated as a whole	R0700	
Best estimate	R0710	
Risk margin	R0720	
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	943.195,00
Pension benefit obligations	R0760	5.479.005,08
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	28.868.435,00
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	5.621.630,36
Insurance & intermediaries payables	R0820	3.505.009,76
Reinsurance payables	R0830	4.327.621,65
Payables (trade, not insurance)	R0840	10.089.115,01
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	1.598.879,00
Total liabilities	R0900	437.946.605,78
Excess of assets over liabilities	R1000	205.321.078,22

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	4.375.012,93	46.737.635,98		117.990.394,73	144.593.864,90	23.479.540,97		5.063.160,20	
Gross - Proportional reinsurance accepted	R0120	350.660,76				1.231.103,69	123.385,77			
Gross - Non-proportional reinsurance accepted	R0130									
Reinsurers' share	R0140		447.527,12		7.909.467,06	5.980.040,16	4.387.347,39		146.125,95	
Net	R0200	4.725.673,69	46.290.108,86		110.081.037,67	139.833.928,43	19.215.579,35		4.917.034,25	
Premiums earned										
Gross - Direct Business	R0210	4.301.734,70	46.998.669,01		117.037.394,08	140.333.042,71	23.482.710,38		5.081.343,66	
Gross - Proportional reinsurance accepted	R0220	350.660,76				1.282.091,86	124.611,20			
Gross - Non-proportional reinsurance accepted	R0230									
Reinsurers' share	R0240		459.369,74		7.823.921,71	5.939.349,28	4.453.414,70		147.142,26	
Net	R0300	4.652.395,46	46.539.299,27		109.213.472,37	135.675.785,29	19.153.906,88		4.934.201,40	
Claims incurred										
Gross - Direct Business	R0310	3.732.265,80	30.858.994,35		78.291.554,28	70.934.251,29	12.506.118,43		3.407.848,63	
Gross - Proportional reinsurance accepted	R0320	62.639,87				771.269,36	80.320,58			
Gross - Non-proportional reinsurance accepted	R0330									
Reinsurers' share	R0340		19.500,00		6.069.807,74	1.567.859,72	1.580.121,10		2.934,02	
Net	R0400	3.794.905,67	30.839.494,35		72.221.746,54	70.137.660,93	11.006.317,91		3.404.914,61	
Changes in other technical provisions										
Gross - Direct Business	R0410	31.673,28	594.851,10		29.834,42	70.876,97	-11.315,11		16.765,14	
Gross - Proportional reinsurance accepted	R0420									
Gross - Non-proportional reinsurance accepted	R0430									
Reinsurers' share	R0440									
Net	R0500	31.673,28	594.851,10		29.834,42	70.876,97	-11.315,11		16.765,14	
Expenses incurred	R0550	728.576,68	15.342.637,00		34.150.673,19	42.665.172,04	8.706.280,54		1.808.917,73	
Administrative expenses										
Gross - Direct Business	R0610	154.186,44	1.647.151,59		4.158.281,50	5.095.815,44	827.477,95		178.438,47	
Gross - Proportional reinsurance accepted	R0620	12.358,17				43.034,76	4.348,42			
Gross - Non-proportional reinsurance accepted	R0630									
Reinsurers' share	R0640									
Net	R0700	166.544,61	1.647.151,59		4.158.281,50	5.138.850,20	831.826,37		178.438,47	
Investment management expenses										
Gross - Direct Business	R0710	17.491,42	186.858,29		471.729,12	578.086,06	93.871,82		20.242,65	
Gross - Proportional reinsurance accepted	R0720	1.401,95				4.882,00	493,30			
Gross - Non-proportional reinsurance accepted	R0730									
Reinsurers' share	R0740									
Net	R0800	18.893,37	186.858,29		471.729,12	582.968,06	94.365,12		20.242,65	
Claims management expenses										
Gross - Direct Business	R0810	73.231,72	782.323,92		1.974.999,22	2.420.286,24	393.015,31		84.750,36	
Gross - Proportional reinsurance accepted	R0820	5.869,58				20.439,60	2.065,31			
Gross - Non-proportional reinsurance accepted	R0830									
Reinsurers' share	R0840									
Net	R0900	79.101,30	782.323,92		1.974.999,22	2.440.725,84	395.080,62		84.750,36	
Acquisition expenses										
Gross - Direct Business	R0910	-355.196,36	7.278.825,43		14.445.297,85	17.526.525,39	4.134.115,25		998.031,53	
Gross - Proportional reinsurance accepted	R0920	451.954,24				373.569,94	50.165,51			
