

**Verslag inzake de Solvabiliteit
en de Financiële Toestand
2022**



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Bijlage: Kwantitatieve rapportagestaten

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S.02.01.01

Balance Sheet

		Solvency II value
		C0010
Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	0,00
Deferred tax assets	R0040	13.773.016,30
Pension benefit surplus	R0050	0,00
Property, plant & equipment held for own use	R0060	9.884.653,98
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	249.716.548,94
Property (other than for own use)	R0080	45.867.000,00
Holdings in related undertakings, including participations	R0090	
<i>Equities</i>	<i>R0100</i>	
Equities - listed	R0110	0,00
Equities - unlisted	R0120	0,00
<i>Bonds</i>	<i>R0130</i>	<i>70.226.161,55</i>
Government Bonds	R0140	70.226.161,55
Corporate Bonds	R0150	0,00
Structured notes	R0160	0,00
Collateralised securities	R0170	0,00
Collective Investments Undertakings	R0180	133.623.387,39
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	58.538.662,98
Loans on policies	R0240	0,00
Loans and mortgages to individuals	R0250	0,00
Other loans and mortgages	R0260	58.538.662,98
Reinsurance recoverables from:	R0270	40.779.431,94
Non-life and health similar to non-life	R0280	31.488.105,43
Non-life excluding health	R0290	31.593.493,59
Health similar to non-life	R0300	-105.388,16
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	9.291.326,51
Health similar to life	R0320	9.291.326,51
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	3.734.860,77
Reinsurance receivables	R0370	7.246.833,04
Receivables (trade, not insurance)	R0380	41.242.378,14
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	178.518.660,89
Any other assets, not elsewhere shown	R0420	0,00
Total assets	R0500	603.435.046,98

S.02.01.01

Balance Sheet

Liabilities

Technical provisions - non-life	R0510	300.107.781,22
Technical provisions - non-life (excluding health)	R0520	295.508.758,96
TP calculated as a whole	R0530	0,00
Best estimate	R0540	278.069.523,86
Risk margin	R0550	17.439.235,09
Technical provisions - health (similar to non-life)	R0560	4.599.022,26
TP calculated as a whole	R0570	0,00
Best estimate	R0580	4.382.045,25
Risk margin	R0590	216.977,01
TP - life (excluding index-linked and unit-linked)	R0600	7.756.890,54
Technical provisions - health (similar to life)	R0610	7.756.890,54
TP calculated as a whole	R0620	0,00
Best estimate	R0630	6.307.182,66
Risk margin	R0640	1.449.707,88
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	6.808.352,92
Pension benefit obligations	R0760	0,00
Deposits from reinsurers	R0770	0,00
Deferred tax liabilities	R0780	48.562.234,69
Derivatives	R0790	0,00
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	6.369.006,45
Insurance & intermediaries payables	R0820	2.664.131,23
Reinsurance payables	R0830	436.521,71
Payables (trade, not insurance)	R0840	4.502.119,01
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	377.207.037,76
Excess of assets over liabilities	R1000	226.228.009,21

