

**Verslag inzake de Solvabiliteit  
en de Financiële Toestand  
2020**



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

**Bijlage: Kwantitatieve rapportagestaten**

**Content**

Template name	C0010	Page
Balance Sheet	1 - Reported	3
Premiums, claims and expenses by line of business	1 - Reported	5
Premiums, claims and expenses by country	3 - Not due in accordance with instructions of the template	-
Life and Health SLT Technical Provisions	1 - Reported	8
Non - Life Technical Provisions	1 - Reported	11
Non-life insurance claims	1 - Reported	14
Impact of long term guarantees measures and transitionals	2 - Not reported as no LTG or transitional measures are applied	-
Own funds	1 - Reported	15
Solvency Capital Requirement - for undertakings on Standard Formula	1 - Reported as standard formula is used	16
Solvency Capital Requirement - for undertakings using the standard formula and partial internal model	10 - Not reported as use of standard formula	-
Solvency Capital Requirement - for undertakings on Full Internal Models	10 - Not reported as use of standard formula	-
Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity	1 - Reported	17
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	-

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

<b>Solvency II value</b>
<b>C0010</b>

**Assets**

Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	
Deferred tax assets	R0040	7.965.785,86
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	22.677.841,05
<b>Investments (other than assets held for index-linked and unit-linked contracts)</b>	<b>R0070</b>	<b>186.433.167,09</b>
Property (other than for own use)	R0080	43.113.000,00
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	143.320.167,09
Derivatives	R0190	
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
<b>Loans and mortgages</b>	<b>R0230</b>	<b>90.261.204,25</b>
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	90.261.204,25
<b>Reinsurance recoverables from:</b>	<b>R0270</b>	<b>50.900.970,16</b>
Non-life and health similar to non-life	R0280	36.345.965,23
Non-life excluding health	R0290	36.390.782,81
Health similar to non-life	R0300	-44.817,58
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	14.555.004,93
Health similar to life	R0320	14.555.004,93
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	6.873.016,84
Reinsurance receivables	R0370	193.995,16
Receivables (trade, not insurance)	R0380	97.602.751,42
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	208.099.375,85
Any other assets, not elsewhere shown	R0420	
<b>Total assets</b>	<b>R0500</b>	<b>671.008.107,69</b>

**S.02.01.01**

**Balance Sheet**

**Liabilities**

<b>Technical provisions - non-life</b>	<b>R0510</b>	<b>297.878.612,48</b>
<b>Technical provisions - non-life (excluding health)</b>	<b>R0520</b>	<b>280.152.953,22</b>
TP calculated as a whole	R0530	
Best estimate	R0540	266.617.213,42
Risk margin	R0550	13.535.739,80
<b>Technical provisions - health (similar to non-life)</b>	<b>R0560</b>	<b>17.725.659,26</b>
TP calculated as a whole	R0570	
Best estimate	R0580	16.557.066,36
Risk margin	R0590	1.168.592,90
<b>TP - life (excluding index-linked and unit-linked)</b>	<b>R0600</b>	<b>76.239.895,56</b>
<b>Technical provisions - health (similar to life)</b>	<b>R0610</b>	<b>76.239.895,56</b>
TP calculated as a whole	R0620	
Best estimate	R0630	71.363.977,04
Risk margin	R0640	4.875.918,52
<b>TP - life (excluding health and index-linked and unit-linked)</b>	<b>R0650</b>	
TP calculated as a whole	R0660	
Best estimate	R0670	
Risk margin	R0680	
<b>TP - index-linked and unit-linked</b>	<b>R0690</b>	
TP calculated as a whole	R0700	
Best estimate	R0710	
Risk margin	R0720	
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	1.320.229,78
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	38.966.167,18
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	3.851.179,18
Insurance & intermediaries payables	R0820	12.047.078,02
Reinsurance payables	R0830	4.492.787,74
Payables (trade, not insurance)	R0840	14.111.933,82
<b>Subordinated liabilities</b>	<b>R0850</b>	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	
<b>Total liabilities</b>	<b>R0900</b>	<b>448.907.883,76</b>
<b>Excess of assets over liabilities</b>	<b>R1000</b>	<b>222.100.223,92</b>

