

**Verslag inzake de Solvabiliteit
en de Financiële Toestand
2021**



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Bijlage: Kwantitatieve rapportagestaten

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S.02.01.01
Balance Sheet

Solvency II value
C0010

Assets		
Goodwill	R0010	0,00
Deferred acquisition costs	R0020	0,00
Intangible assets	R0030	0,00
Deferred tax assets	R0040	9.004.336,23
Pension benefit surplus	R0050	0,00
Property, plant & equipment held for own use	R0060	21.722.636,18
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	245.053.944,27
Property (other than for own use)	R0080	48.728.000,00
Holdings in related undertakings, including participations	R0090	0,00
<i>Equities</i>	<i>R0100</i>	0,00
Equities - listed	R0110	0,00
Equities - unlisted	R0120	0,00
<i>Bonds</i>	<i>R0130</i>	<i>37.170.703,45</i>
Government Bonds	R0140	37.170.703,45
Corporate Bonds	R0150	0,00
Structured notes	R0160	0,00
Collateralised securities	R0170	0,00
Collective Investments Undertakings	R0180	159.155.240,82
Derivatives	R0190	0,00
Deposits other than cash equivalents	R0200	0,00
Other investments	R0210	0,00
Assets held for index-linked and unit-linked contracts	R0220	0,00
Loans and mortgages	R0230	73.760.964,74
Loans on policies	R0240	0,00
Loans and mortgages to individuals	R0250	0,00
Other loans and mortgages	R0260	73.760.964,74
Reinsurance recoverables from:	R0270	47.669.784,14
Non-life and health similar to non-life	R0280	36.266.466,17
Non-life excluding health	R0290	36.309.834,21
Health similar to non-life	R0300	-43.368,05
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	11.403.317,97
Health similar to life	R0320	11.403.317,97
Life excluding health and index-linked and unit-linked	R0330	0,00
Life index-linked and unit-linked	R0340	0,00
Deposits to cedants	R0350	0,00
Insurance and intermediaries receivables	R0360	4.068.817,43
Reinsurance receivables	R0370	4.836.276,70
Receivables (trade, not insurance)	R0380	37.512.740,14
Own shares (held directly)	R0390	0,00
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0,00
Cash and cash equivalents	R0410	191.622.630,12
Any other assets, not elsewhere shown	R0420	0,00
Total assets	R0500	635.252.129,95

S.02.01.01

Balance Sheet

Liabilities

Technical provisions - non-life	R0510	301.814.415,83
Technical provisions - non-life (excluding health)	R0520	291.201.281,54
TP calculated as a whole	R0530	0,00
Best estimate	R0540	271.690.798,60
Risk margin	R0550	19.510.482,94
Technical provisions - health (similar to non-life)	R0560	10.613.134,29
TP calculated as a whole	R0570	0,00
Best estimate	R0580	9.660.774,10
Risk margin	R0590	952.360,19
TP - life (excluding index-linked and unit-linked)	R0600	12.733.043,55
Technical provisions - health (similar to life)	R0610	12.733.043,55
TP calculated as a whole	R0620	0,00
Best estimate	R0630	11.663.024,32
Risk margin	R0640	1.070.019,23
TP - life (excluding health and index-linked and unit-linked)	R0650	
TP calculated as a whole	R0660	0,00
Best estimate	R0670	0,00
Risk margin	R0680	0,00
TP - index-linked and unit-linked	R0690	
TP calculated as a whole	R0700	0,00
Best estimate	R0710	0,00
Risk margin	R0720	0,00
Other technical provisions	R0730	
Contingent liabilities	R0740	0,00
Provisions other than technical provisions	R0750	6.834.621,21
Pension benefit obligations	R0760	0,00
Deposits from reinsurers	R0770	0,00
Deferred tax liabilities	R0780	48.891.398,47
Derivatives	R0790	0,00
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	4.003.247,60
Insurance & intermediaries payables	R0820	3.408.626,43
Reinsurance payables	R0830	364.618,45
Payables (trade, not insurance)	R0840	7.045.925,85
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	0,00
Subordinated liabilities in BOF	R0870	0,00
Any other liabilities, not elsewhere shown	R0880	0,00
Total liabilities	R0900	385.095.897,39
Excess of assets over liabilities	R1000	250.156.232,56