S.05.01.02

Premiums, claims and expenses by line of business

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)									
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	
Premiums written											
Gross - Direct Business	R0110		19.444.241,25		133.121.874,40	185.185.801,59		17.696.321,76	3.993.566,88		
Gross - Proportional reinsurance accepted	R0120										
Gross - Non-proportional reinsurance accepted	R0130										
Reinsurers' share	R0140		240.694,68		4.732.875,41	3.221.492,69		4.290.649,09	133.268,85		
Net	R0200		19.203.546,57		128.388.998,99	181.964.308,90		13.405.672,67	3.860.298,03		
Premiums earned											
Gross - Direct Business	R0210		18.871.288,67		132.192.104,09	170.337.570,29		17.952.051,35	4.038.966,96		
Gross - Proportional reinsurance accepted	R0220					-756,96					
Gross - Non-proportional reinsurance accepted	R0230										
Reinsurers' share	R0240		217.190,15		4.636.813,18	3.211.666,05		3.722.629,61	134.096,16		
Net	R0300		18.654.098,52		127.555.290,91	167.125.147,28		14.229.421,74	3.904.870,80		
Claims incurred											
Gross - Direct Business	R0310		7.866,10	0,00	87.943.513,31	94.687.972,85	0,00	14.426.719,71	4.132.589,23	0,00	0,00
Gross - Proportional reinsurance accepted	R0320		-21.071,84	0,00	0,00	-14,01	0,00	-4,43	0,00	0,00	0,00
Gross - Non-proportional reinsurance accepted	R0330										
Reinsurers' share	R0340		-4.517,91		4.148.879,67	1.060.118,83		6.137.102,81	-11.412,57		
Net	R0400	-14.005,74	8.048.142,21		83.794.633,64	93.627.840,01		8.289.612,47	4.144.001,80		
Changes in other technical provisions											
Gross - Direct Business	R0410		16.758,29		-425.042,28	-427.660,63		-10.418,19	-38.604,73		
Gross - Proportional reinsurance accepted	R0420										
Gross - Non-proportional reinsurance accepted	R0430										
Reinsurers' share	R0440										
Net	R0500	16.758,29	195.194,49		-425.042,28	-427.660,63		-10.418,19	-38.604,73		
Expenses incurred	R0550	5.290,86	6.059.429,58		36.096.786,99	54.817.121,36		4.795.523,46	1.223.070,85		
Administrative expenses											
Gross - Direct Business	R0610	0,00	232.271,65	0,00	1.590.210,57	2.212.141,47	0,00	211.391,84	47.705,25	0,00	0,00
Gross - Proportional reinsurance accepted	R0620	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Gross - Non-proportional reinsurance accepted	R0630										
Reinsurers' share	R0640										
Net	R0700		232.271,65		1.590.210,57	2.212.141,47		211.391,84	47.705,25		
Investment management expenses											
Gross - Direct Business	R0710	0,00	79.708,07	0,00	545.708,52	759.134,96	0,00	72.542,80	16.370,89	0,00	0,00
Gross - Proportional reinsurance accepted	R0720	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Gross - Non-proportional reinsurance accepted	R0730										
Reinsurers' share	R0740										
Net	R0800		79.708,07		545.708,52	759.134,96		72.542,80	16.370,89		
Claims management expenses											
Gross - Direct Business	R0810	0,00	300.416,78	0,00	2.056.755,25	2.861.151,64	0,00	273.411,13	61.701,28	0,00	0,00
Gross - Proportional reinsurance accepted	R0820	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Gross - Non-proportional reinsurance accepted	R0830										
Reinsurers' share	R0840										
Net	R0900		300.416,78		2.056.755,25	2.861.151,64		273.411,13	61.701,28		
Acquisition expenses											
Gross - Direct Business	R0910	5.290,66	3.690.313,14	0,00	14.041.606,79	24.436.504,75	0,00	1.400.412,60	567.356,11	0,00	0,00
Gross - Proportional reinsurance accepted	R0920	0,00	0,00	0,00	0,00	-243,42	0,00	-5,56	0,00	0,00	0,00
Gross - Non-proportional reinsurance accepted	R0930										
Reinsurers' share	R0940		-9,92		-958,59	-259,42					
Net	R1000	5.290,66	3.690.323,06		14.042.565,38	24.436.520,75		1.400.407,04	567.356,11		
