Verslag inzake de Solvabiliteit en de Financiële Toestand 2020



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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
	2 - Not reported as only life or only non-life insurance or reinsurance activity or only reinsurance activity	-

2



S.02.01.01 Balance Sheet

Solvency II value C0010

Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	
Deferred tax assets	R0040	7.965.785,86
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	22.677.841,05
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	186.433.167,09
Property (other than for own use)	R0080	43.113.000,00
Holdings in related undertakings, including participations	R0090	
Equities	R0100	
Equities - listed	R0110	
Equities - unlisted	R0120	
Bonds	R0130	
Government Bonds	R0140	
Corporate Bonds	R0150	
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	143.320.167,09
Derivatives	R0190	113.320.107,03
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	90.261.204,25
Loans on policies	R0240	30.201.204/23
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	90.261.204,25
Reinsurance recoverables from:	R0270	50.900.970,16
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	14.333.004,33
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)	R0370	
Own shares (held directly)	R0390	97.602.751,42
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	200.099.375,85
Total assets	R0500	671.008.107,69



S.02.01.01

Balance Sheet Liabilities

Technical provisions - non-life	R0510	297.878.612,48
Technical provisions - non-life (excluding health)	R0520	280.152.953,22
TP calculated as a whole	R0530	
Best estimate	R0540	266.617.213,42
Risk margin	R0550	13.535.739,80
Technical provisions - health (similar to non-life)	R0560	17.725.659,26
TP calculated as a whole	R0570	
Best estimate	R0580	16.557.066,36
Risk margin	R0590	1.168.592,90
TP - life (excluding index-linked and unit-linked)	R0600	76.239.895,56
Technical provisions - health (similar to life)	R0610	76.239.895,56
TP calculated as a whole	R0620	
Best estimate	R0630	71.363.977,04
Risk margin	R0640	4.875.918,52
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	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
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	
Total liabilities	R0900	448.907.883,76
Excess of assets over liabilities	R1000	222 406 222 22
EXCESS OF ASSETS OVER HADRITIES	KTUUU	222.100.223,92



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

				Line of Business fo	r: non-life insurance and rei	nsurance obligations (direct b	usiness and accepted prop	ortional reinsurance)		
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Premiums written										
Gross - Direct Business	R0110	4.229.956,34	38.820.962,86	<u> </u>	119.786.508,66			21.494.792,62	4.652.222,06	
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	İ
Net	R0200	4.583.074,34	38.405.999,05		111.670.411,47	157.804.025,60		16.776.871,23	4.513.762,62	
Premiums earned										
Gross - Direct Business	R0210	4.303.230,71	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	
Net	R0300	4.656.348,71	37.506.062,73		109.563.999,26	143.437.897,23		17.476.814,39	4.531.757,66	
Claims incurred	RUSUU	4.030.340,71	37.300.002,73		109.303.999,20	143.437.037,23		17.470.014,35	4.331.737,00	
Gross - Direct Business	R0310	3,191,548,82	25,059,718,14	ļ	67,559,857,91	61,772,372,93		4,826,505,70	3,959,372,23	i
			25.059./18,14	 		61.//2.3/2,93 -20.628,00			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			-1.180.393,57	352.333,34	
Net	R0400	3.490.960,86	24.988.973,46		58.684.928,17	60.376.708,72		6.005.081,19	3.607.038,89	
Changes in other technical provisions										
Gross - Direct Business	R0410	12.326,92	105.989,97	i	297.126,06	223.744,93		224.975,95	-52.376,72	i
Gross - Proportional reinsurance accepted	R0420									
Gross - Non-proportional reinsurance accepted	R0430									
Reinsurers' share	R0440									l
Net	R0500	12.326,92	105.989.97		297.126,06	223.744.93		224.975,95	-52.376.72	
Expenses incurred	R0550	138.560.48	10.268.745.55		33.032.997.82	43.865.826.71		7.151.643.86	1,559,578,01	
Administrative expenses	K0330	130.300,40	10.200.743,33		33.032.337,02	43.003.020,71		7.131.043,00	1.333.376,01	
Gross - Direct Business	R0610	108.580,25	996.509,10		3.074.842,50	4.201.209,67		551.757,48	119.419,54	
	R0620	9,064,31	996.509,10		3.074.642,30	4.201.209,67 -124,40		-438,92	119.419,54	
Gross - Proportional reinsurance accepted		9.064,31				-124,40		-438,92		
Gross - Non-proportional reinsurance accepted	R0630									
Reinsurers' share	R0640									
Net	R0700	117.644,57	996.509,10		3.074.842,50	4.201.085,27		551.318,55	119.419,54	
Investment management expenses	i .			<u> </u>	i					İ
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									
Net	R0800	19,719,92	167.037,75		515.414.03	704.198,11		92.413,62	20.017,45	
Claims management expenses			,						,	
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	330.023,12	 	1.7.25.7.02,713	-69,74		-246.05	30.511,15	
Gross - Non-proportional reinsurance accepted	R0830	3.061,25				-05,74		240,03		
Reinsurers' share	R0840							-		
	R0840	65.040.47	558.625.42		4 700 700 45	2.255.654.23		200 650 45	66.644.40	
Net	KU900	65.949,47	558.625,42		1.723.702,45	2.355.054,27		309.059,45	66.944,49	
Acquisition expenses	<u> </u>					ļ		ļi		
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				
Net	R1000	-415.890,45	3.369.735,26		13.570.438,71	19.261.305,71		3.356.032,71	852.589,23	
Overhead expenses										
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	23.137,24				5.565,16		11-110,000		
Reinsurers' share	R1040							+		
Net	R1100	351.136,97	5.176.838,02		14.148.600,13	17.344.183,36		2.842.819,53	500.607,30	
	R1100	331.130,97	3.170.838,02		14.140.000,13	17.344.183,30		2.042.019,53	300.007,30	
Other expenses										
Total expenses	R1300									