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

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Premiums written										
Gross - Direct Business	R0110	43.314,84	25.466.789,26		125.177.024,41	166.098.394,45		19.195.405,93	4.166.012,23	
Gross - Proportional reinsurance accepted	R0120	-329,00				-2.619,63		998,34		
Gross - Non-proportional reinsurance accepted	R0130									
Reinsurers' share	R0140		225.196,10		3.939.979,29	3.066.052,49		4.312.958,75	127.351,57	
Net	R0200	42.981,84	25.241.593,16		121.237.045,12	163.029.722,33		14.883.445,52	4.038.660,66	
Premiums earned										
Gross - Direct Business	R0210	43.314,70	25.092.339,27		125.396.057,35	157.029.305,70		19.475.299,11	4.230.201,46	
Gross - Proportional reinsurance accepted	R0220	-329,00				-2.770,40		1.186,03		
Gross - Non-proportional reinsurance accepted	R0230									
Reinsurers' share	R0240		299.248,31		6.076.262,75	4.365.636,10		4.008.127,42	128.957,00	
Net	R0300	42.985,70	24.793.084,96		119.319.794,60	152.660.899,20		15.465.985,66	4.101.244,46	
Claims incurred										
Gross - Direct Business	R0310	133.219,77	12.885.049,59		77.074.174,88	75.942.629,19		9.460.436,57	397.773,30	
Gross - Proportional reinsurance accepted	R0320	-288,26				-1.847,55		18,04		
Gross - Non-proportional reinsurance accepted	R0330									
Reinsurers' share	R0340		-34.597,48		7.301.939,17	669.582,25		1.444.820,90	-264.612,76	
Net	R0400	132.931,51	12.919.647,07		69.772.235,71	75.271.199,39		8.015.597,63	662.386,06	
Changes in other technical provisions										
Gross - Direct Business	R0410	68.234,61	373.821,47		-268.198,65	-10.709,20		-161.990,25	155.042,73	
Gross - Proportional reinsurance accepted	R0420									
Gross - Non-proportional reinsurance accepted	R0430									
Reinsurers' share	R0440									
Net	R0500	68.234,61	373.821,47		-268.198,65	-10.709,20		-161.990,25	155.042,73	
Expenses incurred	R0550	-35.500,44	5.508.462,36		30.984.904,20	43.551.192,84		5.507.259,29	1.217.800,16	
Administrative expenses										
Gross - Direct Business	R0610									
Gross - Proportional reinsurance accepted	R0620									
Gross - Non-proportional reinsurance accepted	R0630									
Reinsurers' share	R0640									
Net	R0700									
Investment management expenses										
Gross - Direct Business	R0710									
Gross - Proportional reinsurance accepted	R0720									
Gross - Non-proportional reinsurance accepted	R0730									
Reinsurers' share	R0740									
Net	R0800									
Claims management expenses										
Gross - Direct Business	R0810									
Gross - Proportional reinsurance accepted	R0820									
Gross - Non-proportional reinsurance accepted	R0830									
Reinsurers' share	R0840									
Net	R0900									
Acquisition expenses										
Gross - Direct Business	R0910	-37.174,62	3.734.091,19		16.564.781,55	25.481.672,04		2.743.324,53	738.894,34	
Gross - Proportional reinsurance accepted	R0920	115,52				-858,05		-473,91		
Gross - Non-proportional reinsurance accepted	R0930									
Reinsurers' share	R0940		23.455,13		533.482,52	345.221,24				
Net	R1000	-37.059,10	3.710.636,06		16.031.299,03	25.135.592,75		2.742.850,62	738.894,34	
Overhead expenses										
Gross - Direct Business	R1010	1.585,82	1.797.826,30		14.953.605,17	18.415.706,53		2.764.457,10	478.905,82	
Gross - Proportional reinsurance accepted	R1020	-27,16				-106,44		-8,43		
Gross - Non-proportional reinsurance accepted	R1030									
Reinsurers' share	R1040									
Net	R1100	1.558,66	1.797.826,30		14.953.605,17	18.415.600,09		2.764.408,67	478.905,82	
Other expenses	R1200									
Total expenses	R1300									

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

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of Business for: accepted non-proportional reinsurance				Total
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	
Premiums written									
Gross - Direct Business	R0110	7.655.345,60	2.744.924,93	3.869.740,95					354.416.948,60
Gross - Proportional reinsurance accepted	R0120								-1.966,73
Gross - Non-proportional reinsurance accepted	R0130								0,00
Reinsurers' share	R0140		27.270,80	956.002,62					12.654.811,62
Net	R0200	7.655.345,60	2.717.654,13	2.913.721,89					341.760.170,25
Premiums earned									
Gross - Direct Business	R0210	7.624.899,94	2.839.619,33	3.023.257,05					344.754.287,91
Gross - Proportional reinsurance accepted	R0220								-4.301,87
Gross - Non-proportional reinsurance accepted	R0230								0,00
Reinsurers' share	R0240		26.438,35	531.902,62					15.436.572,55
Net	R0300	7.624.899,94	2.813.180,98	2.491.337,99					329.313.413,49
Claims incurred									
Gross - Direct Business	R0310	5.461.395,10	1.532.724,19	1.388.726,15					184.276.128,75
Gross - Proportional reinsurance accepted	R0320								-15.541,17
Gross - Non-proportional reinsurance accepted	R0330								0,00
Reinsurers' share	R0340			289.875,77					9.407.007,85
Net	R0400	5.461.395,10	1.532.724,19	1.085.463,07					174.853.579,73
Changes in other technical provisions									
Gross - Direct Business	R0410	2.457,14		-42.893,17					110.141,43
Gross - Proportional reinsurance accepted	R0420								0,00
Gross - Non-proportional reinsurance accepted	R0430								0,00
Reinsurers' share	R0440								0,00
Net	R0500	2.457,14	-5.623,25	-42.893,17					110.141,43
Expenses incurred	R0550	1.912.060,76	608.682,95	960.060,92					90.214.923,04
Administrative expenses									
Gross - Direct Business	R0610								0,00
Gross - Proportional reinsurance accepted	R0620								0,00
Gross - Non-proportional reinsurance accepted	R0630								0,00
Reinsurers' share	R0640								0,00
Net	R0700								0,00
Investment management expenses									
Gross - Direct Business	R0710								0,00
Gross - Proportional reinsurance accepted	R0720								0,00
Gross - Non-proportional reinsurance accepted	R0730								0,00
Reinsurers' share	R0740								0,00
Net	R0800								0,00
Claims management expenses									
Gross - Direct Business	R0810								0,00
Gross - Proportional reinsurance accepted	R0820								0,00
Gross - Non-proportional reinsurance accepted	R0830								0,00
Reinsurers' share	R0840								0,00
Net	R0900								0,00
Acquisition expenses									
Gross - Direct Business	R0910	869.138,64	264.941,30	815.572,65					51.175.241,62
Gross - Proportional reinsurance accepted	R0920			-3,80					-1.220,24
Gross - Non-proportional reinsurance accepted	R0930								0,00
Reinsurers' share	R0940			161.041,74					1.063.200,63
Net	R1000	869.138,64	264.941,30	654.527,11					50.110.820,75
Overhead expenses									
Gross - Direct Business	R1010	1.042.922,12	343.741,65	305.534,37					40.104.284,88
Gross - Proportional reinsurance accepted	R1020			-0,56					-182,59
Gross - Non-proportional reinsurance accepted	R1030								0,00
Reinsurers' share	R1040								0,00
Net	R1100	1.042.922,12	343.741,65	305.533,81					40.104.102,29
Other expenses	R1200								
Total expenses	R1300								90.214.923,04