Overhead expenses											
Gross - Direct Business	R1010	0,20	1.756.710,01	0,00	17.861.547,27	24.548.224,80	0,00	2.837.760,66	529.937,32	0,00	0,00
Gross - Proportional reinsurance accepted	R1020	0,00	0,00	0,00	0,00	-52,27	0,00	9,99	0,00	0,00	0,00
Gross - Non-proportional reinsurance accepted	R1030										
Reinsurers' share	R1040										
Net	R1100	0,20	1.756.710,01		17.861.547,27	24.548.172,53		2.837.770,65	529.937,32		
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	7.942.899,10	2.663.007,09	3.150.893,39					373.198.605,46
Gross - Proportional reinsurance accepted	R0120								0,00
Gross - Non-proportional reinsurance accepted	R0130								0,00
Reinsurers' share	R0140		31.883,15	-3.057.660,98					9.593.202,89
Net	R0200	7.942.899,10	2.631.123,94	6.208.554,37					363.605.402,57
Premiums earned									
Gross - Direct Business	R0210	7.931.119,52	2.826.416,33	2.274.488,81					356.424.006,02
Gross - Proportional reinsurance accepted	R0220								-756,96
Gross - Non-proportional reinsurance accepted	R0230								0,00
Reinsurers' share	R0240		31.997,00	-5.016,48					11.949.375,67
Net	R0300	7.931.119,52	2.794.419,33	2.279.505,29					344.473.873,39
Claims incurred									
Gross - Direct Business	R0310	5.019.999,72	1.547.702,24	60.556,46					215.869.743,92
Gross - Proportional reinsurance accepted	R0320	0,00	0,00	-2.374,16					-23.464,44
Gross - Non-proportional reinsurance accepted	R0330								0,00
Reinsurers' share	R0340			-302.888,49					11.027.282,34
Net	R0400	5.019.999,72	1.547.702,24	361.070,79					204.818.997,14
Changes in other technical provisions									
Gross - Direct Business	R0410	-11.137,21	-3.333,65	17.447,63					-686.796,28
Gross - Proportional reinsurance accepted	R0420								0,00
Gross - Non-proportional reinsurance accepted	R0430								0,00
Reinsurers' share	R0440								0,00
Net	R0500	-11.137,21	-3.333,65	17.447,63					-686.796,28
Expenses incurred									
Administrative expenses									
Gross - Direct Business	R0610	94.882,09	31.811,02	37.639,07					4.458.052,96
Gross - Proportional reinsurance accepted	R0620	0,00	0,00	0,00					0,00
Gross - Non-proportional reinsurance accepted	R0630								0,00
Reinsurers' share	R0640								0,00
Net	R0700	94.882,09	31.811,02	37.639,07					4.458.052,96
Investment management expenses									
Gross - Direct Business	R0710	32.560,45	10.916,51	12.916,51					1.529.858,70
Gross - Proportional reinsurance accepted	R0720	0,00	0,00	0,00					0,00
Gross - Non-proportional reinsurance accepted	R0730								0,00
Reinsurers' share	R0740								0,00
Net	R0800	32.560,45	10.916,51	12.916,51					1.529.858,70
Claims management expenses									
Gross - Direct Business	R0810	122.719,12	41.143,91	48.681,83					5.765.980,94
Gross - Proportional reinsurance accepted	R0820	0,00	0,00	0,00					0,00
Gross - Non-proportional reinsurance accepted	R0830								0,00
Reinsurers' share	R0840								0,00
Net	R0900	122.719,12	41.143,91	48.681,83					5.765.980,94
Acquisition expenses									
Gross - Direct Business	R0910	799.471,97	220.649,16	186.475,78					45.348.080,97
Gross - Proportional reinsurance accepted	R0920	0,00	0,00	0,00					-248,98
Gross - Non-proportional reinsurance accepted	R0930								0,00
Reinsurers' share	R0940			42.170,46					40.942,53
Net	R1000	799.471,97	220.649,16	144.305,32					45.306.889,46
Overhead expenses									
Gross - Direct Business	R1010	1.119.014,60	363.580,14	366.433,34					49.383.208,35
Gross - Proportional reinsurance accepted	R1020	0,00	0,00	0,00					-42,28
Gross - Non-proportional reinsurance accepted	R1030								0,00
Reinsurers' share	R1040								0,00
Net	R1100	1.119.014,60	363.580,14	366.433,34					49.383.166,07
Other expenses									
Total expenses	R1300								106.443.948,13