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

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
<b>Premiums written</b>										
Gross - Direct Business	R0110	4.229.256,34	38.820.962,86		119.786.506,66	163.666.346,56		21.494.792,62	4.652.222,00	
Gross - Proportional reinsurance accepted	R0120	353.118,00				-4.846,27		-17.099,10		
Gross - Non-proportional reinsurance accepted	R0130									
Reinsurers' share	R0140		414.963,81		8.116.097,19	5.857.474,69		4.700.822,29	138.459,44	
<b>Net</b>	<b>R0200</b>	<b>4.583.074,34</b>	<b>38.405.999,05</b>		<b>111.670.411,47</b>	<b>157.804.025,60</b>		<b>16.776.871,23</b>	<b>4.513.762,62</b>	
<b>Premiums earned</b>										
Gross - Direct Business	R0210	4.303.230,77	37.899.574,07		117.522.075,00	149.263.427,41		21.503.007,12	4.670.483,72	
Gross - Proportional reinsurance accepted	R0220	353.118,00				82.023,83		16.506,77		
Gross - Non-proportional reinsurance accepted	R0230									
Reinsurers' share	R0240		393.511,34		7.958.075,74	5.907.554,01		4.042.699,50	138.726,06	
<b>Net</b>	<b>R0300</b>	<b>4.656.348,71</b>	<b>37.506.062,73</b>		<b>109.563.999,26</b>	<b>143.437.897,23</b>		<b>17.476.814,39</b>	<b>4.531.757,66</b>	
<b>Claims incurred</b>										
Gross - Direct Business	R0310	3.191.548,82	25.059.718,14		67.559.857,91	61.772.372,93		4.826.505,70	3.959.372,23	
Gross - Proportional reinsurance accepted	R0320	299.412,05			0,00	-20.628,00		-1.818,09		
Gross - Non-proportional reinsurance accepted	R0330									
Reinsurers' share	R0340		70.744,68		8.874.929,74	1.375.036,21		-1.180.393,57	352.333,34	
<b>Net</b>	<b>R0400</b>	<b>3.490.960,86</b>	<b>24.988.973,46</b>		<b>58.684.928,17</b>	<b>60.376.708,72</b>		<b>6.005.081,19</b>	<b>3.607.038,89</b>	
<b>Changes in other technical provisions</b>										
Gross - Direct Business	R0410	12.326,92	105.989,97		297.126,06	223.744,93		224.975,95	-52.376,72	
Gross - Proportional reinsurance accepted	R0420									
Gross - Non-proportional reinsurance accepted	R0430									
Reinsurers' share	R0440									
<b>Net</b>	<b>R0500</b>	<b>12.326,92</b>	<b>105.989,97</b>		<b>297.126,06</b>	<b>223.744,93</b>		<b>224.975,95</b>	<b>-52.376,72</b>	
<b>Expenses incurred</b>	<b>R0550</b>	<b>138.560,48</b>	<b>10.268.745,55</b>		<b>33.032.997,82</b>	<b>43.865.826,71</b>		<b>7.151.643,86</b>	<b>1.559.578,01</b>	
<b>Administrative expenses</b>										
Gross - Direct Business	R0610	108.580,25	996.509,10		3.074.842,50	4.201.209,67		551.757,48	119.419,54	
Gross - Proportional reinsurance accepted	R0620	9.064,31				-124,40		-438,92		
Gross - Non-proportional reinsurance accepted	R0630									
Reinsurers' share	R0640									
<b>Net</b>	<b>R0700</b>	<b>117.644,57</b>	<b>996.509,10</b>		<b>3.074.842,50</b>	<b>4.201.085,27</b>		<b>551.318,55</b>	<b>119.419,54</b>	
<b>Investment management expenses</b>										
Gross - Direct Business	R0710	18.200,54	167.037,75		515.414,03	704.218,96		92.487,19	20.017,45	
Gross - Proportional reinsurance accepted	R0720	1.519,39				-20,85		-73,57		
Gross - Non-proportional reinsurance accepted	R0730									
Reinsurers' share	R0740									
<b>Net</b>	<b>R0800</b>	<b>19.719,92</b>	<b>167.037,75</b>		<b>515.414,03</b>	<b>704.198,11</b>		<b>92.413,62</b>	<b>20.017,45</b>	
<b>Claims management expenses</b>										
Gross - Direct Business	R0810	60.868,17	558.625,42		1.723.702,45	2.355.124,01		309.305,51	66.944,49	
Gross - Proportional reinsurance accepted	R0820	5.081,29				-69,74		-246,05		
Gross - Non-proportional reinsurance accepted	R0830									
Reinsurers' share	R0840									
<b>Net</b>	<b>R0900</b>	<b>65.949,47</b>	<b>558.625,42</b>		<b>1.723.702,45</b>	<b>2.355.054,27</b>		<b>309.059,45</b>	<b>66.944,49</b>	
<b>Acquisition expenses</b>										
Gross - Direct Business	R0910	-431.385,97	3.419.948,77		14.679.222,21	19.976.076,24		3.349.457,13	852.589,23	
Gross - Proportional reinsurance accepted	R0920	15.495,52				25.558,80		6.575,58		
Gross - Non-proportional reinsurance accepted	R0930									
Reinsurers' share	R0940		50.213,51		1.108.783,50	740.329,34				
<b>Net</b>	<b>R1000</b>	<b>-415.890,45</b>	<b>3.369.735,26</b>		<b>13.570.438,71</b>	<b>19.261.305,71</b>		<b>3.356.032,71</b>	<b>852.589,23</b>	
<b>Overhead expenses</b>										
Gross - Direct Business	R1010	324.939,73	5.176.838,02		14.148.600,13	17.338.800,18		2.841.371,54	500.607,30	
Gross - Proportional reinsurance accepted	R1020	26.197,24				5.383,18		1.448,00		
Gross - Non-proportional reinsurance accepted	R1030									
Reinsurers' share	R1040									
<b>Net</b>	<b>R1100</b>	<b>351.136,97</b>	<b>5.176.838,02</b>		<b>14.148.600,13</b>	<b>17.344.183,36</b>		<b>2.842.819,53</b>	<b>500.607,30</b>	
<b>Other expenses</b>	R1200									
<b>Total expenses</b>	<b>R1300</b>									