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

		Line of Business for: life insurance obligations						Life reinsurance obligations		Total
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	
Premiums written										
Gross	R1410	12.073.474,14								12.073.474,14
Reinsurers' share	R1420	1.132.977,32								1.132.977,32
Net	R1500	10.940.496,82								10.940.496,82
Premiums earned										
Gross	R1510	12.979.245,35								12.979.245,35
Reinsurers' share	R1520	1.300.511,65								1.300.511,65
Net	R1600	11.678.733,70								11.678.733,70
Claims incurred										
Gross	R1610	9.675.631,45								9.675.631,45
Reinsurers' share	R1620	1.907.185,01								1.907.185,01
Net	R1700	7.768.446,44								7.768.446,44
Changes in other technical provisions										
Gross	R1710	-115.907,48								-115.907,48
Reinsurers' share	R1720	0,00								0,00
Net	R1800	-115.907,48								-115.907,48
Expenses incurred										
Administrative expenses										
Gross	R1910	0,00								0,00
Reinsurers' share	R1920	0,00								0,00
Net	R2000	0,00								0,00
Investment management expenses										
Gross	R2010	0,00								0,00
Reinsurers' share	R2020	0,00								0,00
Net	R2100	0,00								0,00
Claims management expenses										
Gross	R2110	0,00								0,00
Reinsurers' share	R2120	0,00								0,00
Net	R2200	0,00								0,00
Acquisition expenses										
Gross	R2210	1.432.578,85								1.432.578,85
Reinsurers' share	R2220	295.681,70								295.681,70
Net	R2300	1.136.897,15								1.136.897,15
Overhead expenses										
Gross	R2310	804.574,72								804.574,72
Reinsurers' share	R2320	0,00								0,00
Net	R2400	804.574,72								804.574,72
Other expenses										
Net	R2500	0,00								0,00
Total expenses	R2600	1.941.471,87								1.941.471,87
Total amount of surrenders	R2700	0,00								0,00

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

		Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance		Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations		
			Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees			
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Technical provisions calculated as a whole	R0010								
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0020								
Technical provisions calculated as a sum of BE and RM									
Best Estimate									
Gross Best Estimate	R0030								
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0040								
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	R0050								
Recoverables from SPV before adjustment for expected losses	R0060								
Recoverables from Finite Re before adjustment for expected losses	R0070								
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080								
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090								
Risk Margin	R0100								
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	R0110								
Best estimate	R0120								
Risk margin	R0130								
Technical provisions - total	R0200								
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0210								
Best Estimate of products with a surrender option	R0220								
Gross BE for Cash flow									
	Future guaranteed and discretionary benefits	R0230							
Cash out-flows	Future guaranteed benefits	R0240							
	Future discretionary benefits	R0250							
	Future expenses and other cash out-flows	R0260							
Cash in-flows	Future premiums	R0270							
	Other cash in-flows	R0280							
Percentage of gross Best Estimate calculated using approximations	R0290								
Surrender value	R0300								
Best estimate subject to transitional of the interest rate	R0310								
Technical provisions without transitional on interest rate	R0320								
Best estimate subject to volatility adjustment	R0330								
Technical provisions without volatility adjustment and without others transitional measures	R0340								
Best estimate subject to matching adjustment	R0350								
Technical provisions without matching adjustment and without all the others	R0360								

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

		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	
Technical provisions calculated as a whole	R0010						0,00
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0020						0,00
Technical provisions calculated as a sum of BE and RM							
Best Estimate							
Gross Best Estimate	R0030						0,00
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0040						0,00
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	R0050						0,00
Recoverables from SPV before adjustment for expected losses	R0060						0,00
Recoverables from Finite Re before adjustment for expected losses	R0070						0,00
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080						0,00
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090						0,00
Risk Margin	R0100						0,00
Amount of the transitional on Technical Provisions							
Technical Provisions calculated as a whole	R0110						0,00
Best estimate	R0120						0,00
Risk margin	R0130						0,00
Technical provisions - total	R0200						0,00
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0210						0,00
Best Estimate of products with a surrender option	R0220						0,00
Gross BE for Cash flow							
Future guaranteed and discretionary benefits	R0230						
Future guaranteed benefits	R0240						
Future discretionary benefits	R0250						
Future expenses and other cash out-flows	R0260						0,00
Future premiums	R0270						0,00
Other cash in-flows	R0280						0,00
Percentage of gross Best Estimate calculated using approximations	R0290						0,00
Surrender value	R0300						0,00
Best estimate subject to transitional of the interest rate	R0310						0,00
Technical provisions without transitional on interest rate	R0320						0,00
Best estimate subject to volatility adjustment	R0330						0,00
Technical provisions without volatility adjustment and without others transitional measures	R0340						0,00
Best estimate subject to matching adjustment	R0350						0,00
Technical provisions without matching adjustment and without all the others	R0360						0,00