S.05.01.02

Premiums, claims and expenses by line of business

		Line of Business for: non-life i and acc	nsurance and reinsurance epted proportional reinsu			Total			
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written						1			
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			-2.173.884,78					-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
Net	R0200	7.557.719,60	3.189.035,42						343.912.512,56
Premiums earned	1	1.001.007,00							
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	7,517,103,20	2.011.520,0.	84,898,72					536.547.32
Gross - Non-proportional reinsurance accepted	R0230			64.656,72					0,00
	R0240		27.401.23	404 547 27					
Reinsurers' share			27.401,33						18.872.515,25
Net	R0300	7.517.163,28	2.784.518,74	1.107.108,53					328.581.670,53
Claims incurred						1			
Gross - Direct Business	R0310	2.559.730,62	1.239.421,39						170.550.110,06
Gross - Proportional reinsurance accepted	R0320			-17.445,47					259.520,49
Gross - Non-proportional reinsurance accepted	R0330								0,00
Reinsurers' share	R0340			136.721,57					9.629.371,97
Net	R0400	2.559.730,62	1.239.421,39	227.415,29					161.180.258,58
Changes in other technical provisions									
Gross - Direct Business	R0410	-5.679,28	3.997,02	2.310,06					812.414,91
Gross - Proportional reinsurance accepted	R0420			1			***		0,00
Gross - Non-proportional reinsurance accepted	R0430								0,00
Reinsurers' share	R0440						ł	·	0,00
Net	R0500	-5.679,28	3.997,02	2.310,06			İ		812.414,91
Expenses incurred	R0550	2.130.980.40	980.223.73						99.462.692,60
Administrative expenses	K0330	2.130.980,40	980.223,73	334.130,03					99.402.092,00
	D0540	194.001,79	82.553,39						9.397.323,79
Gross - Direct Business	R0610	194.001,/9	82,553,35						
Gross - Proportional reinsurance accepted	R0620			-55.802,22					-47.301,23
Gross - Non-proportional reinsurance accepted	R0630						ļ		0,00
Reinsurers' share	R0640								0,00
Net	R0700	194.001,79	82.553,39	12.647,84					9.350.022,56
Investment management expenses									
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						1		0,00
Net	R0800	32.519.14	13.837.84	2.120,07					1,567,277,93
Claims management expenses	Record	32.323/21	10.007/01	21220/07					113071277753
Gross - Direct Business	R0810	108.753,98	46.277,97	7 38.371,90					5.267.973,91
Gross - Proportional reinsurance accepted	R0820	100.753,98	то.2/7,97	-31.281,74					-26.516.24
Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted	R0820 R0830	-		-31.281,74					-26.516,24 0,00
							<u> </u>	ļ	
Reinsurers' share	R0840	400 755 55						1	0,00
Net	R0900	108.753,98	46.277,97	7.090,16					5.241.457,67
Acquisition expenses				ļ					
Gross - Direct Business	R0910	757.165,29	478.918,37						43.478.030,40
Gross - Proportional reinsurance accepted	R0920			-186.302,99					-138.673,08
Gross - Non-proportional reinsurance accepted	R0930					<u> </u>	<u> </u>	1	0,00
Reinsurers' share	R0940			75.956,43					1.975.282,78
Net	R1000	757.165,29	478.918,37	133.779,72					41.364.074,54
Overhead expenses				1					
Gross - Direct Business	R1010	1.038.540,19	358.636,17	7 128.644,90					41.856.978,16
Gross - Proportional reinsurance accepted	R1020	1030,340,13	330.030,17	49.853.33					82.881,74
Gross - Non-proportional reinsurance accepted	R1030			43.633,53					0,00
Reinsurers' share	R1040					-+	 	 	0,00
		1 020 540 40	250 626 47	170 100 00					
Net	R1100	1.038.540,19	358.636,17	178.498,23					41.939.859,90
Other expenses	R1200								
Total expenses	R1300								99.462.692,60



S.05.01.02

Premiums, claims and expenses by line of business

Premiums, claims and				Line of Business for: lif	e insurance obligations			Life reinsurar	ce obligations	
		Health insurance	Insurance with profit participation	Index-linked and unit- linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	Total
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written										
Gross	R1410	13.506.681,43								13.506.681,4
Reinsurers' share	R1420	1.227.213,48								1.227.213,4
Net	R1500	12.279.467,95								12.279.467,9
Premiums earned										
Gross	R1510	14.911.887,42]			I	ļ			14.911.887,4
Reinsurers' share	R1520	1.430.591,07		1		1	[1.430.591,0
Net	R1600	13.481.296,35				İ				13.481.296,3
Claims incurred										,
Gross	R1610	9.934.307,94				†	İ			9.934.307,94
Reinsurers' share	R1620	1.994.017,87				+				1.994.017,8
Net	R1700	7.940.290.07								7.940.290.0
Changes in other technical provision		713101230707				1	1			715101250/0
Gross	R1710	-1.176.280,94		 		+				-1.176.280,9
Reinsurers' share	R1720	1.170.200/5								0,0
Net	R1800	-1.176.280,94								-1.176.280,9
Expenses incurred	R1900	3.910.062,24				+				3.910.062,2
Administrative expenses	K1900	3.910.002,24								3.910.002,2
Gross	R1910	346,707.81		 		+	 			346.707,8
Reinsurers' share	R1920	340.707,61		·			ł			0,0
Net	R1920	346.707,81								346.707,8
		346./0/,81								346./0/,8
Investment management expense						+				
Gross	R2010	58.116,17		ļ		+				58.116,1
Reinsurers' share	R2020		i	İ						0,0
Net	R2100	58.116,17								58.116,1
Claims management expenses						-				
Gross	R2110	194.358,28				<u> </u>				194.358,2
Reinsurers' share	R2120					1				0,0
Net	R2200	194.358,28								194.358,2
Acquisition expenses				<u> </u>		<u> </u>	<u> </u>			
Gross	R2210	2.474.708,36				1				2.474.708,3
Reinsurers' share	R2220	400.254,17				1				400.254,1
Net	R2300	2.074.454,19								2.074.454,1
Overhead expenses						<u> </u>	<u> </u> i			
Gross	R2310	1.236.425,79		<u> </u>		<u> </u>				1.236.425,7
Reinsurers' share	R2320									0,0
Net	R2400	1.236.425,79								1.236.425,7
Other expenses	R2500									
Total expenses	R2600									3.910.062,2
Total amount of surrenders	R2700									0,0

7



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

Life and Health SLT Technical Provisions - Best Estimate by country										
				Inde	ex-linked and unit-linked insurano			Other life insurance		
			Insurance with profit participation		Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees	Annuities stemming from non- life insurance contracts and relating to insurance obligation other than health insurance obligations
			C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Technical provisions calculated as a whole		R0010								
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to co	unterparty 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 o	ounterparty 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	T					H]	
Recoverables from Finite Re before adjustment for expected losses		R0070							1	
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to co	unterparty 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	<u> </u>							
Risk margin		R0130			-					
Technical provisions - total		R0200								
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total		R0210								
Best Estimate of products with a surrender option		R0220								
Gross BE for Cash flow										
	Future guaranteed and discretionary benefits	R0230								
	Future guaranteed benefits	R0240								
Cash out-flows	Future discretionary benefits	R0250	+							
	Future expenses and other cash out-flows	R0260								
	Future premiums	R0270								
Cash in-flows	Other cash in-flows	R0280		+						
Percentage of gross Best Estimate calculated using approximations	other dash in nows	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	+	+						
recurrical provisions without matering adjustment and without all the others		R0300	1	1			1			4i