**S.05.01.02**

**Premiums, claims and expenses by line of business**

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of Business for: accepted non-proportional reinsurance				Total
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	
<b>Premiums written</b>									
Gross - Direct Business	R0110	7.557.719,60	3.216.028,83	2.666.606,28					366.091.143,81
Gross - Proportional reinsurance accepted	R0120			-2.173.894,78					-1.842.712,15
Gross - Non-proportional reinsurance accepted	R0130								0,00
Reinsurers' share	R0140		26.993,41	1.081.108,27					20.335.919,10
<b>Net</b>	<b>R0200</b>	<b>7.557.719,60</b>	<b>3.189.035,42</b>	<b>-588.386,77</b>					<b>343.912.512,56</b>
<b>Premiums earned</b>									
Gross - Direct Business	R0210	7.517.163,28	2.811.920,07	1.426.757,08					346.917.638,46
Gross - Proportional reinsurance accepted	R0220			84.898,72					536.547,32
Gross - Non-proportional reinsurance accepted	R0230								0,00
Reinsurers' share	R0240		27.401,33	404.547,27					18.872.515,25
<b>Net</b>	<b>R0300</b>	<b>7.517.163,28</b>	<b>2.784.518,74</b>	<b>1.107.108,53</b>					<b>328.581.670,53</b>
<b>Claims incurred</b>									
Gross - Direct Business	R0310	2.559.730,62	1.239.421,39	381.582,33					170.550.110,06
Gross - Proportional reinsurance accepted	R0320			-17.945,47					259.520,49
Gross - Non-proportional reinsurance accepted	R0330								0,00
Reinsurers' share	R0340			136.721,57					9.629.371,97
<b>Net</b>	<b>R0400</b>	<b>2.559.730,62</b>	<b>1.239.421,39</b>	<b>227.415,29</b>					<b>161.180.258,58</b>
<b>Changes in other technical provisions</b>									
Gross - Direct Business	R0410	-5.679,28	3.997,02	2.310,06					812.414,91
Gross - Proportional reinsurance accepted	R0420								0,00
Gross - Non-proportional reinsurance accepted	R0430								0,00
Reinsurers' share	R0440								0,00
<b>Net</b>	<b>R0500</b>	<b>-5.679,28</b>	<b>3.997,02</b>	<b>2.310,06</b>					<b>812.414,91</b>
<b>Expenses incurred</b>	<b>R0550</b>	<b>2.130.980,40</b>	<b>980.223,73</b>	<b>334.136,03</b>					<b>99.462.692,60</b>
<b>Administrative expenses</b>									
Gross - Direct Business	R0610	194.001,79	82.553,39	68.450,07					9.397.323,79
Gross - Proportional reinsurance accepted	R0620			-55.802,22					-47.301,23
Gross - Non-proportional reinsurance accepted	R0630								0,00
Reinsurers' share	R0640								0,00
<b>Net</b>	<b>R0700</b>	<b>194.001,79</b>	<b>82.553,39</b>	<b>12.647,84</b>					<b>9.350.022,56</b>
<b>Investment management expenses</b>									
Gross - Direct Business	R0710	32.519,14	13.837,84	11.473,80					1.575.206,70
Gross - Proportional reinsurance accepted	R0720			-9.353,73					-7.928,77
Gross - Non-proportional reinsurance accepted	R0730								0,00
Reinsurers' share	R0740								0,00
<b>Net</b>	<b>R0800</b>	<b>32.519,14</b>	<b>13.837,84</b>	<b>2.120,07</b>					<b>1.567.277,93</b>
<b>Claims management expenses</b>									
Gross - Direct Business	R0810	108.753,98	46.277,97	38.371,90					5.267.973,91
Gross - Proportional reinsurance accepted	R0820			-31.281,74					-26.516,24
Gross - Non-proportional reinsurance accepted	R0830								0,00
Reinsurers' share	R0840								0,00
<b>Net</b>	<b>R0900</b>	<b>108.753,98</b>	<b>46.277,97</b>	<b>7.090,16</b>					<b>5.241.457,67</b>
<b>Acquisition expenses</b>									
Gross - Direct Business	R0910	757.165,29	478.918,37	396.039,14					43.478.030,40
Gross - Proportional reinsurance accepted	R0920			-186.302,99					-138.673,08
Gross - Non-proportional reinsurance accepted	R0930								0,00
Reinsurers' share	R0940			75.956,43					1.975.282,78
<b>Net</b>	<b>R1000</b>	<b>757.165,29</b>	<b>478.918,37</b>	<b>133.779,72</b>					<b>41.364.074,54</b>
<b>Overhead expenses</b>									
Gross - Direct Business	R1010	1.038.540,19	358.636,17	128.644,90					41.856.978,16
Gross - Proportional reinsurance accepted	R1020			49.853,33					82.881,74
Gross - Non-proportional reinsurance accepted	R1030								0,00
Reinsurers' share	R1040								0,00
<b>Net</b>	<b>R1100</b>	<b>1.038.540,19</b>	<b>358.636,17</b>	<b>178.498,23</b>					<b>41.939.859,90</b>
<b>Other expenses</b>	R1200								
<b>Total expenses</b>	<b>R1300</b>								<b>99.462.692,60</b>

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

		Line of Business for: life insurance obligations						Life reinsurance obligations		Total
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	
<b>Premiums written</b>										
Gross	R1410	13.506.681,43								13.506.681,43
Reinsurers' share	R1420	1.227.213,48								1.227.213,48
<b>Net</b>	<b>R1500</b>	<b>12.279.467,95</b>								<b>12.279.467,95</b>
<b>Premiums earned</b>										
Gross	R1510	14.911.887,42								14.911.887,42
Reinsurers' share	R1520	1.430.591,07								1.430.591,07
<b>Net</b>	<b>R1600</b>	<b>13.481.296,35</b>								<b>13.481.296,35</b>
<b>Claims incurred</b>										
Gross	R1610	9.934.307,94								9.934.307,94
Reinsurers' share	R1620	1.994.017,87								1.994.017,87
<b>Net</b>	<b>R1700</b>	<b>7.940.290,07</b>								<b>7.940.290,07</b>
<b>Changes in other technical provisions</b>										
Gross	R1710	-1.176.280,94								-1.176.280,94
Reinsurers' share	R1720	0,00								0,00
<b>Net</b>	<b>R1800</b>	<b>-1.176.280,94</b>								<b>-1.176.280,94</b>
<b>Expenses incurred</b>	<b>R1900</b>	<b>3.910.062,24</b>								<b>3.910.062,24</b>
<b>Administrative expenses</b>										
Gross	R1910	346.707,81								346.707,81
Reinsurers' share	R1920	0,00								0,00
<b>Net</b>	<b>R2000</b>	<b>346.707,81</b>								<b>346.707,81</b>
<b>Investment management expenses</b>										
Gross	R2010	58.116,17								58.116,17
Reinsurers' share	R2020	0,00								0,00
<b>Net</b>	<b>R2100</b>	<b>58.116,17</b>								<b>58.116,17</b>
<b>Claims management expenses</b>										
Gross	R2110	194.358,28								194.358,28
Reinsurers' share	R2120	0,00								0,00
<b>Net</b>	<b>R2200</b>	<b>194.358,28</b>								<b>194.358,28</b>
<b>Acquisition expenses</b>										
Gross	R2210	2.474.708,36								2.474.708,36
Reinsurers' share	R2220	400.254,17								400.254,17
<b>Net</b>	<b>R2300</b>	<b>2.074.454,19</b>								<b>2.074.454,19</b>
<b>Overhead expenses</b>										
Gross	R2310	1.236.425,79								1.236.425,79
Reinsurers' share	R2320	0,00								0,00
<b>Net</b>	<b>R2400</b>	<b>1.236.425,79</b>								<b>1.236.425,79</b>
<b>Other expenses</b>	<b>R2500</b>									
<b>Total expenses</b>	<b>R2600</b>									<b>3.910.062,24</b>
<b>Total amount of surrenders</b>	<b>R2700</b>									<b>0,00</b>