Gross - Non-proportional reinsurance accepted	R0930									
Reinsurers' share	R0940		54.143,15		1.094.921,61	758.613,78				
Net	R1000	96.757,88	7.224.682,28		13.350.376,24	17.141.481,55	4.184.280,76		998.031,53	
Overhead expenses										
Gross - Direct Business	R1010	338.138,71	5.501.620,92		14.195.287,10	17.337.965,69	3.198.326,19		527.454,72	
Gross - Proportional reinsurance accepted	R1020	29.140,81				23.180,70	2.401,48			
Gross - Non-proportional reinsurance accepted	R1030									
Reinsurers' share	R1040									
Net	R1100	367.279,52	5.501.620,92		14.195.287,10	17.361.146,39	3.200.727,67		527.454,72	
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	7.474.254,37	2.760.878,11	3.039.143,09					355.512.995,28
Gross - Proportional reinsurance accepted	R0120			2.231.855,91					3.926.985,53
Gross - Non-proportional reinsurance accepted	R0130								
Reinsurers' share	R0140		42.378,67	2.005.399,00					20.918.285,35
Net	R0200	7.474.254,37	2.718.499,44	3.265.579,40					338.521.695,46
Premiums earned									
Gross - Direct Business	R0210	7.455.183,12	2.806.618,86	1.538.548,16					349.035.244,68
Gross - Proportional reinsurance accepted	R0220			4.031.997,18					5.789.361,00
Gross - Non-proportional reinsurance accepted	R0230								
Reinsurers' share	R0240		41.819,14	53.421,63					18.918.438,46
Net	R0300	7.455.183,12	2.764.799,72	5.517.123,71					335.906.167,22
Claims incurred									
Gross - Direct Business	R0310	4.684.536,91	1.382.389,69	782.788,59					206.580.747,97
Gross - Proportional reinsurance accepted	R0320			2.019.180,10					2.933.409,91
Gross - Non-proportional reinsurance accepted	R0330								
Reinsurers' share	R0340			28.844,37					9.269.066,95
Net	R0400	4.684.536,91	1.382.389,69	2.773.124,32					200.245.090,93
Changes in other technical provisions									
Gross - Direct Business	R0410	1.166,16	877,57	41.205,56					775.935,09
Gross - Proportional reinsurance accepted	R0420			8.922,94					
Gross - Non-proportional reinsurance accepted	R0430								
Reinsurers' share	R0440								
Net	R0500	1.166,16	877,57	41.205,56					775.935,09
Expenses incurred	R0550	2.340.228,24	866.314,69	2.516.699,03					109.125.499,13
Administrative expenses									
Gross - Direct Business	R0610	263.411,48	97.300,27	107.107,03					12.529.170,18
Gross - Proportional reinsurance accepted	R0620			78.655,48					138.396,83
Gross - Non-proportional reinsurance accepted	R0630								
Reinsurers' share	R0640								
Net	R0700	263.411,48	97.300,27	185.762,51					12.667.567,00
Investment management expenses									
Gross - Direct Business	R0710	29.882,26	11.038,06	12.150,57					1.421.350,26
Gross - Proportional reinsurance accepted	R0720			8.922,94					15.700,19
Gross - Non-proportional reinsurance accepted	R0730								
Reinsurers' share	R0740								
Net	R0800	29.882,26	11.038,06	21.073,51					1.437.050,45
Claims management expenses									
Gross - Direct Business	R0810	125.108,77	46.213,31	50.871,09					5.950.799,94
Gross - Proportional reinsurance accepted	R0820			37.357,86					65.732,35
Gross - Non-proportional reinsurance accepted	R0830								
Reinsurers' share	R0840								
Net	R0900	125.108,77	46.213,31	88.228,95					6.016.532,29
Acquisition expenses									
Gross - Direct Business	R0910	757.703,34	509.767,45	631.872,98					45.926.942,86
Gross - Proportional reinsurance accepted	R0920			1.408.687,21					2.284.376,90
Gross - Non-proportional reinsurance accepted	R0930								
Reinsurers' share	R0940			16.024,65					1.923.703,19
Net	R1000	757.703,34	509.767,45	2.024.535,54					46.287.616,57
Overhead expenses									
Gross - Direct Business	R1010	1.164.122,39	201.995,59	82.799,53					42.547.710,84
Gross - Proportional reinsurance accepted	R1020			114.298,99					169.021,98
Gross - Non-proportional reinsurance accepted	R1030								
Reinsurers' share	R1040								
Net	R1100	1.164.122,39	201.995,59	197.098,52					42.716.732,82
Other expenses	R1200								
Total expenses	R1300								109.125.499,13