S.05.01.02

Premiums, claims and expenses by line of business

		Line of Business for: life insurance obligations						Life reinsurance obligations		Total
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	
Premiums written										
Gross	R1410	11.656.625,15								11.656.625,15
Reinsurers' share	R1420	1.099.176,59								1.099.176,59
Net	R1500	10.557.448,56								10.557.448,56
Premiums earned										
Gross	R1510	12.036.263,64								12.036.263,64
Reinsurers' share	R1520	1.211.731,27								1.211.731,27
Net	R1600	10.824.532,37								10.824.532,37
Claims incurred										
Gross	R1610	8.912.094,08								8.912.094,08
Reinsurers' share	R1620	2.108.521,31								2.108.521,31
Net	R1700	6.803.572,77								6.803.572,77
Changes in other technical provisions										
Gross	R1710	-124.794,49								-124.794,49
Reinsurers' share	R1720									0,00
Net	R1800	-124.794,49								-124.794,49
Expenses incurred										
Administrative expenses										
Gross	R1910	139.244,50								139.244,50
Reinsurers' share	R1920									0,00
Net	R2000	139.244,50								139.244,50
Investment management expenses										
Gross	R2010	47.784,18								47.784,18
Reinsurers' share	R2020									0,00
Net	R2100	47.784,18								47.784,18
Claims management expenses										
Gross	R2110	180.096,81								180.096,81
Reinsurers' share	R2120									0,00
Net	R2200	180.096,81								180.096,81
Acquisition expenses										
Gross	R2210	1.312.713,52								1.312.713,52
Reinsurers' share	R2220	299.984,37								299.984,37
Net	R2300	1.012.729,15								1.012.729,15
Overhead expenses										
Gross	R2310	636.939,57								636.939,57
Reinsurers' share	R2320									0,00
Net	R2400	636.939,57								636.939,57
Other expenses										
Total expenses	R2500									
Total expenses	R2600									2.016.794,21
Total amount of surrenders	R2700									0,00

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

		Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance			Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations
			C0020	C0030	Contracts without options and guarantees	Contracts with options or guarantees	C0060	
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	R0030							
Gross Best Estimate	R0040							
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0050							
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	R0060							
Recoverables from SPV before adjustment for expected losses	R0070							
Recoverables from Finite Re before adjustment for expected losses	R0080							
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0090							
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0100							
Risk Margin								
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								
Cash out-flows	R0230							
Future guaranteed and discretionary benefits	R0240							
Future guaranteed benefits	R0250							
Future discretionary benefits	R0260							
Future expenses and other cash out-flows	R0270							
Cash in-flows	R0280							
Future premiums	R0290							
Other cash in-flows	R0300							
Percentage of gross Best Estimate calculated using approximations	R0310							
Surrender value	R0320							
Best estimate subject to transitional of the interest rate	R0330							
Technical provisions without transitional on interest rate	R0340							
Best estimate subject to volatility adjustment	R0350							
Technical provisions without volatility adjustment and without others transitional measures	R0360							
Best estimate subject to matching adjustment	R0370							
Technical provisions without matching adjustment and without all the others	R0380							