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

		Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance		Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations		
			Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees			
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
<b>Technical provisions calculated as a whole</b>	<b>R0010</b>								
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0020								
<b>Technical provisions calculated as a sum of BE and RM</b>									
<b>Best Estimate</b>									
<b>Gross Best Estimate</b>	<b>R0030</b>								
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0040								
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	R0050								
Recoverables from SPV before adjustment for expected losses	R0060								
Recoverables from Finite Re before adjustment for expected losses	R0070								
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080								
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090								
<b>Risk Margin</b>	<b>R0100</b>								
<b>Amount of the transitional on Technical Provisions</b>									
Technical Provisions calculated as a whole	R0110								
Best estimate	R0120								
Risk margin	R0130								
<b>Technical provisions - total</b>	<b>R0200</b>								
<b>Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total</b>	<b>R0210</b>								
<b>Best Estimate of products with a surrender option</b>	<b>R0220</b>								
<b>Gross BE for Cash flow</b>									
<b>Cash out-flows</b>									
<b>Cash in-flows</b>									
<b>Percentage of gross Best Estimate calculated using approximations</b>	<b>R0290</b>								
<b>Surrender value</b>	<b>R0300</b>								
<b>Best estimate subject to transitional of the interest rate</b>	<b>R0310</b>								
Technical provisions without transitional on interest rate	R0320								
<b>Best estimate subject to volatility adjustment</b>	<b>R0330</b>								
Technical provisions without volatility adjustment and without others transitional measures	R0340								
<b>Best estimate subject to matching adjustment</b>	<b>R0350</b>								
Technical provisions without matching adjustment and without all the others	R0360								



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

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

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

		Health insurance (direct business)				Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
		Contracts without options and guarantees	Contracts with options or guarantees					
		C0160	C0170	C0180	C0190	C0200	C0210	
<b>Technical provisions calculated as a whole</b>	<b>R0010</b>						<b>0,00</b>	
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0020						<b>0,00</b>	
<b>Technical provisions calculated as a sum of BE and RM</b>								
<b>Best Estimate</b>								
<b>Gross Best Estimate</b>	<b>R0030</b>		71.363.977,04				<b>71.363.977,04</b>	
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0040		<b>14.562.759,37</b>				<b>14.562.759,37</b>	
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	R0050		14.562.759,37				<b>14.562.759,37</b>	
Recoverables from SPV before adjustment for expected losses	R0060						<b>0,00</b>	
Recoverables from Finite Re before adjustment for expected losses	R0070						<b>0,00</b>	
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080		14.555.004,93				<b>14.555.004,93</b>	
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090		<b>56.808.972,11</b>				<b>56.808.972,11</b>	
<b>Risk Margin</b>	<b>R0100</b>	4.875.918,52					<b>4.875.918,52</b>	
<b>Amount of the transitional on Technical Provisions</b>								
Technical Provisions calculated as a whole	R0110						<b>0,00</b>	
Best estimate	R0120						<b>0,00</b>	
Risk margin	R0130						<b>0,00</b>	
<b>Technical provisions - total</b>	<b>R0200</b>	<b>76.239.895,56</b>					<b>76.239.895,56</b>	
<b>Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total</b>	<b>R0210</b>	<b>61.684.890,63</b>					<b>61.684.890,63</b>	
<b>Best Estimate of products with a surrender option</b>	<b>R0220</b>	<b>1.643.664,73</b>					<b>1.643.664,73</b>	
<b>Gross BE for Cash flow</b>								
Future guaranteed and discretionary benefits	R0230	116.890.314,39					<b>116.890.314,39</b>	
Future guaranteed benefits	R0240							
Future discretionary benefits	R0250							
Future expenses and other cash out-flows	R0260						<b>3.015.961,19</b>	
Future premiums	R0270	48.542.298,55					<b>48.542.298,55</b>	
Other cash in-flows	R0280						<b>0,00</b>	
<b>Percentage of gross Best Estimate calculated using approximations</b>	<b>R0290</b>	2,7%						
<b>Surrender value</b>	<b>R0300</b>	<b>1.643.664,73</b>					<b>1.643.664,73</b>	
<b>Best estimate subject to transitional of the interest rate</b>	<b>R0310</b>						<b>0,00</b>	
Technical provisions without transitional on interest rate	R0320						<b>0,00</b>	
<b>Best estimate subject to volatility adjustment</b>	<b>R0330</b>						<b>0,00</b>	
Technical provisions without volatility adjustment and without others transitional measures	R0340						<b>0,00</b>	
<b>Best estimate subject to matching adjustment</b>	<b>R0350</b>						<b>0,00</b>	
Technical provisions without matching adjustment and without all the others	R0360						<b>0,00</b>	