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	7.052.469,17								7.052.469,17
Reinsurers' share	R1420	1.961.446,27								1.961.446,27
Net	R1500	5.091.022,90								5.091.022,90
Premiums earned										
Gross	R1510	7.392.134,45								7.392.134,45
Reinsurers' share	R1520	1.833.985,17								1.833.985,17
Net	R1600	5.558.149,28								5.558.149,28
Claims incurred										
Gross	R1610	6.399.701,51								6.399.701,51
Reinsurers' share	R1620	2.651.981,13								2.651.981,13
Net	R1700	3.747.720,38								3.747.720,38
Changes in other technical provisions										
Gross	R1710									
Reinsurers' share	R1720									
Net	R1800									
Expenses incurred										
Administrative expenses										
Gross	R1910	248.546,71								248.546,71
Reinsurers' share	R1920									
Net	R2000	248.546,71								248.546,71
Investment management expenses										
Gross	R2010	28.195,96								28.195,96
Reinsurers' share	R2020									
Net	R2100	28.195,96								28.195,96
Claims management expenses										
Gross	R2110	118.048,66								118.048,66
Reinsurers' share	R2120									
Net	R2200	118.048,66								118.048,66
Acquisition expenses										
Gross	R2210	1.340.810,98								1.340.810,98
Reinsurers' share	R2220	483.971,46								483.971,46
Net	R2300	856.839,52								856.839,52
Overhead expenses										
Gross	R2310	559.578,69								559.578,69
Reinsurers' share	R2320									
Net	R2400	559.578,69								559.578,69
Other expenses	R2500									
Total expenses	R2600									1.811.209,54
Total amount of surrenders	R2700									

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	
			C0020	C0030	Contracts without options and guarantees	Contracts with options or guarantees	C0060	Contracts without options and guarantees		Contracts with options or guarantees
					C0040	C0050		C0070		C0080
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)	Annulles 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						
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						
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