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

To all recoverables from reseaurance(SPV and Finish Re below the adjustment for expected loses in the country of the Recoverables from reseaurance (except SPV and finish Re) below adjustment for expected loses (in the country of the Recoverables from reseaurance(SPV and Finish Re) below adjustment for expected loses (in the Recoverables from reseaurance(SPV and Finish Re) below adjustment for expected loses (in the Recoverables from reseauranc(SPV and Finish Re) and the Recoverables from reseaurance(SPV and Finish Re) and the Recoverables from reseaurance(SPV and Finish Re) and the Recoverables from reseaurance(SPV and Finish Re) and the Recoverables from reseaurance(SPV and Finish Re) and the Recoverables from reseaurance(SPV and Finish Re) and the Recoverables from reseaurance(SPV and Finish Re) and the Recoverables from reseaurance(SPV and Finish Re) and the Recoverables from reseaurance(SPV and Finish Re) and the Recoverables from reseaurance(SPV and Finish Re) and the Recoverables from reseaurance(SPV and Finish Re) and the Recoverables from reseaurance(SPV and Finish Re) and the Recoverables from reseaurance(SPV and Finish Re + total Recoverables from reseaurance(SPV and Finish Re + total Recoverables from reseaurance(SPV and Finish Re + total Recoverables from reseaurance(SPV and Finish Re + total Recoverables from reseaurance(SPV and Finish Re + total Recoverables from reseaurance(SPV and Finish Re + total Recoverables from reseaurance(SPV and Finish Re + total Recoverables from reseaurance(SPV and Finish Recoverables from reseaurance(SPV and Finish Re + total Recoverables from reseaurance(SPV and Finish Re + total Recoverables from reseaurance(SPV and Finish Recoverables from reseaurance(SPV and Finish Recoverables from reseaurance(SPV and Finish Recoverables from reseaurance(SPV and Finish Recoverables from reseaurance(SPV and Finish Recoverables from reseaurance(SPV and Finish Recoverables from reseaurance(SPV and Finish Recoverables from reseaurance(SPV and Finish Recoverables from reseaurance(SPV a	Life and realth SET Technical Provisions - Best Estimate by Country								
Technical provisions calculated as a whole Technical provisions c						Accepted reinsurance			
Technical provisions calculated as a whole Technical provisions calculated as a whole Technical provisions calculated as a sam of 8E and 8M Conse less Estimate Technical provisions calculated as a sam of 8E and 8M Conse less Estimate Technical provisions calculated as a sam of 8E and 8M Conse less Estimate Technical provisions calculated as a sam of 8E and 8M Conse less Estimate Technical provisions calculated as a sam of 8E and 8M Conse less Estimate Technical provisions calculated as a sam of 8E and 8M Conse less Estimate Technical provisions calculated as a sam of 8E and 8M Conse less Estimate Technical provisions calculated as a sam of 8E and 8M Conse less Estimate Technical provisions and technical Provisions Technical provisions and technical Provisions Technical provisions and technical Provisions Technical provisions into recentable from remarkable from remarkable from remarkable from the same of the					participation on Accepted	insurance on Accepted		life accepted insurance contracts and relating to insurance obligation other than health insurance obligations	health insurance, incl. Unit-
Trachical provisions and confidence of an arm of Re and RPA Reach Estimate Trachical provisions and confidence of a sum of Re and RPA Reach Estimate Trachical provisions and confidence of the analysis of the standard o				C0100	C0110	C0120	C0130	C0140	C0150
Technical provisions calculated as a sum of EE and RM Gross Rect Estimate To are conceptable from resources (copy) and Plante Re before the edystement for expected losses due to constrainty of plante Re before the edystement for expected losses Recovered from resources (copy) and Plante Re before the edystement for expected losses Recovered from resources (copy) and Plante Re before the edystement for expected losses Recovered from resources (copy) and Plante Re before the edystement for expected losses Recovered from resources (copy) and Plante Re before the edystement for expected losses Recovered from resources (copy) and Plante Re before the edystement for expected losses Recovered from resources (copy) and Plante Re before the edystement for expected losses Recovered from resources (copy) and Plante Re before the edystement for expected losses Recovered from resources (copy) and Plante Re before the edystement for expected losses Recovered from resources (copy) and Plante Recovered losses Recovered from resources (copy) and Plante Recovered losses and the copy of the Recovered losses and the Recovered losses from resources (copy) and Plante Recovered losses from resources (copy) and Plante Recovered losses from resources (Copy) and Plante Recovered losses from resources (Copy) and Plante Recovered losses from resources (Copy) and Plante Recovered losses from resources (Copy) and Plante Recovered losses from resources (Copy) and Plante Recovered losses from resources (Copy) and Plante Recovered losses from resources (Copy) and Plante Recovered losses from resources (Copy) and Plante Recovered losses from resources (Copy) and Plante Recovered losses from resources (Copy) and Plante Recovered losses from resources (Copy) and Plante Recovered losses from resources (Copy) and Plante Recovered losses from resources (Copy) and Plante Recovered losses from resources (Copy) and Plante Recovered losses from resources (Copy) and Plante Recovered losses from resources (Copy) and Plante Recovered losses fro	Technical provisions calculated as a whole		R0010						
Recorable from remarkance (Ampt Age of Training Re botter the adjustment for expected loses due to contributely default. Fig. of the contribute of the special from the Re botter the adjustment for expected loses. Recoverable from Fay' Leff or adjustment for expected loses. Recoverable from Fay' Leff or adjustment for expected loses. Recoverable from Far Re botter dejustment for expected loses. Recoverable from Far Re botter dejustment for expected loses. Recoverable from Far Re botter dejustment for expected loses. Recoverable from Far Re botter dejustment for expected loses. Recoverable from Far Re botter dejustment for expected loses. Recoverable from Far Re botter dejustment for expected loses. Recoverable from Far Re Botter dejustment for expected loses. Recoverable from Far Re Botter dejustment for expected loses. Recoverable from Far Re Botter dejustment for expected loses. Recoverable from Far Re Botter dejustment for expected loses. Recoverable from Far Re Botter dejustment for expected loses. Recoverable from Far Re Botter dejustment for expected loses. Recoverable from Far Re Botter dejustment for expected loses. Recoverable from Far Re Botter dejustment for expected loses. Recoverable from Far Recoverable from Far Re Recoverable from Far Rec	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to o	ounterparty default associated to TP as a whole	R0020						
Gross Bet Estimate Frozen incomplishe from resourance SPV and finite Re before the adjustment for expected loses due to counterparty default Recoverables from resourance (SPV and finite Re before the adjustment for expected loses Recoverables from resourance (SPV and finite Re before the adjustment for expected loses Recoverables from resourance (SPV and finite Re before adjustment for expected loses Recoverables from Finite Re before adjustment for expected loses Recoverables from Finite Re before adjustment for expected loses Recoverables from resourance (SPV and finite Re after the adjustment for expected loses (SPV and finite Re adjustment for expected loses (SPV and finite Re adjustment for expected loses (SPV and finite Reported loses (SPV and finite Re adjustment for expected loses (SPV and finite Re adjustment for expected loses (SPV and f			·						
To all recoverables from reseaurance(SPV and Finish Re below the adjustment for expected loses (as to counterparty default Recoverables from reseaurance) and finish Re below adjustment for expected loses (Recoverables from reseaurance) and finish Re below adjustment for expected loses (Recoverables from reseaurance) and finish Re later than adjustment for expected loses (Recoverables from reseaurance) and finish Re later than adjustment for expected loses (Recoverables from reseaurance) and finish Re later than adjustment for expected loses (Recoverables from reseaurance) and finish Re later than adjustment for expected loses (Recoverables from reseaurance) and finish Re later than adjustment for expected loses (Recoverables from reseaurance) and finish Re later than adjustment for expected loses (Recoverables from reseaurance) and finish Re later than adjustment for expected loses (Recoverables from reseaurance) and finish Re later than adjustment for expected loses (Recoverables from reseaurance) and finish Re later than adjustment for expected loses (Recoverables from reseaurance) and finish Re later than adjustment for expected loses (Recoverables from reseaurance) and finish Re later than adjustment for expected loses (Recoverables from reseaurance) and finish Re later than adjustment for expected loses (Recoverables from reseaurance) and finish Re later than adjustment for expected loses (Recoverables from reseaurance) and finish Re later than adjustment for expected loses (Recoverables from reseaurance) and finish Re later than adjustment for expected loses (Recoverables from reseaurance) and finish Re later than adjustment for expected loses (Recoverables from reseaurance) and finish Recoverables from reseaurance)	Best Estimate								