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

		Direct business and accepted proportional reinsurance					
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance
		C0020	C0030	C0040	C0050	C0060	C0070
<b>Technical provisions calculated as a whole</b>		<b>R0010</b>					
Direct business		R0020					
Accepted proportional reinsurance business		R0030					
Accepted non-proportional reinsurance		R0040					
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole		R0050					
<b>Technical Provisions calculated as a sum of BE and RM</b>							
<b>Best estimate</b>							
<b>Premium provisions</b>							
Gross - Total		R0060	-8,00	-546.459,42	17.135.255,60	52.004.887,13	
Gross - direct business		R0070	-8,00	-546.459,42	17.135.255,60	52.004.887,13	
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	0,00	-111.949,06	-200.576,41	342.222,36	
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0110	0,00	-111.949,06	-200.576,41	342.222,36	
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	-111.949,06	-200.576,41	342.222,36	
<b>Net Best Estimate of Premium Provisions</b>		<b>R0150</b>	<b>-8,00</b>	<b>-434.510,36</b>	<b>17.335.832,01</b>	<b>51.662.664,77</b>	
<b>Claims provisions</b>							
Gross - Total		R0160	1.188.975,84	15.914.557,95	168.552.942,45	6.900.793,52	
Gross - direct business		R0170	1.188.975,84	15.914.557,95	168.552.942,45	6.900.793,52	
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		67.131,48	32.942.291,86	89.353,04	
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0210	0,00	67.131,48	32.942.291,86	89.353,04	
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	67.131,48	32.942.291,86	89.353,04	
<b>Net Best Estimate of Claims Provisions</b>		<b>R0250</b>	<b>1.188.975,84</b>	<b>15.847.426,47</b>	<b>135.616.425,69</b>	<b>6.811.456,15</b>	
<b>Total Best estimate - gross</b>		<b>R0260</b>	<b>1.188.967,83</b>	<b>15.368.098,52</b>	<b>185.688.198,05</b>	<b>58.905.680,65</b>	
<b>Total Best estimate - net</b>		<b>R0270</b>	<b>1.188.967,83</b>	<b>15.412.916,10</b>	<b>152.952.257,70</b>	<b>58.474.120,91</b>	
<b>Risk margin</b>		<b>R0280</b>	81.236,35	1.087.356,55	11.516.320,24	471.494,28	
<b>Amount of the transitional on Technical Provisions</b>							
<b>TP as a whole</b>		<b>R0290</b>					
<b>Best estimate</b>		<b>R0300</b>					
<b>Risk margin</b>		<b>R0310</b>					
<b>Technical provisions - total</b>							
Technical provisions - total		R0320	1.270.204,19	16.455.455,07	197.204.518,29	59.377.174,93	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total		R0330	0,00	-44.817,58	32.735.940,34	431.559,74	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total		R0340	1.270.204,19	16.500.272,65	164.468.577,95	58.945.615,19	
<b>Line of Business (LoB): further segmentation</b>							
Premium provisions - Total number of homogeneous risk groups		R0350	1	8	5	7	
Claims provisions - Total number of homogeneous risk groups		R0360	1	3	5	5	
<b>Cash-flows of the Best estimate of Premium Provisions (Gross)</b>							
Future benefits and claims		R0370	-37,55	21.420.282,58	94.713.094,90	119.758.842,91	
Future expenses and other cash-out flows		R0380	0,00	0,00	0,00	0,00	
Future premiums		R0390	-29,55	21.966.742,00	77.577.839,30	67.753.955,78	
Other cash-in flows (incl. Recoverable from salvages and subrogations)		R0400					
<b>Cash-flows of the Best estimate of Claims Provisions (Gross)</b>							
Future benefits and claims		R0410	1.107.770,71	14.589.682,34	157.839.695,55	5.468.898,60	
Future expenses and other cash-out flows		R0420	81.205,13	1.324.875,60	10.713.246,90	1.431.894,92	
Future premiums		R0430					
Other cash-in flows (incl. Recoverable from salvages and subrogations)		R0440					
<b>Percentage of gross Best Estimate calculated using approximations</b>		<b>R0450</b>	93,38%	2,73%	1,51%	0,00%	
<b>Best estimate subject to transitional of the interest rate</b>		<b>R0460</b>					
Technical provisions without transitional on interest rate		R0470					
<b>Best estimate subject to volatility adjustment</b>		<b>R0480</b>					
Technical provisions without volatility adjustment and without others transitional measures		R0490					