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

		Health insurance (direct business)					Total (Health similar to life insurance)
		Contracts without options and guarantees	Contracts with options or guarantees	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)		
		C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole	R0010						0,00
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0020						0,00
Technical provisions calculated as a sum of BE and RM							
Best Estimate							
Gross Best Estimate	R0030		11.663.024,32				11.663.024,32
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0040		11.408.890,33				11.408.890,33
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	R0050		11.408.890,33				11.408.890,33
Recoverables from SPV before adjustment for expected losses	R0060						0,00
Recoverables from Finite Re before adjustment for expected losses	R0070						0,00
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080		11.403.317,97				11.403.317,97
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090		259.706,35				259.706,35
Risk Margin	R0100	1.070.019,23					1.070.019,23
Amount of the transitional on Technical Provisions							
Technical Provisions calculated as a whole	R0110						0,00
Best estimate	R0120						0,00
Risk margin	R0130						0,00
Technical provisions - total	R0200	12.733.043,55					12.733.043,55
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0210	1.329.725,58					1.329.725,58
Best Estimate of products with a surrender option	R0220	1.202.705,14					1.202.705,14
Gross BE for Cash flow							
Future guaranteed and discretionary benefits	R0230	46.800.151,14					46.800.151,14
Future guaranteed benefits	R0240						
Future discretionary benefits	R0250						
Future expenses and other cash out-flows	R0260	2.921.636,46					2.921.636,46
Future premiums	R0270	38.058.763,28					38.058.763,28
Other cash in-flows	R0280						0,00
Percentage of gross Best Estimate calculated using approximations	R0290	12,27%					
Surrender value	R0300	1.202.705,14					1.202.705,14
Best estimate subject to transitional of the interest rate	R0310						0,00
Technical provisions without transitional on interest rate	R0320						0,00
Best estimate subject to volatility adjustment	R0330						0,00
Technical provisions without volatility adjustment and without others transitional measures	R0340						0,00
Best estimate subject to matching adjustment	R0350						0,00
Technical provisions without matching adjustment and without all the others	R0360						0,00

S.17.01.02
Non - life Technical Provisions

		Direct business and accepted proportional reinsurance					
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance
		C0020	C0030	C0040	C0050	C0060	C0070
Technical provisions calculated as a whole	R0010						
Direct business	R0020						
Accepted proportional reinsurance business	R0030						
Accepted non-proportional reinsurance	R0040						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0050						
Technical Provisions calculated as a sum of BE and RM							
Best estimate							
Premium provisions							
Gross - Total	R0060		-719.787,07		11.500.315,80	55.091.977,55	
Gross - direct business	R0070	0,00	-719.787,07		11.500.315,80	55.091.977,55	
Gross - accepted proportional reinsurance business	R0080						
Gross - accepted non-proportional reinsurance business	R0090						
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0100		-80.365,80		-1.609.294,40	-286.468,01	
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0110	0,00	-80.365,80		-1.609.294,40	-286.468,01	
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	-80.365,80		-1.609.294,40	-286.468,01	
Net Best Estimate of Premium Provisions	R0150		-639.421,27		13.109.610,21	55.378.445,56	
Claims provisions							
Gross - Total	R0160	224.838,98	10.155.722,19		181.652.056,61	7.498.339,16	
Gross - direct business	R0170	224.838,98	10.155.722,19		181.652.056,61	7.498.339,16	
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	1,40	36.996,35		35.730.096,87	89.594,53	
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0210	1,40	36.996,35		35.730.096,87	89.594,53	
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	1,40	36.996,35		35.719.064,93	89.566,86	
Net Best Estimate of Claims Provisions	R0250	224.837,58	10.118.725,84		145.932.991,69	7.408.772,29	
Total Best estimate - gross	R0260	224.838,98	9.435.935,12		193.152.372,42	62.590.316,71	
Total Best estimate - net	R0270	224.837,58	9.479.304,57		159.042.601,90	62.787.217,86	
Risk margin	R0280	20.627,76	931.732,43		16.865.591,02	687.931,95	
Amount of the transitional on Technical Provisions							
TP as a whole	R0290						
Best estimate	R0300						
Risk margin	R0310						
Technical provisions - total							
Technical provisions - total	R0320	245.466,74	10.367.667,56		209.817.963,44	63.278.248,66	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	1,40	-43.369,45		34.109.770,52	-196.901,15	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	245.465,33	10.411.037,00		175.708.192,92	63.475.149,81	
Line of Business (LoB): further segmentation							
Premium provisions - Total number of homogeneous risk groups	R0350	0	7		5	7	
Claims provisions - Total number of homogeneous risk groups	R0360	1	3		5	7	
Cash-flows of the Best estimate of Premium Provisions (Gross)							
Cash out - flows	R0370	0,00	14.957.081,73		98.230.844,78	124.440.021,71	
Future benefits and claims	R0380	0,00	0,00		0,00	0,00	
Future expenses and other cash-out flows	R0390	0,00	15.676.868,80		86.730.528,97	69.348.044,16	
Cash in-flows	R0400						
Future premiums	R0410	224.838,98	9.649.174,21		169.424.871,90	6.371.373,20	
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0420	0,00	506.547,99		12.227.184,72	1.126.965,96	
Future premiums	R0430						
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0440						
Percentage of gross Best Estimate calculated using approximations	R0450	100,00%	0,00%		1,42%	0,00%	
Best estimate subject to transitional of the interest rate	R0460						
Technical provisions without transitional on interest rate	R0470						
Best estimate subject to volatility adjustment	R0480						
Technical provisions without volatility adjustment and without others transitional measures	R0490						