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)	Annuitants 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	R0030						
Gross Best Estimate							
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0040						0,00
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	R0050						0,00
Recoverables from SPV before adjustment for expected losses	R0060						0,00
Recoverables from Finite Re before adjustment for expected losses	R0070						0,00
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080						0,00
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090						0,00
Risk Margin	R0100						0,00
Amount of the transitional on Technical Provisions							
Technical Provisions calculated as a whole	R0110						0,00
Best estimate	R0120						0,00
Risk margin	R0130						0,00
Technical provisions - total	R0200						0,00
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0210						0,00
Best Estimate of products with a surrender option	R0220						0,00
Gross BE for Cash flow							
Future guaranteed and discretionary benefits	R0230						
Future guaranteed benefits	R0240						
Future discretionary benefits	R0250						
Future expenses and other cash out-flows	R0260						0,00
Future premiums	R0270						0,00
Other cash in-flows	R0280						0,00
Percentage of gross Best Estimate calculated using approximations	R0290						
Surrender value	R0300						0,00
Best estimate subject to transitional of the interest rate	R0310						0,00
Technical provisions without transitional on interest rate	R0320						0,00
Best estimate subject to volatility adjustment	R0330						0,00
Technical provisions without volatility adjustment and without 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 or guarantees		Contracts with options or guarantees		Annuities stemming from non-life insurance contracts and relating to health insurance obligations	
		C0160	C0170	C0180	C0190		
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							
Gross Best Estimate	R0030		6.307.182,66				6.307.182,66
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0040		9.295.352,22				9.295.352,22
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	R0050		9.295.352,22				9.295.352,22
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		9.291.326,51				9.291.326,51
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090		-2.984.143,86				-2.984.143,86
Risk Margin	R0100	1.449.707,88					1.449.707,88
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		7.756.890,54				7.756.890,54
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0210		-1.534.435,98				-1.534.435,98
Best Estimate of products with a surrender option	R0220		862.437,28				862.437,28
Gross BE for Cash flow							
Cash out-flows							
Future guaranteed and discretionary benefits	R0230		35.260.942,32				35.260.942,32
Future guaranteed benefits	R0240						
Future discretionary benefits	R0250						
Future expenses and other cash out-flows	R0260		2.615.572,47				2.615.572,47
Cash in-flows							
Future premiums	R0270		31.569.332,14				31.569.332,14
Other cash in-flows	R0280						0,00
Percentage of gross Best Estimate calculated using approximations	R0290		21,02%				
Surrender value	R0300		862.437,28				862.437,28
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	5.444,84	-2.157.325,43		1.692.198,38	64.436.685,33	
Gross - direct business	R0070	5.444,84	-2.157.325,43		1.692.198,38	64.436.685,33	
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		-100.956,00		-1.350.874,66	-1.980.090,60	
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0110	0,00	-100.956,00		-1.350.874,66	-1.980.090,60	
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	-100.956,00		-1.350.874,66	-1.980.090,60	
Net Best Estimate of Premium Provisions	R0150	5.444,84	-2.056.369,42		3.043.073,04	66.416.775,93	
Claims provisions							
Gross - Total	R0160	0,00	6.533.925,84		183.824.427,17	12.810.152,60	
Gross - direct business	R0170	0,00	6.533.925,84		183.824.427,17	12.810.152,60	
Gross - accepted proportional reinsurance business	R0180						
Gross - accepted non-proportional reinsurance business	R0190						
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0200	0,00	-4.432,16		31.364.262,71	193.529,52	
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0210	0,00	-4.432,16		31.364.262,71	193.529,52	
Recoverables from SPV before adjustment for expected losses	R0220						
Recoverables from Finite Reinsurance before adjustment for expected losses	R0230						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	0,00	-4.432,16		31.357.587,00	193.488,33	
Net Best Estimate of Claims Provisions	R0250	0,00	6.538.358,00		152.466.840,18	12.616.664,27	
Total Best estimate - gross	R0260	5.444,84	4.376.600,41		185.516.625,55	77.246.837,93	
Total Best estimate - net	R0270	5.444,84	4.481.988,58		155.509.913,21	79.033.440,20	
Risk margin	R0280	8,93	216.968,08		11.959.947,57	4.306.537,30	
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	5.453,76	4.593.568,50		197.476.573,12	81.553.375,23	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	0,00	-105.388,16		30.006.712,34	-1.786.602,27	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	5.453,76	4.698.956,66		167.469.860,79	83.339.977,50	
Line of Business (LoB): further segmentation							
Premium provisions - Total number of homogeneous risk groups	R0350	1	7		5	8	
Claims provisions - Total number of homogeneous risk groups	R0360	0	2		5	7	
Cash-flows of the Best estimate of Premium Provisions (Gross)							
Future benefits and claims	R0370	5.444,84	12.532.342,98		93.725.306,72	135.706.540,61	
Future expenses and other cash-out flows	R0380	0,00	0,00		0,00	0,00	
Future premiums	R0390	0,00	14.689.668,41		92.033.108,35	71.269.855,28	
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	0,00	6.430.933,80		171.049.027,87	11.239.228,61	
Future expenses and other cash-out flows	R0420	0,00	102.992,04		12.775.399,30	1.570.923,99	
Future premiums	R0430						
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0440						