Recovables from relinarance (secus SFV and Finite Ro) before adjustment for expected losses Recovables from Finite Re before adjustment for expected losses Recovables from Finite Re before adjustment for expected losses Recovables from Finite Re before adjustment for expected losses Recovables from Finite Recovables from relinarance Recovables from relinarance Recovables from relinarance Recovables from relinarance Recovables from relinarance Recovables from relinarance Recovables from relinarance Recovables from relinarance Recovables from relinarance Recovables from relinarance Recovables from relinarance Recovables from relinarance Recovables Recovables Recovable Recovables Recovable Recovable Recovables Recovable	Gross Best Estimate		R0030						
Recoverables from 15PV before adjustment for expected loses Recoverables from retreat the foreign adjustment for expected loses RECOVERATE From Retreatment(5PV and Frinte Re after the adjustment for expected loses due to counterparty default RECOVERATE From Retreatment(5PV and Frinte Re after the adjustment for expected loses due to counterparty default RECOVERATE RECOVER	Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to	counterparty default	R0040						
Recordables from Finite Re before adjustment for expected foxes due to contraparty default ROBD Let distillate minus excesses from excesses from minus excesses from	Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses		R0050						
Total Recoverables from reissurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default. R0090 R00000 R00000 R00000 R00000 R00000 R00000 R00000 R000000	Recoverables from SPV before adjustment for expected losses		R0060						
Size desinate minus recoverables from reinsurance/SPV and finite Re RR000 Amount of the transitional on Technical Provisions Technical Provisions Size desinate RR000 Amount of the transitional on Technical Provisions Technical Provisions Size desinate RR000	Recoverables from Finite Re before adjustment for expected losses		R0070	1		-			
Risk Nargin Amount of the transitional on Technical Provisions Technical Provisions calculated as a whole Best estimate scalar calculated as a whole Feet calculated as a whole Risk margin Technical provisions - total Risk margin Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total Risk margin Rest less are recoverables from reinsurance/SPV and Finite Re - total Risk margin Risk mar	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to o	ounterparty default	R0080						
Amount of the transitional on Technical Provisions Technical Provisions Set estimate as whole Set interest rate Set estimate subject to valability adjustment Set est estimate subject to valability adjustment Set est estimate subject to valability adjustment Set est estimate subject to valability adjustment Set est estimate subject to valability adjustment Set est estimate subject to valability adjustment Set est estimate subject to valability adjustment Set est estimate subject to valability adjustment Set est estimate subject to valability adjustment Set estimate subject to valability adjustment	Best estimate minus recoverables from reinsurance/SPV and Finite Re		R0090						
Extensional Provisions calculated as a whole Best estimate sets invalue Extensional Provisions calculated as a whole Rest margin Re	Risk Margin		R0100						
Best estimate R0120 Rex margin R0120 R0130 R0200 R	Amount of the transitional on Technical Provisions								
Rek margin Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total Rest Estimate of products with a surrender option Gross BE for Cash flow Future quaranteed and discretionary benefits Future quaranteed tenders Future superseas and other cash out-flows Future expenses and other cash out-flows ROZO Cash in-flows Cash in-	Technical Provisions calculated as a whole		R0110						
Technical provisions - total Technical provisions - total Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total R0210 R0210 R0220 R02	Best estimate		R0120						
Technical provisions - total Technical Provisions - total Technical Provisions - total Technical Provis	Risk margin		R0130						
Best Estimate of products with a surrender option Gross BE for Cash flow Future guaranteed and discretionary benefits R0230 Cash out-flows Future guaranteed benefits R0250 Future guaranteed benefits R0250 Future expenses and other cash out-flows R0250 Future expenses and other cash out-flows R0250 Future permittins R0270 Cash in-flows R0250 Future permittins R0270 Cash in-flows R0250 Future permittins R0270 Fu			R0200						
Goss BE for Cash flow Future guaranteed tenefits R0250	Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total		R0210						
Future quaranteed and discretionary benefits R0240 Future quaranteed benefits R0240 Future expenses and other cash out-flows R0250 Future expenses and other cash out-flows R0250 Future expenses and other cash out-flows R0250 Future expenses and other cash out-flows R0250 Cash in-flows Future expenses and other cash out-flows R0250 Future expenses and other cash out-flows R0250 Other cash in-flows Future expenses and other cash out-flows R0250 Future expenses and other cash out-flows R0250 Other cash in-flows Future expenses and other cash out-flows R0250 Other cash in-flows Future expenses and other cash out-flows Future expenses for flows Future expenses for flows Future expenses for flows Future expenses for flows Future expenses Future expenses Future expenses Future expenses Future expe	Best Estimate of products with a surrender option		R0220						
Cash out-flows	Gross BE for Cash flow								
Cash out-flows Future guaranteed benefits R0240 Enture decretorary benefits R0250 Cash in-flows Future expense and other cash of flows R0200 Cash in-flows Future permiture R0270 Percentage of gross Best Estimate calculated using approximations R0280 Section of the interest rate Rosson R0300 R0300 Section of the interest rate Best estimate subject to transitional or the interest rate R0310 R0320 Sect estimate subject to volatility adjustment R0320 R0320 Technical provisors without volatility adjustment and without others transitional measures R0330 R0320 Sest estimate subject to volatility adjustment and without others transitional measures R0330 R0320		Future guaranteed and discretionary benefits	R0230						
Future discretionary beeffils Future penses and other cash out-flows R0250 Cash in-flows Future premiums R0270 Other cash in-flows R0280 Percentage of gross Best Estimate calculated using approximations R0290 Surrender value R0300 Surrender value R0310 Sest estimate subject to transitional of the interest rate R0320 R8320 R8320 R8320 R8320 R8330 R8320 R8330 R8330 R8330 R8330 R8330 R8330 R8330 R8330 R8330 R8330 R8330 R8330 R8330 R8330 R8330 R8330 R8330			R0240						
Future expenses and other cash out-flows R0260 Cash in-flows Future premarks R0270 Cash in-flows R0280 Percentage of gross Best Estimate calculated using approximations R0280 Percentage of gross Best Estimate calculated using approximations R0290 R0290 R0290 Sest estimate subject to transitional of the interest rate R0310 R0310 Rest estimate subject to transitional on interest rate R0310 R0320 Sest estimate subject to volatility adjustment R0330 R0330 R0330 Sest estimate subject to volatility adjustment and without others transitional measures R0330 R0330 Sest estimate subject to volatility adjustment and without others transitional measures R0330 R0330 Sest estimate subject to volatility adjustment R0330 Sest estimate subject to volatility adjustment R0330	Cash out-flows	Future discretionary benefits	R0250						
Cash in-flows Future premiums P0270 Potencia in-flows R0280 Percentage of gross Best Estimate calculated using approximations R0290 Percentage of gross Best Estimate calculated using approximations R0290 Percentage of gross Best Estimate calculated using approximations R0290 Pesce estimate subject to transitional of the interest rate R0310 Potencia provisions without transitional or interest rate R0320 Pesce estimate subject to untaility adjustment R0330 Pesce estimate subject to untaility adjustment R0330 Pesce estimate subject to untaility adjustment R0330 Pesce estimate subject to matching adjustment Available adjustment and without others transitional measures R0350 Pesce estimate subject to matching adjustment R0350 Pesce estimate			R0260						
Other cash in-flows Other cash in-flows R0280 R0280 R0280 R0280 R0280 R0280 R0280 R0280 R0280 R0280 R0280 R0280 R0280 R0280 R0280 R0300 R0									
Percentage of gross Best Estimate calculated using approximations R0290 R0300 R0300 R0300 R0310 Technical provisions without transitional or the interest rate R0310 R0320 R0320 R0330 R0330 R0330 R0330 R0340 R0340 R0350 R0350 R0350	Cash in-flows		R0280						
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 R0330 Technical provisions without volatility adjustment and without others transitional measures R0340 Est estimate subject to machinize adjustment R0330	Percentage of gross Best Estimate calculated using approximations			1					
Technical provisions without transitional on interest rate R0320 Best estimate subject to volatility adjustment R0330 Technical provisions without validity adjustment and without others transitional measures R0340 Best estimate subject to matching adjustment R0340	Surrender value		R0300						
Technical provisions without transitional on interest rate R0320 Best estimate subject to volatility adjustment R0330 Technical provisions without validity adjustment and without others transitional measures R0340 Best estimate subject to matching adjustment R0340	Best estimate subject to transitional of the interest rate		R0310	1					
Best estimate subject to volatility adjustment R0330 Technical provisors without volatility adjustment and without others transitional measures R0330 Est estimate subject to matching adjustment R0350				1					
Technical provisions without volatility adjustment and without others transitional measures R0340 Sest estimate subject to matching adjustment R0350	Best estimate subject to volatility adjustment		R0330	T					
Best estimate subject to matching adjustment R0350				1					
	Best estimate subject to matching adjustment			T					
	Technical provisions without matching adjustment and without all the others		R0360						