S.17.01.02
Non - life Technical Provisions

		Direct business and accepted proportional reinsurance					
		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss
		C0080	C0090	C0100	C0110	C0120	C0130
Technical provisions calculated as a whole		R0010					
Direct business		R0020					
Accepted proportional reinsurance business		R0030					
Accepted non-proportional reinsurance		R0040					
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole		R0050					
Technical Provisions calculated as a sum of BE and RM							
Best estimate							
Premium provisions							
Gross - Total		R0060	-7.959.676,94	-1.137.265,11	-458.836,97	611.688,41	1.381.709,91
Gross - direct business		R0070	-7.959.676,94	-1.137.265,11	-458.836,97	611.688,41	1.381.709,91
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	-4.327.334,59	-102.786,77		-11.260,98	
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0110	-4.327.334,59	-102.786,77	0,00	-11.260,98	0,00
Recoverables from SPV before adjustment for expected losses		R0120					
Recoverables from Finite Reinsurance before adjustment for expected losses		R0130					
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		R0140	-4.327.334,59	-102.786,77	0,00	-11.260,98	0,00
Net Best Estimate of Premium Provisions		R0150	-3.632.342,35	-1.034.478,35	-458.836,97	622.949,39	1.381.709,91
Claims provisions							
Gross - Total		R0160	10.621.701,82	7.780.574,32	3.414.009,48	409.192,53	1.285.012,03
Gross - direct business		R0170	10.621.701,82	7.780.574,32	3.414.009,48	409.192,53	1.285.012,03
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	5.853.186,78	646.368,68			340.903,76
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0210	5.853.186,78	646.368,68	0,00	0,00	340.903,76
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	5.851.379,57	646.169,11	0,00	0,00	340.798,50
Net Best Estimate of Claims Provisions		R0250	4.770.322,25	7.134.405,21	3.414.009,48	409.192,53	944.213,53
Total Best estimate - gross		R0260	2.662.024,88	6.643.309,20	2.955.172,51	1.020.880,94	2.666.721,94
Total Best estimate - net		R0270	1.137.979,90	6.099.926,86	2.955.172,51	1.032.141,92	2.325.923,44
Risk margin		R0280	974.483,54	713.825,50	313.216,85	37.541,19	117.892,88
Amount of the transitional on Technical Provisions							
TP as a whole		R0290					
Best estimate		R0300					
Risk margin		R0310					
Technical provisions - total							
Technical provisions - total		R0320	3.636.508,42	7.357.134,70	3.268.389,36	1.058.422,13	2.784.614,83
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total		R0330	1.524.044,98	543.382,34		-11.260,98	340.798,50
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total		R0340	2.112.463,44	6.813.752,36	3.268.389,36	1.069.683,11	2.443.816,33
Line of Business (LoB): further segmentation							
Premium provisions - Total number of homogeneous risk groups		R0350	3	3	1	4	3
Claims provisions - Total number of homogeneous risk groups		R0360	1	1	2	1	1
Cash-flows of the Best estimate of Premium Provisions (Gross)							
Cash out - flows	Future benefits and claims	R0370	17.312.157,45	3.579.001,20	6.598.276,06	1.159.519,26	2.254.551,11
	Future expenses and other cash-out flows	R0380	0,00	0,00	0,00	0,00	0,00
Cash in-flows	Future premiums	R0390	25.271.834,39	4.716.266,32	7.057.113,03	547.830,85	872.841,20
	Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400					
Cash-flows of the Best estimate of Claims Provisions (Gross)							
Cash out - flows	Future benefits and claims	R0410	10.366.546,10	7.489.508,16	3.414.009,48	392.775,12	1.282.569,80
	Future expenses and other cash-out flows	R0420	255.155,72	291.066,16	0,00	16.417,41	2.442,22
Cash in-flows	Future premiums	R0430					
	Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0440					
Percentage of gross Best Estimate calculated using approximations		R0450	0,00%	0,00%	0,00%	0,00%	0,00%
Best estimate subject to transitional of the interest rate		R0460					
Technical provisions without transitional on interest rate		R0470					
Best estimate subject to volatility adjustment		R0480					
Technical provisions without volatility adjustment and without others transitional measures		R0490					