Percentage of gross Best Estimate calculated using approximations	R0450				1,51%	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	-9.402.098,53	-977.633,47	-1.491.178,18	558.939,90	2.837.030,09
Gross - direct business		R0070	-9.402.098,53	-977.633,47	-1.491.178,18	558.939,90	2.837.030,09
Gross - accepted proportional reinsurance business		R0080					
Gross - accepted non-proportional reinsurance business		R0090					
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default		R0100	-2.807.302,37	-86.848,64		-5.869,87	
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0110	-2.807.302,37	-86.848,64	0,00	-5.869,87	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	-2.807.302,37	-86.848,64	0,00	-5.869,87	0,00
Net Best Estimate of Premium Provisions		R0150	-6.594.796,16	-890.784,83	-1.491.178,18	564.809,77	2.837.030,09
Claims provisions							
Gross - Total		R0160	9.898.364,89	8.852.764,03	4.156.930,25	420.986,22	451.955,18
Gross - direct business		R0170	9.898.364,89	8.852.764,03	4.156.930,25	420.986,22	451.955,18
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	5.718.979,39	555.455,71			304,85
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0210	5.718.979,39	555.455,71	0,00	0,00	304,85
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	5.717.762,13	555.337,49	0,00	0,00	304,79
Net Best Estimate of Claims Provisions		R0250	4.180.602,76	8.297.426,54	4.156.930,25	420.986,22	451.650,39
Total Best estimate - gross		R0260	496.266,36	7.875.130,56	2.665.752,08	979.926,12	3.288.985,26
Total Best estimate - net		R0270	-2.414.193,40	7.406.641,72	2.665.752,08	985.795,99	3.288.680,48
Risk margin		R0280	390.905,41	400.467,18	196.505,84	27.700,53	157.171,26
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	887.171,77	8.275.597,74	2.862.257,92	1.007.626,65	3.446.156,53
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total		R0330	2.910.459,76	468.488,85		-5.869,87	304,79
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total		R0340	-2.023.287,99	7.807.108,89	2.862.257,92	1.013.496,51	3.445.851,74
Line of Business (LoB): further segmentation							
Premium provisions - Total number of homogeneous risk groups		R0350	3	3	5	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)							
Future benefits and claims		R0370	14.110.292,17	3.673.456,18	5.612.454,36	811.103,46	3.529.516,47
Future expenses and other cash-out flows		R0380	0,00	0,00	0,00	0,00	0,00
Future premiums		R0390	23.512.390,70	4.651.089,65	7.103.632,54	252.163,56	692.486,39
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	9.819.084,20	7.923.984,74	4.156.930,25	401.734,76	343.214,87
Future expenses and other cash-out flows		R0420	79.280,70	928.779,29	0,00	19.251,46	108.740,30
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%	2,70%
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					55.502.062,93
Gross - direct business	R0070					55.502.062,93
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					-6.331.942,14
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0110					-6.331.942,14
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					-6.331.942,14
Net Best Estimate of Premium Provisions	R0150					61.834.005,07
Claims provisions						
Gross - Total	R0160					226.949.506,19
Gross - direct business	R0170					226.949.506,19
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					37.828.100,02
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0210					37.828.100,02
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					37.820.047,57
Net Best Estimate of Claims Provisions	R0250					189.129.458,61
Total Best estimate - gross	R0260					282.451.569,12
Total Best estimate - net	R0270					250.963.463,68
Risk margin	R0280					17.656.212,10
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					300.107.781,22
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330					31.488.105,43
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340					268.619.675,78
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)						
Future benefits and claims	R0370					269.706.457,80
Future expenses and other cash-out flows	R0380					0,00
Future premiums	R0390					214.204.394,87
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400					0,00
Cash-flows of the Best estimate of Claims Provisions (Gross)						
Future benefits and claims	R0410					211.364.139,11
Future expenses and other cash-out flows	R0420					15.585.367,08
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					1,02%
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.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	2.500.000,00	2.500.000,00			
Share premium account related to ordinary share capital	R0030					
Initial funds, members' contributions or the equivalent basic own - fund item 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	223.728.009,21	223.728.009,21			
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	226.228.009,21	226.228.009,21			
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	226.228.009,21	226.228.009,21			
Total available own funds to meet the MCR	R0510	226.228.009,21	226.228.009,21			
Total eligible own funds to meet the SCR	R0540	226.228.009,21	226.228.009,21			
Total eligible own funds to meet the MCR	R0550	226.228.009,21	226.228.009,21			
SCR	R0580	106.265.663,99				
MCR	R0600	47.819.548,80				
Ratio of Eligible own funds to SCR	R0620					212,89%
Ratio of Eligible own funds to MCR	R0640					473,09%
Reconciliation reserve						
Excess of assets over liabilities	R0700	226.228.009,21				
Own shares (held directly and indirectly)	R0710	0,00				
Foreseeable dividends, distributions and charges	R0720	0,00				
Other basic own fund items	R0730	2.500.000,00				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740					
Reconciliation reserve	R0760	223.728.009,21				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life Business	R0770	7.127.269,47				
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	63.768.993,98				
Total Expected profits included in future premiums (EPIFP)	R0790	70.896.263,45				