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

		Direct business and accepted proportional reinsurance					
		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss
		C0080	C0090	C0100	C0110	C0120	C0130
<b>Technical provisions calculated as a whole</b>		<b>R0010</b>					
Direct business		R0020					
Accepted proportional reinsurance business		R0030					
Accepted non-proportional reinsurance		R0040					
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole		R0050					
<b>Technical Provisions calculated as a sum of BE and RM</b>							
<b>Best estimate</b>							
<b>Premium provisions</b>							
Gross - Total		R0060	-5.486.336,14	-60.146,63	42.563,60	683.363,34	4.188.445,51
Gross - direct business		R0070	-5.486.336,14	-60.146,63	42.563,60	683.363,34	4.188.445,51
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	-4.651.300,41	-95.724,31		20,29	1.402.836,41
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0110	-4.651.300,41	-95.724,31	0,00	20,29	1.402.836,41
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	-4.651.300,41	-95.724,31	0,00	20,29	1.402.836,41
<b>Net Best Estimate of Premium Provisions</b>		<b>R0150</b>	<b>-835.035,73</b>	<b>35.577,68</b>	<b>42.563,60</b>	<b>683.343,05</b>	<b>2.785.609,10</b>
<b>Claims provisions</b>							
Gross - Total		R0160	8.596.571,88	10.326.859,54	3.080.433,80	352.741,97	298.837,84
Gross - direct business		R0170	8.596.571,88	10.326.859,54	3.080.433,80	352.741,97	298.837,84
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	5.503.975,77	937.775,25		14,54	126.836,73
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0210	5.503.975,77	937.775,25	0,00	14,54	126.836,73
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	5.503.010,87	937.610,85	0,00	14,53	126.814,49
<b>Net Best Estimate of Claims Provisions</b>		<b>R0250</b>	<b>3.093.561,01</b>	<b>9.389.248,70</b>	<b>3.080.433,80</b>	<b>352.727,44</b>	<b>172.023,35</b>
<b>Total Best estimate - gross</b>		<b>R0260</b>	<b>3.110.235,73</b>	<b>10.266.712,92</b>	<b>3.122.997,40</b>	<b>1.036.105,31</b>	<b>4.487.283,35</b>
<b>Total Best estimate - net</b>		<b>R0270</b>	<b>2.258.525,27</b>	<b>9.424.826,38</b>	<b>3.122.997,40</b>	<b>1.036.070,48</b>	<b>2.957.632,45</b>
<b>Risk margin</b>		<b>R0280</b>	587.357,74	705.579,03	210.469,55	24.100,97	20.417,99
<b>Amount of the transitional on Technical Provisions</b>							
<b>TP as a whole</b>		<b>R0290</b>					
<b>Best estimate</b>		<b>R0300</b>					
<b>Risk margin</b>		<b>R0310</b>					
<b>Technical provisions - total</b>							
Technical provisions - total		R0320	3.697.593,47	10.972.291,95	3.333.466,95	1.060.206,28	4.507.701,34
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total		R0330	851.710,46	841.886,54		34,83	1.529.650,90
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total		R0340	2.845.883,01	10.130.405,41	3.333.466,95	1.060.171,46	2.978.050,44
<b>Line of Business (LoB): further segmentation</b>							
Premium provisions - Total number of homogeneous risk groups		R0350	3	1	1	4	3
Claims provisions - Total number of homogeneous risk groups		R0360	1	1	2	1	1
<b>Cash-flows of the Best estimate of Premium Provisions (Gross)</b>							
Future benefits and claims		R0370	20.972.510,43	4.986.523,31	7.036.915,42	1.434.180,83	5.082.218,37
Future expenses and other cash-out flows		R0380	0,00	0,00	0,00	0,00	0,00
Future premiums		R0390	26.458.846,57	5.046.669,94	6.994.351,82	750.817,49	893.772,86
Other cash-in flows (incl. Recoverable from salvages and subrogations)		R0400					
<b>Cash-flows of the Best estimate of Claims Provisions (Gross)</b>							
Future benefits and claims		R0410	8.429.602,41	10.009.419,26	3.066.051,29	345.652,39	290.414,63
Future expenses and other cash-out flows		R0420	166.969,47	317.440,28	14.382,50	7.089,58	8.423,21
Future premiums		R0430					
Other cash-in flows (incl. Recoverable from salvages and subrogations)		R0440					
<b>Percentage of gross Best Estimate calculated using approximations</b>		<b>R0450</b>	0,00%	0,00%	0,00%	33,36%	107,07%
<b>Best estimate subject to transitional on interest rate</b>		<b>R0460</b>					
Technical provisions without transitional on interest rate		R0470					
<b>Best estimate subject to volatility adjustment</b>		<b>R0480</b>					
Technical provisions without volatility adjustment and without others transitional measures		R0490					

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

		Accepted non-proportional reinsurance:				Total Non-Life obligations
		Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
		C0140	C0150	C0160	C0170	C0180
<b>Technical provisions calculated as a whole</b>	<b>R0010</b>					0,00
Direct business	R0020					0,00
Accepted proportional reinsurance business	R0030					0,00
Accepted non-proportional reinsurance	R0040					0,00
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0050					0,00
<b>Technical Provisions calculated as a sum of BE and RM</b>						
<b>Best estimate</b>						
<b>Premium provisions</b>						
Gross - Total	R0060					67.961.564,99
Gross - direct business	R0070					67.961.564,99
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					-3.314.471,12
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0110					-3.314.471,12
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					-3.314.471,12
<b>Net Best Estimate of Premium Provisions</b>	<b>R0150</b>					<b>71.276.036,11</b>
<b>Claims provisions</b>						
Gross - Total	R0160					215.212.714,79
Gross - direct business	R0170					215.212.714,79
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					39.667.378,66
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0210					39.667.378,66
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					39.660.436,35
<b>Net Best Estimate of Claims Provisions</b>	<b>R0250</b>					<b>175.552.278,43</b>
<b>Total Best estimate - gross</b>	<b>R0260</b>					<b>283.174.279,77</b>
<b>Total Best estimate - net</b>	<b>R0270</b>					<b>246.828.314,55</b>
<b>Risk margin</b>	<b>R0280</b>					<b>14.704.332,71</b>
<b>Amount of the transitional on Technical Provisions</b>						
TP as a whole	R0290					0,00
Best estimate	R0300					0,00
Risk margin	R0310					0,00
<b>Technical provisions - total</b>						
Technical provisions - total	R0320					297.878.612,48
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330					36.345.965,23
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340					261.532.647,25
<b>Line of Business (LoB): further segmentation</b>						
Premium provisions - Total number of homogeneous risk groups	R0350					
Claims provisions - Total number of homogeneous risk groups	R0360					
<b>Cash-flows of the Best estimate of Premium Provisions (Gross)</b>						
Future benefits and claims	R0370					275.404.531,22
Future expenses and other cash-out flows	R0380					0,00
Future premiums	R0390					207.442.966,23
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400					0,00
<b>Cash-flows of the Best estimate of Claims Provisions (Gross)</b>						
Future benefits and claims	R0410					201.147.187,20
Future expenses and other cash-out flows	R0420					14.065.527,59
Future premiums	R0430					0,00
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0440					0,00
<b>Percentage of gross Best Estimate calculated using approximations</b>	<b>R0450</b>					<b>3,35%</b>
<b>Best estimate subject to transitional of the interest rate</b>	<b>R0460</b>					<b>0,00</b>
Technical provisions without transitional on interest rate	R0470					0,00
<b>Best estimate subject to volatility adjustment</b>	<b>R0480</b>					<b>0,00</b>
Technical provisions without volatility adjustment and without others transitional measures	R0490					0,00