S.17.01.02
Non - life Technical Provisions

		Accepted non-proportional reinsurance:				Total Non-Life obligations
		Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
		C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole		R0010				0,00
Direct business		R0020				0,00
Accepted proportional reinsurance business		R0030				0,00
Accepted non-proportional reinsurance		R0040				0,00
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole		R0050				0,00
Technical Provisions calculated as a sum of BE and RM						
Best estimate						
Premium provisions						
Gross - Total		R0060				58.310.125,59
Gross - direct business		R0070				58.310.125,59
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				-6.417.510,55
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0110				-6.417.510,55
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				-6.417.510,55
Net Best Estimate of Premium Provisions		R0150				64.727.636,14
Claims provisions						
Gross - Total		R0160				223.041.447,11
Gross - direct business		R0170				223.041.447,11
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				42.697.148,37
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0210				42.697.148,37
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				42.683.976,72
Net Best Estimate of Claims Provisions		R0250				180.357.470,40
Total Best estimate - gross		R0260				281.351.572,71
Total Best estimate - net		R0270				245.085.106,54
Risk margin		R0280				20.462.843,13
Amount of the transitional on Technical Provisions						
TP as a whole		R0290				0,00
Best estimate		R0300				0,00
Risk margin		R0310				0,00
Technical provisions - total						
Technical provisions - total		R0320				301.814.415,83
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total		R0330				36.266.466,17
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total		R0340				265.547.949,66
Line of Business (LoB): further segmentation						
Premium provisions - Total number of homogeneous risk groups		R0350				
Claims provisions - Total number of homogeneous risk groups		R0360				
Cash-flows of the Best estimate of Premium Provisions (Gross)						
Cash out - flows	Future benefits and claims	R0370				268.531.453,31
	Future expenses and other cash-out flows	R0380				0,00
Cash in-flows	Future premiums	R0390				210.221.327,72
	Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400				0,00
Cash-flows of the Best estimate of Claims Provisions (Gross)						
Cash out - flows	Future benefits and claims	R0410				208.615.666,94
	Future expenses and other cash-out flows	R0420				14.425.780,18
Cash in-flows	Future premiums	R0430				0,00
	Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0440				0,00
Percentage of gross Best Estimate calculated using approximations		R0450				1,06%
Best estimate subject to transitional of the interest rate		R0460				0,00
Technical provisions without transitional on interest rate		R0470				0,00
Best estimate subject to volatility adjustment		R0480				0,00
Technical provisions without volatility adjustment and without others transitional measures		R0490				0,00

S.19.01.21
Non-life Insurance Claims Information

Accident year/Underwriting year 1 - Accident year

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

In Current year	Sum of years (cumulative)
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Gross Claims Paid (non-cumulative)		Development year (absolute amount)															
		C010	C020	C030	C040	C050	C060	C070	C080	C090	C100	C110	C120	C130	C140	C150	C160
Prior	R0100																95,384,90
Prior	R0110	61,614,329	57,192,009,80	5,298,058,61	2,888,259,74	7,733,766,80	1,479,657,37	1,170,253,04	1,174,222,64	481,158,38	479,202,73	678,103,91	86,193,79	1,937,056,56	17,600,94	2,722,05	
N10	R0120	72,749,995,49	41,134,944,86	6,301,482,44	3,033,531,44	2,582,125,15	1,316,379,72	1,002,028,37	532,715,65	513,429,58	429,343,80	286,693,80	518,527,20	396,196,54	1,185,249,15		
N11	R0130	83,481,384,49	45,474,411,30	7,725,033,52	3,659,028,70	2,543,807,37	1,659,583,52	1,099,828,79	982,245,74	810,830,03	687,285,58	532,006,17	129,969,42	129,891,32			
N12	R0140	82,788,235,58	46,397,859,97	7,582,876,73	4,774,478,81	3,123,867,57	1,585,832,37	1,099,382,98	1,581,376,17	552,245,67	909,898,15	336,172,30	467,738,13				
N13	R0150	88,156,427,68	46,547,234,51	11,784,453,06	4,263,266,74	2,744,637,47	2,589,139,66	1,683,908,41	912,099,09	1,121,811,92	404,428,86	477,178,89					
N14	R0160	87,975,286,41	44,380,031,59	9,694,493,34	3,659,596,83	3,038,524,62	2,253,612,68	2,687,255,40	646,049,30	388,894,43	370,078,41						
N15	R0170	86,930,120,66	49,476,580,12	10,552,360,96	4,395,971,98	3,381,036,40	1,879,981,92	1,429,884,61	1,726,326,89	2,002,656,60							
N16	R0180	101,859,069,58	53,996,542,18	11,771,655,36	5,684,383,40	4,763,984,69	3,364,201,16	1,864,181,39	2,900,670,71								
N17	R0190	112,366,056,23	65,345,071,12	13,492,418,94	7,650,119,44	3,242,272,42	2,886,917,61	4,354,713,73									
N18	R0200	123,054,546,36	89,257,941,31	15,624,946,13	8,869,763,83	4,876,374,21	4,602,168,72										
N19	R0210	149,734,434,48	78,689,971,82	13,896,432,13	5,889,482,06	4,830,867,77											
N20	R0220	112,997,294,71	70,396,468,94	14,137,798,94	8,093,196,31												
N21	R0230	99,859,688,09	69,994,302,99														
N22	R0240	81,234,612,10	45,295,615,78														
N23	R0250	86,597,626,11															