S.12.01.02

cry							
		н	ealth insurance (direct business)				
			Contracts without options and guarantees	Contracts with options or guarantees	Annuities stemming from non- life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
		C0160	C0170	C0180	C0190	C0200	C0210
	R0010						0,00
e to counterparty default associated to TP as a whole	R0020						0,00
	R0030		71.363.977,04				71.363.977,04
ue to counterparty default	R0040		14.562.759,37				14.562.759,37
25	R0050		14.562.759,37				14.562.759,37
	R0060				Ţ Ţ		0,00
	R0070				T		0,00
e to counterparty default	R0080		14.555.004,93				14.555.004,93
	R0090		56.808.972,11				56.808.972,11
	R0100	4.875.918,5	2				4.875.918,52
						\sim	
	R0110						0,00
	R0120						0,00
	R0130						0,00
	R0200	76.239.895,56					76.239.895,56
	R0210	61,684,890,63					61,684,890,63
	R0220	1.643.664.7					1,643,664,73
Future guaranteed and discretionary benefits	R0230	116.890.314.3					116.890.314.39
	R0240						
	R0250						
Future expenses and other cash out-flows	R0260	3,015,961,1					3.015.961.19
Future premiums	R0270	48.542.298.5					48.542.298.55
}	R0280						0.00
		2.279		The same of the sa			
	R0300	1.643.664,7					1.643.664,73
	R0310						0,00
				The state of the s			
							0.00
	R0320 R0330						0,00
	R0320 R0330						0,00
	R0320						
1	ue to counterparty default associated to TP as a whole due to counterparty default ass be to counterparty default Future guaranteed and discretionary benefits Future guaranteed benefits Future guaranteed benefits	### R0010 #################################	R0010 C0160	Realth insurance (direct business) Contracts without options and guarantees	Realth insurance (direct business) Contracts with options and guarantees Contracts with options or guarantees Contracts with options or guarantees R0010 C0170 C0180	Health insurance (direct business) Annuties stemming from non-life insurance contracts and guarantees Contracts with options or guarantees	Health insurance (direct business)



S.17.01.02 Non - life Technical Provisions

			D	irect business and accept	ed proportional reinsurar	ice	
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation an transport insuranc
		C0020	C0030	C0040	C0050	C0060	C0070
Technical provisions calculated as a whole	R0010						
Direct business	R0020						
Accepted proportional reinsurance business	R0030	!		İ		<u> </u>	
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	10050						
Best estimate							
Premium provisions							
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	0,00	340,435,42	 	17.133.233,00	32.004.007,13	
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	0,00	-111.949,00		-200.370,41	342.222,30	
Recoverables from Finite Reinsurance before adjustment for expected losses	R0130			<u> </u>			
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to	10130			 		 	
counterparty default	R0140	0,00	-111.949,06		-200.576,41	342.222,36	
Net Best Estimate of Premium Provisions	R0150	-8,00	-434.510,36		17.335.832,01	51.662.664,77	
Claims provisions							
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					İ	
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				22 042 204 06	00.050.04	
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected	K0200		67.131,48		32.942.291,86	89.353,04	
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	R0240	0.00	67.424.40		22 026 546 76	00 227 27	
counterparty default Net Best Estimate of Claims Provisions	R0250	0,00 1.188.975,84	67.131,48 15.847.426,47		32.936.516,76 135.616.425,69		
Total Best estimate - gross	R0250		15.847.426,47				
Total Best estimate - gross Total Best estimate - net	R0270	1.188.967,83 1.188.967,83	15.368.098,52		185.688.198,05 152.952.257,70		
Risk margin	R0270	81.236,35	1.087.356,55		11.516.320,24		
Amount of the transitional on Technical Provisions	K0280	61.230,35	1.067.330,33		11.510.520,24	471.494,28	
TP as a whole	R0290						
Best estimate	R0300			ļ	ļ	ļ	
Risk margin	R0310				[
Technical provisions - total	K0310						
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		1.270.204,15	10.433.433,07		157.204.310,25	33.377.174,33	
counterparty default - total	R0330	0,00	-44.817,58		32.735.940,34		
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	
Line of Business (LoB): further segmentation							
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	
Cash-flows of the Best estimate of Premium Provisions (Gross)							
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		
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						
Cash-flows of the Best estimate of Claims Provisions (Gross)							
Cash-flows of the Best estimate of Claims Provisions (Gross) Future benefits and claims	R0410	1.107.770,71	14.589.682,34		157.839.695,55	5.468.898,60	
Cash-flows of the Best estimate of Claims Provisions (Gross) Future benefits and claims Future expenses and other cash-out flows	R0420	1.107.770,71 81.205,13	14.589.682,34 1.324.875,60		157.839.695,55 10.713.246,90		
Cash-flows of the Best estimate of Claims Provisions (Gross) Future benefits and claims Future expenses and other cash-out flows Future premiums	R0420 R0430						
Cash-flows of the Best estimate of Claims Provisions (Gross) Future benefits and claims Future expenses and other cash-out flows Future premiums Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0420 R0430 R0440	81.205,13	1.324.875,60		10.713.246,90	1.431.894,92	
Cash-flows of the Best estimate of Claims Provisions (Gross) Future benefits and claims Future expenses and other cash-out flows Future premiums Other cash-in flows (incl. Recoverable from salvages and subrogations) Percentage of gross Best Estimate calculated using approximations	R0420 R0430 R0440 R0450						
Cash-flows of the Best estimate of Claims Provisions (Gross) Future benefits and claims Future expenses and other cash-out flows Future premiums Other cash-in flows (incl. Recoverable from salvages and subrogations) Percentage of gross Best Estimate calculated using approximations Best estimate subject to transitional of the interest rate	R0420 R0430 R0440 R0450 R0460	81.205,13	1.324.875,60		10.713.246,90	1.431.894,92	
Cash-flows of the Best estimate of Claims Provisions (Gross) Future benefits and claims Future expenses and other cash-out flows Future premiums Other cash-in flows (Incl. Recoverable from salvages and subrogations) Percentage of gross Best Estimate calculated using approximations Best estimate subject to transitional of the interest rate Technical provisions without transitional on interest rate	R0420 R0430 R0440 R0450 R0460 R0470	81.205,13	1.324.875,60		10.713.246,90	1.431.894,92	
Cash-flows of the Best estimate of Claims Provisions (Gross) Future benefits and claims Future expenses and other cash-out flows Future premiums Other cash-in flows (incl. Recoverable from salvages and subrogations) Percentage of gross Best Estimate calculated using approximations Best estimate subject to transitional of the interest rate	R0420 R0430 R0440 R0450 R0460	81.205,13	1.324.875,60		10.713.246,90	1.431.894,92	