		Health insurance (direct business)				Total (Health similar to life insurance)
		Contracts without options and guarantees	Contracts with options or guarantees	Annuites stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	
		C0160	C0170	C0180	C0190	C0200
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		60.161.013,80			60.161.013,80
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0040		14.935.616,56			14.935.616,56
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	R0050		14.935.616,56			14.935.616,56
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		14.927.586,90			14.927.586,90
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090		45.233.426,90			45.233.426,90
Risk Margin	R0100	3.499.290,51				3.499.290,51
Amount of the transitional on Technical Provisions						
Technical Provisions calculated as a whole	R0110					
Best estimate	R0120					
Risk margin	R0130					
Technical provisions - total	R0200	63.660.304,31				63.660.304,31
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0210	48.732.717,41				48.732.717,41
Best Estimate of products with a surrender option	R0220	3.618.205,98				3.618.205,98
Gross BE for Cash flow						
Future guaranteed and discretionary benefits	R0230	110.824.613,08				
Future guaranteed benefits	R0240					
Future discretionary benefits	R0250					
Future expenses and other cash out-flows	R0260					
Future premiums	R0270	50.663.599,26				50.663.599,26
Other cash in-flows	R0280					
Percentage of gross Best Estimate calculated using approximations	R0290					
Surrender value	R0300	849.777,78				849.777,78
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.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	-309.744,32	-2.095.829,21	22.129.649,98	46.629.930,50	
Gross - direct business		R0070	-309.744,32	-2.095.829,21	22.129.649,98	46.629.930,50	
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	4,61	-69.267,95	558.944,84	752.255,53	
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0110	4,61	-69.267,95	558.944,84	752.255,53	
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	4,61	-69.267,95	558.944,84	752.255,53	
Net Best Estimate of Premium Provisions		R0150	-309.748,93	-2.026.561,25	21.570.705,14	45.877.674,97	
Claims provisions							
Gross - Total		R0160	1.281.671,62	20.020.421,11	177.374.460,24	9.598.276,59	
Gross - direct business		R0170	1.281.671,62	20.020.421,11	177.374.460,24	9.598.276,59	
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	-0,07	43.498,46	29.551.082,55	250.263,70	
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0210	-0,07	43.498,46	29.551.082,55	250.263,70	
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	-0,07	43.498,46	29.538.965,59	250.161,08	
Net Best Estimate of Claims Provisions		R0250	1.281.671,69	19.976.922,65	147.835.494,64	9.348.115,51	
Total Best estimate - gross		R0260	971.927,30	17.924.591,90	199.504.110,22	56.228.207,09	
Total Best estimate - net		R0270	971.922,76	17.950.361,40	169.406.199,78	55.225.790,48	
Risk margin		R0280	74.548,97	1.164.496,16	10.317.059,61	558.287,77	
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	1.046.476,26	19.089.088,06	209.821.169,82	56.786.494,86	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total		R0330	4,54	-25.769,49	30.097.910,43	1.002.416,61	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total		R0340	1.046.471,73	19.114.857,56	179.723.259,39	55.784.078,25	
Line of Business (LoB): further segmentation							
Premium provisions - Total number of homogeneous risk groups		R0350	1,00	5,00	5,00	6,00	
Claims provisions - Total number of homogeneous risk groups		R0360	1,00	4,00	5,00	5,00	
Cash-flows of the Best estimate of Premium Provisions (Gross)							
Cash out - flows	Future benefits and claims	R0370	4.600.154,30	33.387.148,49	77.682.677,89	97.125.717,84	
Cash in-flows	Future expenses and other cash-out flows	R0380					
Cash in-flows	Future premiums	R0390	4.909.898,62	35.482.977,69	55.553.027,91	50.495.787,34	
Cash in-flows	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	1.253.117,27	19.484.146,28	172.064.233,73	7.502.196,56	
Cash in-flows	Future expenses and other cash-out flows	R0420	28.554,34	536.274,83	5.310.226,50	2.096.080,03	
Cash in-flows	Future premiums	R0430					
Cash in-flows	Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0440					
Percentage of gross Best Estimate calculated using approximations		R0450	128,93%	3,73%	5,12%	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	-2.310.037,87	-223.170,86	75.110,11	488.985,76	2.855.617,46
Gross - direct business		R0070	-2.310.037,87	-223.170,86	75.110,11	488.985,76	2.855.617,46
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	-4.950.753,36	-69.851,38			1.002.188,51
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0110	-4.950.753,36	-69.851,38			1.002.188,51
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	-4.950.753,36	-69.851,38			1.002.188,51
Net Best Estimate of Premium Provisions		R0150	2.640.715,49	-153.319,48	75.110,11	488.985,76	1.853.428,95
Claims provisions							
Gross - Total		R0160	12.220.603,07	8.621.035,95	2.876.424,34	384.603,31	679.542,75
Gross - direct business		R0170	12.220.603,07	8.621.035,95	2.876.424,34	384.603,31	679.542,75
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	7.654.393,39	620.541,43			25.896,30
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0210	7.654.393,39	620.541,43			25.896,30
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	7.651.254,83	620.286,99			25.885,69
Net Best Estimate of Claims Provisions		R0250	4.569.348,24	8.000.748,97	2.876.424,34	384.603,31	653.657,06
Total Best estimate - gross		R0260	9.910.565,20	8.397.865,10	2.951.534,45	873.589,07	3.535.160,21
Total Best estimate - net		R0270	7.210.063,73	7.847.429,49	2.951.534,45	873.589,07	2.507.086,02
Risk margin		R0280	710.816,48	501.446,16	167.308,42	22.370,61	39.525,89
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	10.621.381,68	8.899.311,26	3.118.842,87	895.959,68	3.574.686,10
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total		R0330	2.700.501,47	550.435,61			1.028.074,19
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total		R0340	7.920.880,21	8.348.875,65	3.118.842,87	895.959,68	2.546.611,91
Line of Business (LoB): further segmentation							
Premium provisions - Total number of homogeneous risk groups		R0350	3,00	1,00	1,00	3,00	3,00
Claims provisions - Total number of homogeneous risk groups		R0360	1,00	1,00	2,00	1,00	1,00
Cash-flows of the Best estimate of Premium Provisions (Gross)							
Cash out - flows	Future benefits and claims	R0370	20.931.805,26	3.428.041,17	6.620.053,06	1.210.893,90	3.606.449,30
	Future expenses and other cash-out flows	R0380					
Cash in-flows	Future premiums	R0390	23.241.843,13	3.651.212,03	6.544.942,95	721.908,14	750.831,84
	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	11.923.189,42	8.463.928,41	2.853.727,93	359.716,66	593.254,86
	Future expenses and other cash-out flows	R0420	297.413,65	157.107,55	22.696,42	24.886,65	86.287,89
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	0,00%	0,00%	0,00%	41,18%	114,29%
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				
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				67.240.511,55
Gross - direct business		R0070				67.240.511,55
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				-2.776.479,20
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0110				-2.776.479,20
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				-2.776.479,20
Net Best Estimate of Premium Provisions		R0150				70.016.990,75
Claims provisions						
Gross - Total		R0160				233.057.038,98
Gross - direct business		R0170				233.057.038,98
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				38.145.675,77
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0210				38.145.675,77
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				38.130.052,56
Net Best Estimate of Claims Provisions		R0250				194.926.986,42
Total Best estimate - gross		R0260				300.297.550,53
Total Best estimate - net		R0270				264.943.977,18
Risk margin		R0280				13.555.860,07
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				313.853.410,60
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total		R0330				35.353.573,36
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total		R0340				278.499.837,25
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				248.592.941,21
	Future expenses and other cash-out flows	R0380				
Cash in-flows	Future premiums	R0390				181.352.429,65
	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				224.497.511,11
	Future expenses and other cash-out flows	R0420				8.559.527,87
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				5,51%
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.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	R0040					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	193.430.134,11	193.430.134,11			
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					
Deductions						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	195.930.134,11	195.930.134,11			
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	195.930.134,11	195.930.134,11			
Total available own funds to meet the MCR	R0510	195.930.134,11	195.930.134,11			
Total eligible own funds to meet the SCR	R0540	195.930.134,11	195.930.134,11			
Total eligible own funds to meet the MCR	R0550	195.930.134,11	195.930.134,11			
SCR	R0580	104.755.070,70				
MCR	R0600	47.139.781,82				
Ratio of Eligible own funds to SCR	R0620	187,04%				
Ratio of Eligible own funds to MCR	R0640	415,64%				
Reconciliation reserve						
Excess of assets over liabilities	R0700	205.321.078,22				
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends, distributions and charges	R0720	9.390.944,11				
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	193.430.134,11				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life Business	R0770	10.425.341,01				
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	9.464.036,20				
Total Expected profits included in future premiums (EPIFP)	R0790	19.889.377,22				