C0170	C0180
R0100	95,384,90
R0110	22,722,05
R0120	117,570,438,31
R0130	1,185,249,15
R0140	129,891,32
R0150	149,124,327,75
R0160	152,499,964,68
R0170	160,064,586,29
R0180	168,064,586,29
R0190	176,064,586,29
R0200	184,064,586,29
R0210	192,064,586,29
R0220	200,064,586,29
R0230	208,064,586,29
R0240	216,064,586,29
R0250	224,064,586,29
R0260	232,064,586,29
R0270	240,064,586,29
R0280	248,064,586,29
R0290	256,064,586,29
R0300	264,064,586,29
R0310	272,064,586,29
R0320	280,064,586,29
R0330	288,064,586,29
R0340	296,064,586,29
R0350	304,064,586,29
R0360	312,064,586,29
R0370	320,064,586,29
R0380	328,064,586,29
R0390	336,064,586,29
R0400	344,064,586,29
R0410	352,064,586,29
R0420	360,064,586,29
R0430	368,064,586,29
R0440	376,064,586,29
R0450	384,064,586,29
R0460	392,064,586,29
R0470	400,064,586,29
R0480	408,064,586,29
R0490	416,064,586,29
R0500	424,064,586,29
R0510	432,064,586,29
R0520	440,064,586,29
R0530	448,064,586,29
R0540	456,064,586,29
R0550	464,064,586,29
R0560	472,064,586,29
R0570	480,064,586,29
R0580	488,064,586,29
R0590	496,064,586,29
R0600	504,064,586,29
R0610	512,064,586,29
R0620	520,064,586,29
R0630	528,064,586,29
R0640	536,064,586,29
R0650	544,064,586,29
R0660	552,064,586,29
R0670	560,064,586,29
R0680	568,064,586,29
R0690	576,064,586,29
R0700	584,064,586,29
R0710	592,064,586,29
R0720	600,064,586,29
R0730	608,064,586,29
R0740	616,064,586,29
R0750	624,064,586,29
R0760	632,064,586,29
R0770	640,064,586,29
R0780	648,064,586,29
R0790	656,064,586,29
R0800	664,064,586,29
R0810	672,064,586,29
R0820	680,064,586,29
R0830	688,064,586,29
R0840	696,064,586,29
R0850	704,064,586,29
R0860	712,064,586,29
R0870	720,064,586,29
R0880	728,064,586,29
R0890	736,064,586,29
R0900	744,064,586,29
R0910	752,064,586,29
R0920	760,064,586,29
R0930	768,064,586,29
R0940	776,064,586,29
R0950	784,064,586,29
R0960	792,064,586,29
R0970	800,064,586,29
R0980	808,064,586,29
R0990	816,064,586,29
R1000	824,064,586,29
R1010	832,064,586,29
R1020	840,064,586,29
R1030	848,064,586,29
R1040	856,064,586,29
R1050	864,064,586,29
R1060	872,064,586,29
R1070	880,064,586,29
R1080	888,064,586,29
R1090	896,064,586,29
R1100	904,064,586,29
R1110	912,064,586,29
R1120	920,064,586,29
R1130	928,064,586,29
R1140	936,064,586,29
R1150	944,064,586,29
R1160	952,064,586,29
R1170	960,064,586,29
R1180	968,064,586,29
R1190	976,064,586,29
R1200	984,064,586,29
R1210	992,064,586,29
R1220	1,000,064,586,29
R1230	1,008,064,586,29
R1240	1,016,064,586,29
R1250	1,024,064,586,29
R1260	1,032,064,586,29
R1270	1,040,064,586,29
R1280	1,048,064,586,29
R1290	1,056,064,586,29
R1300	1,064,064,586,29
R1310	1,072,064,586,29
R1320	1,080,064,586,29
R1330	1,088,064,586,29
R1340	1,096,064,586,29
R1350	1,104,064,586,29
R1360	1,112,064,586,29
R1370	1,120,064,586,29
R1380	1,128,064,586,29
R1390	1,136,064,586,29
R1400	1,144,064,586,29
R1410	1,152,064,586,29
R1420	1,160,064,586,29
R1430	1,168,064,586,29
R1440	1,176,064,586,29
R1450	1,184,064,586,29
R1460	1,192,064,586,29
R1470	1,200,064,586,29
R1480	1,208,064,586,29
R1490	1,216,064,586,29
R1500	1,224,064,586,29
R1510	1,232,064,586,29
R1520	1,240,064,586,29
R1530	1,248,064,586,29
R1540	1,256,064,586,29
R1550	1,264,064,586,29
R1560	1,272,064,586,29
R1570	1,280,064,586,29
R1580	1,288,064,586,29
R1590	1,296,064,586,29
R1600	1,304,064,586,29
R1610	1,312,064,586,29
R1620	1,320,064,586,29
R1630	1,328,064,586,29
R1640	1,336,064,586,29
R1650	1,344,064,586,29
R1660	1,352,064,586,29
R1670	1,360,064,586,29
R1680	1,368,064,586,29
R1690	1,376,064,586,29
R1700	1,384,064,586,29
R1710	1,392,064,586,29
R1720	1,400,064,586,29
R1730	1,408,064,586,29
R1740	1,416,064,586,29
R1750	1,424,064,586,29
R1760	1,432,064,586,29
R1770	1,440,064,586,29
R1780	1,448,064,586,29
R1790	1,456,064,586,29
R1800	1,464,064,586,29
R1810	1,472,064,586,29
R1820	1,480,064,586,29
R1830	1,488,064,586,29
R1840	1,496,064,586,29
R1850	1,504,064,586,29
R1860	1,512,064,586,29
R1870	1,520,064,586,29
R1880	1,528,064,586,29
R1890	1,536,064,586,29
R1900	1,544,064,586,29
R1910	1,552,064,586,29
R1920	1,560,064,586,29
R1930	1,568,064,586,29
R1940	1,576,064,586,29
R1950	1,584,064,586,29
R1960	1,592,064,586,29
R1970	1,600,064,586,29
R1980	1,608,064,586,29
R1990	1,616,064,586,29
R2000	1,624,064,586,29
R2010	1,632,064,586,29
R2020	1,640,064,586,29
R2030	1,648,064,586,29
R2040	1,656,064,586,29
R2050	1,664,064,586,29
R2060	1,672,064,586,29
R2070	1,680,064,586,29
R2080	1,688,064,586,29
R2090	1,696,064,586,29
R2100	1,704,064,586,29
R2110	1,712,064,586,29
R2120	1,720,064,586,29
R2130	1,728,064,586,29
R2140	1,736,064,586,29
R2150	1,744,064,586,29
R2160	1,752,064,586,29
R2170	1,760,064,586,29
R2180	1,768,064,586,29
R2190	1,776,064,586,29
R2200	1,784,064,586,29
R2210	1,792,064,586,29
R2220	1,800,064,586,29
R2230	1,808,064,586,29
R2240	1,816,064,586,29
R2250	1,824,064,586,29
R2260	1,832,064,586,29
R2270	1,840,064,586,29
R2280	1,848,064,586,29
R2290	1,856,064,586,29
R2300	1,864,064,586,29
R2310	1,872,064,586,29
R2320	1,880,064,586,29
R2330	1,888,064,586,29
R2340	1,896,064,586,29
R2350	1,904,064,586,29
R2360	1,912,064,586,29
R2370	1,920,064,586,29
R2380	1,928,064,586,29
R2390	1,936,064,586,29
R2400	1,944,064,586,29
R2410	1,952,064,586,29
R2420	1,960,064,586,29
R2430	1,968,064