**S.19.01.21**  
**Non-life Insurance Claims Information**

Accident year/Underwriting year 1 - Accident year

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

In Current year	Sum of years (cumulative)
-----------------	---------------------------

Gross Claims Paid (non-cumulative)		Development year (absolute amount)																In Current year		Sum of years (cumulative)	
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180		
Prior	R0100																				
NA	R0110	51.900.699,34	27.638.211,11	4.699.692,91	2.719.000,41	3.079.771,46	1.212.097,50	811.460,11	1.099.051,94	782.195,26	1.335.370,41	213.909,26	22.613,56	541.543,01	154.721,58	17.794,50	1.174.365,73	1.174.365,73	1.174.365,73		
W13	R0120	62.814.153,77	37.192.559,00	5.248.063,61	2.885.056,27	1.731.796,80	1.479.657,32	1.179.753,07	1.312.225,64	440.186,38	479.262,72	678.130,51	86.104,76	1.957.105,56	53.660,41						
W14	R0130	72.349.959,49	41.134.544,56	6.301.486,44	3.033.531,44	2.582.125,15	1.315.379,72	1.002.038,33	532.715,05	513.429,58	429.341,88	286.093,80	518.527,20	396.196,54							
W15	R0140	83.481.384,49	45.473.431,30	7.735.033,52	3.699.028,70	2.543.807,37	1.659.585,32	1.999.828,79	982.245,05	810.830,03	887.285,58	532.006,17	129.969,42								
W16	R0150	82.788.235,58	46.397.859,97	7.982.876,73	4.774.478,81	3.123.867,57	1.585.832,37	1.999.382,98	1.581.376,37	552.246,67	909.998,15	336.172,35									
W17	R0160	88.156.427,68	46.547.234,51	11.764.453,04	4.263.266,74	2.744.637,47	2.589.139,68	1.083.908,41	912.099,59		1.121.811,54	404.428,80									
W18	R0170	87.976.466,41	48.386.031,59	9.494.453,34	3.699.756,82	3.618.524,62	2.533.612,66	2.887.555,40	645.095,20		358.847,43										
W19	R0180	86.930.520,66	49.476.580,12	10.552.360,96	4.355.971,98	3.281.016,40	1.879.501,92	1.259.084,64	1.726.326,89												
W20	R0190	101.059.059,59	53.996.542,18	11.731.835,36	5.684.383,40	4.763.984,09	3.864.201,16	1.864.181,29													
W21	R0200	112.366.056,23	60.355.671,12	13.490.418,94	7.050.119,44	3.542.273,42	2.850.937,61														
W22	R0210	123.054.244,36	69.257.941,31	15.074.944,13	8.469.763,83	4.875.574,24															
W23	R0220	119.744.134,88	70.689.571,82	13.895.432,13	5.989.400,04																
W24	R0230	112.797.294,72	70.396.488,54	14.317.096,94																	
W25	R0240	86.559.638,10	60.994.302,59																		
W26	R0250	93.144.112,11																			

R0100	1.174.365,73	1.174.365,73
R0110	-17.794,50	94.546.767,34
R0120	53.660,41	117.547.716,14
R0130	396.196,54	1.207.997.994,18
R0140	129.969,42	1.488.994.436,41
R0150	336.172,35	1.52.032.236,55
R0160	404.428,80	1.59.887.407,40
R0170	358.847,43	1.55.099.097,53
R0180	1.726.326,89	1.59.501.763,57
R0190	1.864.181,29	1.62.464.017,76
R0200	2.850.937,61	2.02.632.676,56
R0210	4.879.574,24	241.336.967,87
R0220	5.989.400,04	218.210.300,49
R0230	14.317.096,94	197.510.880,20
R0240	60.994.302,59	160.203.511,98
R0250	93.134.911,11	93.134.911,11
R0260	188.698.660,50	2.415.676.462,11

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

Year end (discounted date)
----------------------------

Gross undiscounted Best Estimate Claims Provisions (absolute amount)		Development year (absolute amount)																Year end (discounted date)	
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350	C0360	
Prior	R0100																		
NA	R0110											496.259,19	1.260.042,76	236.539,67	285.033,60	541.889,81			
W13	R0120										4.537.387,23	3.556.565,94	3.719.706,34	1.130.816,94	1.134.481,23				
W14	R0130										3.023.296,35	2.988.596,94	3.544.087,25	3.320.031,61	2.422.522,31				
W15	R0140										4.052.188,66	3.642.893,34	3.137.065,40	1.941.888,08	1.300.832,20				
W16	R0150										6.920.226,24	4.340.494,44	4.835.583,50	3.137.115,90	1.610.415,50	1.723.259,50			
W17	R0160										6.020.095,61	4.895.496,39	4.895.496,39	3.060.000,00					
W18	R0170										6.809.770,18	5.905.871,61	4.421.798,27	4.066.526,46	2.853.465,05				
W19	R0180										14.719.825,26	10.011.220,94	6.266.746,81	7.028.218,70					
W20	R0190										19.226.636,69	14.107.619,24	11.122.236,50	9.527.249,57	6.360.665,81	5.268.719,23			
W21	R0200										20.595.668,02	18.544.840,01	15.863.779,09	11.900.662,66	10.149.147,41				
W22	R0210										16.947.000,00	16.822.027,79	11.211.975,75	21.263.324,71	21.073.392,45				
W23	R0220										16.309.051,18	16.018.141,65	11.415.415,41						
W24	R0230										12.747.545,85	14.903.191,70	10.043.300,61						
W25	R0240										88.023.998,26	37.018.803,59							
W26	R0250										66.782.246,22								