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	38.100.970,47	38.100.970,47	
Counterparty default risk	R0020	10.669.911,70	10.669.911,70	
Life underwriting risk	R0030			
Health underwriting risk	R0040	16.726.004,40	16.726.004,40	
Non-life underwriting risk	R0050	108.424.965,28	108.424.965,28	
Diversification	R0060	-41.880.819,28	-41.880.819,28	
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	132.041.032,57	132.041.032,57	

Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	11.174.148,02
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	-36.949.516,59
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	106.265.663,99
Capital add-on already set	R0210	0,00
Solvency capital requirement	R0220	106.265.663,99
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	5.444,84	
Income protection insurance and proportional reinsurance	R0030	4.481.988,58	19.203.546,57
Workers' compensation insurance and proportional reinsurance	R0040		
Motor vehicle liability insurance and proportional reinsurance	R0050	155.509.913,21	128.388.998,99
Other motor insurance and proportional reinsurance	R0060	79.033.440,20	181.964.308,90
Marine, aviation and transport insurance and proportional reinsurance	R0070		
Fire and other damage to property insurance and proportional reinsurance	R0080		13.405.672,67
General liability insurance and proportional reinsurance	R0090	7.406.641,72	3.860.298,03
Credit and suretyship insurance and proportional reinsurance	R0100		
Legal expenses insurance and proportional reinsurance	R0110	2.665.752,08	7.942.899,10
Assistance and proportional reinsurance	R0120	985.795,99	2.631.123,94
Miscellaneous financial loss insurance and proportional reinsurance	R0130	3.288.680,48	3.150.893,39
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		
Total capital at risk for all life (re)insurance obligations	R0250		6.044.233.219,66

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	51.584.014,64	
MCRL Result	R0200		4.230.963,25

Overall MCR calculation

Linear MCR	R0300	55.814.977,90
SCR	R0310	106.265.663,99
MCR cap	R0320	47.819.548,80
MCR floor	R0330	26.566.416,00
Combined MCR	R0340	47.819.548,80
Absolute floor of the MCR	R0350	4.000.000,00
Minimum Capital Requirement	R0400	47.819.548,80