S.17.01.02 Non - life Technical Provisions

			Ы	rect business and accepte	a proportional remsurant		
		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous finan loss
		C0080	C0090	C0100	C0110	C0120	C0130
Technical provisions calculated as a whole	R0010						
Direct business	R0020						
Accepted proportional reinsurance business Accepted pon-proportional reinsurance	R0030 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	-5.486.336,14	-60.146,63		42.563,60	683.363,34	4.188.4
Gross - direct business	R0070	-5.486.336,14	-60.146,63		42.563,60	683.363,34	4.188.4
Gross - accepted proportional reinsurance business	R0080						
Gross - accepted non-proportional reinsurance business Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to	R0090						
counterparty default Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected.	R0100	-4.651.300,41	-95.724,31			20,29	1.402.8
losses	R0110	-4.651.300,41	-95.724,31		0,00	20,29	1.402.8
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 (51 300 41	05 724 24		0.00	20,29	1 402
Net Best Estimate of Premium Provisions	R0150	-4.651.300,41 -835.035.73	-95.724,31 35.577.68		42.563.60	20,29 683.343.05	1.402.8 2.785.6
	K0130	-835.035,73	35.577,08		42.503,00	083.343,05	2.785.0
Claims provisions Gross - Total	R0160	8.596.571,88	10.326.859,54		3.080.433,80	352.741,97	298.8
Gross - Idial Gross - direct business	R0170	8.596.571,88	10.326.859,54		3,080,433,80	352.741,97	298.
Gross - accepted proportional reinsurance business	R0180	6.350.371,66	10.320.035,34		3.060.433,60	332./41,3/	230.
Gross - accepted non-proportional reinsurance business	R0190						
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to							
counterparty default Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected	R0200	5.503.975,77	937.775,25			14,54	126.8
losses	R0210	5.503.975,77	937.775,25		0,00	14,54	126.
Recoverables from SPV before adjustment for expected losses	R0220						
Recoverables from Finite Reinsurance before adjustment for expected losses	R0230			į	į		
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
Net Best Estimate of Claims Provisions	R0250	3.093.561,01	9.389.248,70		3.080.433,80	352.727,44	172.0
Total Best estimate - gross	R0260	3.110.235,73	10.266.712,92		3.122.997,40	1.036.105,31	4.487.2
Total Best estimate - net	R0270	2.258.525,27	9.424.826,38		3.122.997,40	1.036.070,48	2.957.6
Risk margin	R0280	587,357,74	705.579,03		210.469,55	24,100,97	20.
Amount of the transitional on Technical Provisions							
TP as a whole	R0290						
Best estimate	R0300				<u>-</u>		
Risk margin	R0310				 		
Technical provisions - total							
Technical provisions - total	R0320	3.697.593,47	10.972.291,95		3.333.466,95	1.060.206,28	4.507.7
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to	R0330						
counterparty default - total Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	851.710,46 2.845.883,01	841.886,54 10.130.405,41		3.333.466,95	34,83 1.060.171,46	1.529.6 2.978.0
	KU34U	2.845.883,01	10.130.405,41		3.333.466,95	1.060.1/1,46	2.978.0
Line of Business (LoB): further segmentation Premium provisions - Total number of homogeneous risk groups	R0350	-			-		
Claims provisions - Total number of homogeneous risk groups	R0360		1		1		
Cash-flows of the Best estimate of Premium Provisions (Gross)	10500	1					
Future benefits and claims	R0370	20.972.510,43	4.986.523,31		7.036.915,42	1.434.180,83	5.082.
Future expenses and other cash-out flows	R0380	0.00	0,00		0,00	0,00	5.002
Future premiums	R0390	26.458.846,57	5.046.669,94		6.994.351,82	750.817,49	893.
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400						
Cash-flows of the Best estimate of Claims Provisions (Gross)							
Future benefits and claims	R0410	8.429.602,41	10.009.419,26		3.066.051,29	345.652,39	290.
Future expenses and other cash-out flows	R0420	166.969,47	317.440,28		14.382,50	7.089,58	8
Future premiums	R0430		22.7710/20		2302,30	. 1005/50	
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%	33,36%	10
Best estimate subject to transitional of the interest rate	R0460				1		
				,			,
Technical provisions without transitional on interest rate	R0470						
	R0470 R0480 R0490						

S.17.01.02 Non - life Technical Provisions

			Accepted non-proporti	onal reinsurance:		
		Non-proportional health reinsurance	casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Li obligations
		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		<u> </u>			
Technical Provisions calculated as a sum of BE and RM						
Best estimate						
Premium provisions						$\overline{}$
Gross - Total	R0060					67.96
Gross - direct business	R0070					67.96
Gross - accepted proportional reinsurance business	R0080					07.50
Gross - accepted non-proportional reinsurance business Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to	R0090		ļ			
counterparty default	R0100					-3.31
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected	K0100		ļ			-3.31
losses	R0110		1	1		-3.31
Recoverables from SPV before adjustment for expected losses	R0120	-+		 		5.51
Recoverables from Finite Reinsurance before adjustment for expected losses	R0130			ļ	ļ	
Recoverables from Finite Reinsurance before adjustment for expected losses Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to	KU13U		{			
counterparty default	R0140					-3.31
Net Best Estimate of Premium Provisions	R0150		 			71.27
	K0150					/1.2/
Claims provisions						
Gross - Total	R0160					215.21
Gross - direct business	R0170					215.21
Gross - accepted proportional reinsurance business	R0180					
	R0190					
Gross - accepted non-proportional reinsurance business 10tal recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to		-				
counterparty default	R0200					39.66
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected						
losses	R0210	į į	l	į		39.66
Recoverables from SPV before adjustment for expected losses	R0220		1			
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				İ		
counterparty default	R0240		1			39.66
Net Best Estimate of Claims Provisions	R0250					175.55
Total Best estimate - gross	R0260	-				283.17
Total Best estimate - net	R0270	_				246.82
Risk margin	R0280	+				14.70
	KUZOU					14.70
Amount of the transitional on Technical Provisions						
TP as a whole	R0290		i			
Best estimate	R0300		1			
Risk margin	R0310					
Technical provisions - total						
Technical provisions - total	R0320					297.87
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to		_				257.07
counterparty default - total	R0330					36.34
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340					261.53
Line of Business (LoB): further segmentation						
Premium provisions - Total number of homogeneous risk groups	R0350					
	R0360		ļ	ļ		
Claims provisions - Total number of homogeneous risk groups	K0360					
Cash-flows of the Best estimate of Premium Provisions (Gross)						
Future benefits and claims	R0370		i	İ		275.40
Future expenses and other cash-out flows	R0380					
Future premiums	R0390		[207.44
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400		l			
Cash-flows of the Best estimate of Claims Provisions (Gross)						
Future benefits and claims	R0410					20
			 	ļ		201.14
Future expenses and other cash-out flows	R0420	<u> </u>	ļ	<u> </u>		14.06
Future premiums	R0430		1			
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0440					
Percentage of gross Best Estimate calculated using approximations	R0450	+	l	†		
			 	 	ļ	
Rest estimate subject to transitional of the interest rate	P0460					
Best estimate subject to transitional of the interest rate	R0460	4				
Technical provisions without transitional on interest rate	R0470					