R0100	657.973,09
R0110	549.948,28
R0120	1.151.293,68
R0130	2.458.493,12
R0140	1.370.811,28
R0150	1.780.786,73
R0160	1.156.179,59
R0170	2.895.896,64
R0180	5.341.285,29
R0190	9.500.412,20
R0200	10.300.045,56
R0210	21.341.493,97
R0220	19.253.372,93
R0230	30.483.996,90
R0240	27.525.689,85
R0250	67.468.939,38
R0260	215.212.714,79

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

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
<b>Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35</b>						
Ordinary share capital (gross of own shares)	R0010	2.500.000,00	2.500.000,00			
Share premium account related to ordinary share capital	R0030					
Unpaid and uncalled ordinary shares of the equivalent basic own fund 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	207.725.223,92	207.725.223,92			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160					
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
<b>Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds</b>						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220					
<b>Deductions</b>						
Deductions for participations in financial and credit institutions	R0230					
<b>Total basic own funds after deductions</b>	<b>R0290</b>	<b>210.225.223,92</b>	<b>210.225.223,92</b>			
<b>Ancillary own funds</b>						
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Unpaid and uncalled initial funds, members' contributions of the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
<b>Total ancillary own funds</b>	<b>R0400</b>					
<b>Available and eligible own funds</b>						
<b>Total available own funds to meet the SCR</b>	<b>R0500</b>	<b>210.225.223,92</b>	<b>210.225.223,92</b>			
<b>Total available own funds to meet the MCR</b>	<b>R0510</b>	<b>210.225.223,92</b>	<b>210.225.223,92</b>			
<b>Total eligible own funds to meet the SCR</b>	<b>R0540</b>	<b>210.225.223,92</b>	<b>210.225.223,92</b>			
<b>Total eligible own funds to meet the MCR</b>	<b>R0550</b>	<b>210.225.223,92</b>	<b>210.225.223,92</b>			
<b>SCR</b>	<b>R0580</b>	<b>102.643.300,08</b>				
<b>MCR</b>	<b>R0600</b>	<b>46.189.485,03</b>				
<b>Ratio of Eligible own funds to SCR</b>	<b>R0620</b>	<b>204,81%</b>				
<b>Ratio of Eligible own funds to MCR</b>	<b>R0640</b>	<b>455,14%</b>				
<b>Reconciliation reserve</b>						
<b>C0060</b>						
Excess of assets over liabilities	R0700	222.100.223,92				
Own shares (held directly and indirectly)	R0710	0,00				
Foreseeable dividends, distributions and charges	R0720	11.875.000,00				
Other basic own fund items	R0730	2.500.000,00				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740					
<b>Reconciliation reserve</b>	<b>R0760</b>	<b>207.725.223,92</b>				
<b>Expected profits</b>						
Expected profits included in future premiums (EPIFP) - Life Business	R0770	6.021.584,61				
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	29.174.507,58				
<b>Total Expected profits included in future premiums (EPIFP)</b>	<b>R0790</b>	<b>35.196.092,18</b>				

### S.25.01.21 Solvency Capital Requirement - for undertakings on Standard Formula

		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Market risk	R0010	38.967.174,89	38.967.174,89	
Counterparty default risk	R0020	15.250.596,72	15.250.596,72	
Life underwriting risk	R0030			
Health underwriting risk	R0040	23.704.223,26	23.704.223,26	
Non-life underwriting risk	R0050	96.140.980,63	96.140.980,63	
Diversification	R0060	-48.225.343,13	-48.225.343,13	
Intangible asset risk	R0070			
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	<b>125.837.632,36</b>	<b>125.837.632,36</b>	

### Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	11.020.101,07
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	-34.214.433,36
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
<b>Solvency capital requirement excluding capital add-on</b>	<b>R0200</b>	<b>102.643.300,08</b>
Capital add-on already set	R0210	0,00
<b>Solvency capital requirement</b>	<b>R0220</b>	<b>102.643.300,08</b>
<b>Other information on SCR</b>		
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	
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	1.188.967,83	4.583.074,34
Income protection insurance and proportional reinsurance	R0030	15.412.916,10	38.405.999,05
Workers' compensation insurance and proportional reinsurance	R0040		
Motor vehicle liability insurance and proportional reinsurance	R0050	152.952.257,70	111.670.411,47
Other motor insurance and proportional reinsurance	R0060	58.474.120,91	157.804.025,60
Marine, aviation and transport insurance and proportional reinsurance	R0070		
Fire and other damage to property insurance and proportional reinsurance	R0080	2.258.525,27	16.776.871,23
General liability insurance and proportional reinsurance	R0090	9.424.826,38	4.513.762,62
Credit and suretyship insurance and proportional reinsurance	R0100		
Legal expenses insurance and proportional reinsurance	R0110	3.122.997,40	7.557.719,60
Assistance and proportional reinsurance	R0120	1.036.070,48	3.189.035,42
Miscellaneous financial loss insurance and proportional reinsurance	R0130	2.957.632,45	
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	56.808.972,11	
Total capital at risk for all life (re)insurance obligations	R0250		11.740.795.836,54

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	50.171.941,18	
MCRL Result	R0200		9.411.545,50

**Overall MCR calculation**

Linear MCR	R0300		<b>59.583.486,68</b>
SCR	R0310		102.643.300,08
MCR cap	R0320		<b>46.189.485,03</b>
MCR floor	R0330		<b>25.660.825,02</b>
Combined MCR	R0340		<b>46.189.485,03</b>
Absolute floor of the MCR	R0350		3.700.000,00
<b>Minimum Capital Requirement</b>	<b>R0400</b>		<b>46.189.485,03</b>