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	39.656.915,09	39.656.915,09	
Counterparty default risk	R0020	15.581.660,66	15.581.660,66	
Life underwriting risk	R0030			
Health underwriting risk	R0040	23.899.820,37	23.899.820,37	
Non-life underwriting risk	R0050	98.194.024,17	98.194.024,17	
Diversification	R0060	-48.978.046,86	-48.978.046,86	
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	128.354.373,43	128.354.373,43	

Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	11.218.561,66
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	-34.817.864,39
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	104.755.070,70
Capital add-on already set	R0210	
Solvency capital requirement	R0220	104.755.070,70
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	
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	4 - No adjustment
Net future discretionary benefits	R0460	

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	971.922,76	4.725.673,69
Income protection insurance and proportional reinsurance	R0030	17.950.361,40	46.290.108,86
Workers' compensation insurance and proportional reinsurance	R0040		
Motor vehicle liability insurance and proportional reinsurance	R0050	169.406.199,78	110.081.037,67
Other motor insurance and proportional reinsurance	R0060	55.225.790,48	139.833.928,43
Marine, aviation and transport insurance and proportional reinsurance	R0070		
Fire and other damage to property insurance and proportional reinsurance	R0080	7.210.063,73	19.215.579,35
General liability insurance and proportional reinsurance	R0090	7.847.429,49	4.917.034,25
Credit and suretyship insurance and proportional reinsurance	R0100		
Legal expenses insurance and proportional reinsurance	R0110	2.951.534,45	7.474.254,37
Assistance and proportional reinsurance	R0120	873.589,07	2.718.499,44
Miscellaneous financial loss insurance and proportional reinsurance	R0130	2.507.086,02	3.265.579,40
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	45.233.426,90	
Total capital at risk for all life (re)insurance obligations	R0250		500.494.500,32

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	51.587.001,12	
MCRL Result	R0200		1.300.248,12

Overall MCR calculation

		C0070
Linear MCR	R0300	52.887.249,24
SCR	R0310	104.755.070,70
MCR cap	R0320	47.139.781,82
MCR floor	R0330	26.188.767,68
Combined MCR	R0340	47.139.781,82
Absolute floor of the MCR	R0350	3.700.000,00
Minimum Capital Requirement	R0400	47.139.781,82