S.23.01.01
Own funds

		Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35						
Ordinary share capital (gross of own shares)	R0010	2.500.000,00	2.500.000,00			
Share premium account related to ordinary share capital	R0030					
Unpaid and uncalled ordinary shares of the equivalent basic own fund for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	229.413.533,52	229.413.533,52			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160					
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220					
Deductions						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	231.913.533,52	231.913.533,52			
Ancillary own funds						
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					
Total ancillary own funds	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	231.913.533,52	231.913.533,52			
Total available own funds to meet the MCR	R0510	231.913.533,52	231.913.533,52			
Total eligible own funds to meet the SCR	R0540	231.913.533,52	231.913.533,52			
Total eligible own funds to meet the MCR	R0550	231.913.533,52	231.913.533,52			
SCR	R0580	109.363.023,06				
MCR	R0600	49.213.360,38				
Ratio of Eligible own funds to SCR	R0620	212,06%				
Ratio of Eligible own funds to MCR	R0640	471,24%				
Reconciliation reserve						
C0060						
Excess of assets over liabilities	R0700	250.156.232,56				
Own shares (held directly and indirectly)	R0710	0,00				
Foreseeable dividends, distributions and charges	R0720	18.242.699,04				
Other basic own fund items	R0730	2.500.000,00				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740					
Reconciliation reserve	R0760	229.413.533,52				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life Business	R0770	6.514.194,38				
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	46.510.366,91				
Total Expected profits included in future premiums (EPIFP)	R0790	53.024.561,29				

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	50.153.243,86	50.153.243,86	
Counterparty default risk	R0020	12.919.222,73	12.919.222,73	
Life underwriting risk	R0030			
Health underwriting risk	R0040	19.912.341,81	19.912.341,81	
Non-life underwriting risk	R0050	101.493.120,08	101.493.120,08	
Diversification	R0060	-49.615.567,12	-49.615.567,12	
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	134.862.361,36	134.862.361,36	

Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	10.861.669,40
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	-36.361.007,69
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	109.363.023,06
Capital add-on already set	R0210	0,00
Solvency capital requirement	R0220	109.363.023,06
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	4 - No adjustment
Net future discretionary benefits	R0460	

S.28.01.01

Linear formula component for non-life insurance and reinsurance obligations

MCR calculation Non Life		Non-life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	224.837,58	42.981,84
Income protection insurance and proportional reinsurance	R0030	9.479.304,57	25.241.593,16
Workers' compensation insurance and proportional reinsurance	R0040		
Motor vehicle liability insurance and proportional reinsurance	R0050	159.042.601,90	121.237.045,12
Other motor insurance and proportional reinsurance	R0060	62.787.217,86	163.029.722,33
Marine, aviation and transport insurance and proportional reinsurance	R0070		
Fire and other damage to property insurance and proportional reinsurance	R0080	1.137.979,90	14.883.445,52
General liability insurance and proportional reinsurance	R0090	6.099.926,86	4.038.660,66
Credit and suretyship insurance and proportional reinsurance	R0100		
Legal expenses insurance and proportional reinsurance	R0110	2.955.172,51	7.655.345,60
Assistance and proportional reinsurance	R0120	1.032.141,92	2.717.654,13
Miscellaneous financial loss insurance and proportional reinsurance	R0130	2.325.923,44	2.913.721,89
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	259.706,35	
Total capital at risk for all life (re)insurance obligations	R0250		10.958.162.084,82

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	49.681.933,42	
MCRL Result	R0200		7.676.167,29

Overall MCR calculation

		C0070
Linear MCR	R0300	57.358.100,71
SCR	R0310	109.363.023,06
MCR cap	R0320	49.213.360,38
MCR floor	R0330	27.340.755,76
Combined MCR	R0340	49.213.360,38
Absolute floor of the MCR	R0350	3.700.000,00
Minimum Capital Requirement	R0400	49.213.360,38