S.19.01.21 Non-life Insurance Claims Information

	Accident year/Underwriting year 1 - Accident yea Development year (absolute amount)				In Current ways													
		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	In Current year
Claims Paid (non-cumulative)						***************************************		***************************************										
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170
r				\sim	\sim	><	\sim	\sim		\sim		\sim	\sim	\sim	\sim	\sim	1.174.365,75	R0100 1.174.365,75
4		51.900.699,54	27.538.215,11	4.099.682,91	2.719.000,41	1.929.273,45	1.212.087,50	843.460,31		782.186,26	1.335.970,41	213.904,25	222.613,56	541.643,61	136.731,58	-17.794,50		R0110 -17.794,50
3		62.814.153,73	37.192.559,00	5.248.063,61	2.885.056,27	1.731.796,80	1.479.657,32	1.179.753,07	1.312.225,64	440.186,38	479.262,72	678.130,91	96.104,76	1.957.105,56	53.660,41			R0120 53.660,41
2	R0130	72.749.995,49	41.134.544,86	6.301.482,44	3.033.531,44	2.582.125,15	1.316.379,72	1.002.028,33	532,715,65	513.429,58	429.343,98	286.693,80	519.527,20	396.196,54				R0130 396.196,54
1		83.481.384,49	45.473.431,30	7.735.033,52	3.659.028,70	2.543.807,37	1.659.585,32	1.099.828,79	982.245,74	810.830,03	887.285,58	532.006,17	129.969,42					R0140 129.969,42
0		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		552.245,67	909.898,15	336.172,35						
	R0160	88.156.427,68	46.547.234,51	11.764.453,06		2.744.637,47	2.589.139,66	1.083.908,41		1.121.811,92	404.428,86							R0160 404.428,86
3		87.975.266,41	44.386.031,59	9.494.453,34	3.659.756,82	3.618.524,62	2.253.612,66	2.687.555,40		358.847,43								R0170 358.847,43
,		86.930.520,66	49.476.580,12	10.552.360,96		3.281.016,40	1.879.901,92	1.259.084,64										R0180 1.726.326,89
5	R0190	101.059.069,58	53.996.542,18	11.731.655,36	5.684.383,40	4.763.984,69	3.364.201,16	1.864.181,39	1									R0190 1.864.181,39
	R0200	112.366.056,23	65.345.671,12 89.257.941.31	13.492.418,94	7.050.319,44 8.469.763.83	3.942.273,42 4.879.574.24	2.856.937,61											R0200 2.856.937,61 R0210 4.879.574.24
	R0210	123.054.744,36	76.689.971.82	13.896.432.13	5.889.482.06	4.8/9.5/4,24												R0210 4.879.574,24 R0220 5.889.482.06
	P0230	112 797 294 72	70.396.488.54		3.003.102,00													R0230 14.317.096,94
	50240	99,509,608,99	60.994.302.99	14.317.030,34														R0240 60.994.302,99
1	R0250	93.334.912,12				***************************************	********************		Development year				***************************************	********************		***************		80250 93.334.912,12 80260 188.698.660,50
	R0250		1	2	3	4	5	6		(absolute amount)	9	10	11	12	13	14	15 & +	R0250 93.334.912,12 R0260 188.698.660,50
	N0250		1	2	3	4	5	6			9	10	11	12	13	14	15 & +	80250 93.334.912,12 80260 188.698.660,50
oss undiscounted Best Estimate Claims Provisions	N0229		1 (0210	2 C0220	3 C0230	4 C0240	5 C0250	6 C0260			9 C0290	10 C0300	11 C0310	12 C0320	13 C0330	14 C0340	15 & + C0350	80250 93.334.912,12 80260 188.698.660,50
oss undiscounted Best Estimate Claims Provisions brouke amount)	R0259		1 C0210					6	7	8			C0310				15 & + C0350 648.455,64	80220 93.334.92.122 80220 188.699.660.500 Year end (discounted data)
ross undiscounted Best Estimate Claims Provisions tookde arrount)	R0250		1 C0210	C0220	C0230	C0240	C0250	6 C0260	7 C0270	C0280	C0290		C0310	C0320	C0330		C0350	80250 93.334.92.122 - 80260 188.698.660.500 Year and (discounted data)
oss undiscounted Best Estimate Claims Provisions solde amount) X.	80550 80500 80500 80518	93.334.912,12 0 C0200		C0220	C0230	C0240	C0250	6 C0260	7 C0270	C0280	C0290	C0300		C0320	C0330 682.010,60	C0340	C0350	80250 93.334.92.122 - 80260 188.698.660.500 Year and (discounted data)
oss undiscounted Best Estimate Claims Provisions solde amount) X.	80550 80500 80500 80500 80500 80500 80500	93.334.912,12 0 C0200		C0220	C0230	C0240	C0250	6 C0260	7 C0270	C0280 3.073.298,35	C0290 4.537.187,23 2.593.195,99	898.259,19 3.556.745,04 3.544.182,25	C0310 1.260.042.76 3.713.706.34 3.322.031,61	C0320 358.520,67	C0330 682.010,60	C0340	C0350	\$1500 \$1.50,50,20,20 \$1.50,50,20 \$1.50,50,
oss undiscounted Best Estimate Claims Provisions or (1) (1) (2) (3)	80550 80500 80500 80500 80100 80100 80100 80100	93.334.912,12 0		C0220	C0230	C0240	C0250	6 C0260	7 C0270	C0280	C0290 4.537.187,23	C0300 898.259,19 3.556.745,04	C0310 1.260.042.76 3.713.706.34	C0320 358.520,67 1.120.819,99	C0330 682.010,60	C0340	C0350	03.050
oss undiscounted Best Estimate Claims Provisions coder amounty 4. 3. 2. 2. 3.	80550 80100 80100 80100 80100 80100 80100 80100 80100	93.334.912,12 0		C0220	C0230	C0240	C0250	C0260 5.412.869,44	7 C0270 4.052.188,66 4.049.529,62	C0280 3.073.298.35 3.642.893.34 3.658.689.83	C0290 4.537.187,23 2.593.195,99 3.137.085,92 2.339.909,10	898.259,19 3.556.745,04 3.544.182,25	C0310 1.260.042.76 3.713.706.34 3.322.031,61	C0320 358.520,67 1.120.819,99	C0330 682.010,60	C0340	C0350	03:50 03:50:50:50:50:50:50:50:50:50:50:50:50:50:
oss undiscounted Best Estimate Claims Provisions Societie amount) (4) 13) 14. 15.	R0550 R0500 R0500 R0500 R0500 R0500 R0500 R0500 R0500 R0500	93.334.912,12 0 C0200		C0220	C0230	C0240	C0250	C0260 5.412.869,44 4.340.444,40	7 C0270 4.052.188,66 4.049.529,62 4.855.286,30	3.073.298.35 3.642.893.34 3.558.899.83 3.127.121,50	C0290 4.537.187,23 2.593.195,99 3.137.085,92	898.259,19 3.556,745,04 3.544.182,25 1.941.888,08	C0310 1.260.042.76 3.713.706.34 3.322.031,61	C0320 358.520,67 1.120.819,99	C0330 682.010,60	C0340	C0350	\$1,50,50,50,50,50,50,50,50,50,50,50,50,50,
oos undiscounted Best Estimate Claims Provisions looke amount) 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	R0050 R0100 R0100 R0100 R0100 R0100 R0100 R0100 R0100 R0100 R0100 R0100	93.334.912,12 0 C0200		C0220	C0230	C0240 6.509.770,18	C0250 6.337.091,24 5.955.871,61	5.412.869,44 4.340.444,40 4.421.798,27	7 C0270 4.052.188,66 4.049,529,62 4.859.286,30 4.060.526,46	C0280 3.073.298.35 3.642.893.34 3.658.689.83	C0290 4.537.187,23 2.593.195,99 3.137.085,92 2.339.909,10	898.259,19 3.556,745,04 3.544.182,25 1.941.888,08	C0310 1.260.042.76 3.713.706,34 3.322.031,61	C0320 358.520,67 1.120.819,99	C0330 682.010,60	C0340	C0350	03:50
ross undiscounted Best Estimate Claims Provisions of 15 (15 (15 (15 (15 (15 (15 (15 (15 (15	R0050 R0100 R0100 R0100 R0100 R0100 R0100 R0100 R0100 R0100 R0100 R0100 R0100 R0100	0		C0220	C0230	C0240	C0250 6.337.091.24 5.955.871,61 9.568.458.20	5.412.869,44 4.340.444,40 4.421,798,27	7 C0270 4.052.188,66 4.049,529,62 4.859.286,30 4.060.526,46	3.073.298.35 3.642.893.34 3.558.899.83 3.127.121,50	C0290 4.537.187,23 2.593.195,99 3.137.085,92 2.339.909,10	898.259,19 3.556,745,04 3.544.182,25 1.941.888,08	C0310 1.260.042.76 3.713.706,34 3.322.031,61	C0320 358.520,67 1.120.819,99	C0330 682.010,60	C0340	C0350	80200 93.59.402.21 188.69.6.60.60 [Vasa end flat) (Gircounted data) (Gircounted data) (03100 95.79.29.01 189.01.00 189.01.0
oss undiscounted Best Estimate Claims Provisions booke amount?	R0050 R0000 R0000 R0000 R0000 R0000 R0000 R0000 R0000 R0000 R0000 R0000 R0000 R0000 R0000 R0000	91334912,12 0		C0220	C0230	6.809.770,18 10.611.806,40 12.322.20150	C0250 6.337.091.24 5.955.871.61 9.568.458.20	5.412.869,44 4.340.444,40 4.421.798,27 7.798.779.01	7 C0270 4.052.188,66 4.045.525,62 4.859.286,30 4.060.526,46 5.268.719,23	3.073.298.35 3.642.893.34 3.558.899.83 3.127.121,50	C0290 4.537.187,23 2.593.195,99 3.137.085,92 2.339.909,10	898.259,19 3.556,745,04 3.544.182,25 1.941.888,08	C0310 1.260.042.76 3.713.706,34 3.322.031,61	C0320 358.520,67 1.120.819,99	C0330 682.010,60	C0340	C0350	03:00 03:05:00:00 1886-695-60-50 Varie and day (Giscounted data) 03:00 05:00:00:00:00:00:00:00:00:00:00:00:00:0
ses undiscounted Best Estimate Claims Provisions order American 4. 3. 3. 4. 5. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6.	R0050 R0100 R0100 R0100 R0100 R0100 R0100 R0100 R0100 R0100 R0100 R0100 R0100 R0100 R0100 R0100 R0100 R0100 R0100	93.334.912.12	26 595 668 02	C0220	C0230	C0240 6.809.770.18 10.611.806.40	C0250 6.337.091,24 5.955.871,61 9.568.458,20	5.412.869,44 4.340.444,40 4.421.798,27 7.928,779,01	7 C0270 4.052.188,66 4.045.525,62 4.859.286,30 4.060.526,46 5.268.719,23	3.073.298.35 3.642.893.34 3.558.899.83 3.127.121,50	C0290 4.537.187,23 2.593.195,99 3.137.085,92 2.339.909,10	898.259,19 3.556,745,04 3.544.182,25 1.941.888,08	C0310 1.260.042.76 3.713.706,34 3.322.031,61	C0320 358.520,67 1.120.819,99	C0330 682.010,60	C0340	C0350	03:50
ors undiscounted Best Estimate Claims Provisions Variable Claims Provisions Variable Claims (Variable Claims Variable Claims (Variable Claims Variable Claims (Variable Claims Variable Claims Variable Claims (Variable Claims Variable Claims Variable Claims Variable Claims (Variable Claims Variable Clai	80550 80500 80500 80500 80500 80500 80500 80500 80500 80500 80500 80500 80500 80500 80500 80500 80500 80500 80500 80500	93 334 912,12		C0220	C0230 14.274.885,55 14.197.019,26 15.863,779,09	C0240 6.809.770,18 10.611.806.40 12.322.20,50	C0250 6.337.091,24 5.955.871,61 9.586.458.20 9.527.349,57	5.412.869,44 4.340.444,40 4.421.798,27 7.928,779,01	7 C0270 4.052.188,66 4.045.525,62 4.859.286,30 4.060.526,46 5.268.719,23	3.073.298.35 3.642.893.34 3.558.899.83 3.127.121,50	C0290 4.537.187,23 2.593.195,99 3.137.085,92 2.339.909,10	898.259,19 3.556,745,04 3.544.182,25 1.941.888,08	C0310 1.260.042.76 3.713.706,34 3.322.031,61	C0320 358.520,67 1.120.819,99	C0330 682.010,60	C0340	C0350	\$1,50,50,50,50,50,50,50,50,50,50,50,50,50,
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S.23.01.01 Own funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector						
as foreseen in article 68 of Delegated Regulation 2015/35 Ordinary share capital (gross of own shares)	R0010			\leq		\leq
Share premium account related to ordinary share capital	R0030	2.500.000,00	2.500.000,00			
Initial funds, members contributions of the equivalent basic own - fund item for mutual and						
mutual-type undertakings	R0040	-				
Subordinated mutual member accounts	R0050					
Surplus funds	R0070 R0090	-				
Preference shares	R0090 R0110	-				
Share premium account related to preference shares Reconciliation reserve	R0110 R0130					
Subordinated liabilities	R0130	207.725.223,92	207.725.223,92			
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 Own funds from the financial statements that should not be represented by	R0180					
the reconciliation reserve and do not meet the criteria to be classified as						
Solvency II own funds						
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			$\overline{}$		
Deductions				\sim		
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	210.225.223,92	210.225.223,92			
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 Supplementary members calls under first subparagraph of Article 96(3) of the Directive	R0350		\sim			
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			$\overline{}$		
,	10100					
Available and eligible own funds			\sim	\sim		\sim
Total available own funds to meet the SCR	R0500	210.225.223,92	210.225.223,92			
Total available own funds to meet the MCR	R0510	210.225.223,92	210.225.223,92			_
Total eligible own funds to meet the SCR	R0540	210.225.223,92	210.225.223,92			
Total eligible own funds to meet the MCR	R0550	210.225.223,92	210.225.223,92			\sim
SCR	R0580	102.643.300,08		>		
MCR	R0600	46.189.485,03				
Ratio of Eligible own funds to SCR	R0620	204,81%	\sim	\sim		>
Ratio of Eligible own funds to MCR	R0640	455,14%				
Reconciliation reserve		C0060				
Reconciliation reserve Excess of assets over liabilities	R0700	222 400 555 55				
Own shares (held directly and indirectly)		222.100.223,92 0,00				
	00710					
	R0710					
Foreseeable dividends, distributions and charges	R0720	11.875.000,00				
Foreseeable dividends, distributions and charges Other basic own fund items	R0720	11.875.000,00				
Foreseeable dividends, distributions and charges Other basic own fund items "Adjustment for restricted own fund items in respect or maching adjustment portions and	R0720 R0730	11.875.000,00				
Foreseeable dividends, distributions and charges Other basic own fund items "Anjustment or restricted own fund mems in vespect or matching adjustment portiones and ing fenced funds Reconcilitation reserve	R0720 R0730 R0740	11.875.000,00 2.500.000,00				
Foreseeable dividends, distributions and charges Other basic own fund items Agustoment for restricted own fund items in respect or matching adjustment portrollos and ring fenced funds	R0720 R0730 R0740	11.875.000,00 2.500.000,00				
Foreseeable dividends, distributions and charges Other basic own fund items "Adjustment for restructed own rund mems in respect or maching adjustment portions and ring fenced funds Reconciliation reserve Expected profits	R0720 R0730 R0740 R0760	11.875.000,00 2.500.000,00 207.725.223,92				



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			
Basic Solvency Capital Requirement	R0100	125.837.632,36	125.837.632,36	

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	
Solvency capital requirement excluding capital add-on	R0200	102.643.300,08
Capital add-on already set	R0210	0,00
Solvency capital requirement	R0220	102.643.300,08
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	



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

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

		Life ac	tivities
MCR calculation Life		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210		
Obligations with profit participation - future discretionary benefits	R0220		
Index-linked and unit-linked insurance obligations	R0230		
Other life (re)insurance and health (re)insurance obligations	R0240	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 MCD calculation			60070
Overall MCR calculation		, –	C0070
Linear MCR	R0300	L	59.583.486,68
SCR	R0310		102.643.300,08
MCR cap	R0320		46.189.485,03
MCR floor	R0330		25.660.825,02
Combined MCR	R0340		46.189.485,03
Absolute floor of the MCR	R0350		3.700.000,00
	•		C0070
Minimum Capital Requirement	R0400		46.189.485,03