

**Verslag inzake de Solvabiliteit  
en de Financiële Toestand  
2025**



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

**Bijlage: Kwantitatieve rapportagestaten**

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**S.02.01.01**

**Balance Sheet**

Solvency II value
<b>C0010</b>

**Assets**

Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	0,00
Deferred tax assets	R0040	0,00
Pension benefit surplus	R0050	0,00
Property, plant & equipment held for own use	R0060	9.187.460,66
<b>Investments (other than assets held for index-linked and unit-linked contracts)</b>	<b>R0070</b>	<b>518.407.753,73</b>
Property (other than for own use)	R0080	41.487.994,19
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>120.374.958,49</i>
Government Bonds	R0140	120.374.958,49
Corporate Bonds	R0150	0,00
Structured notes	R0160	0,00
Collateralised securities	R0170	0,00
Collective Investments Undertakings	R0180	356.544.801,05
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
<b>Loans and mortgages</b>	<b>R0230</b>	<b>22.746.182,28</b>
Loans on policies	R0240	0,00
Loans and mortgages to individuals	R0250	0,00
Other loans and mortgages	R0260	22.746.182,28
<b>Reinsurance recoverables from:</b>	<b>R0270</b>	<b>103.445.873,90</b>
Non-life and health similar to non-life	R0280	96.122.079,49
Non-life excluding health	R0290	96.333.577,95
Health similar to non-life	R0300	-211.498,46
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	7.323.794,41
Health similar to life	R0320	7.323.794,41
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	2.062.559,82
Reinsurance receivables	R0370	4.355.538,29
Receivables (trade, not insurance)	R0380	14.327.257,06
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	35.947.578,47
Any other assets, not elsewhere shown	R0420	0,00
<b>Total assets</b>	<b>R0500</b>	<b>710.480.204,21</b>

**S.02.01.01**

**Balance Sheet**

**Liabilities**

<b>Technical provisions - non-life</b>	<b>R0510</b>	<b>446.582.957,70</b>
<b>Technical provisions - non-life (excluding health)</b>	<b>R0520</b>	<b>443.105.546,16</b>
Technical provisions calculated as a whole	R0530	0,00
Best Estimate	R0540	419.161.501,16
Risk margin	R0550	23.944.045,00
<b>Technical provisions - health (similar to non-life)</b>	<b>R0560</b>	<b>3.477.411,53</b>
Technical provisions calculated as a whole	R0570	0,00
Best Estimate	R0580	3.302.046,96
Risk margin	R0590	175.364,57
<b>Technical provisions - life (excluding index-linked and unit-linked)</b>	<b>R0600</b>	<b>9.448.864,90</b>
<b>Technical provisions - health (similar to life)</b>	<b>R0610</b>	<b>9.448.864,90</b>
Technical provisions calculated as a whole	R0620	0,00
Best estimate	R0630	8.599.390,76
Risk margin	R0640	849.474,14
<b>Technical provisions - life (excluding health and index-linked and unit-linked)</b>	<b>R0650</b>	
Technical provisions calculated as a whole	R0660	0,00
Best Estimate	R0670	0,00
Risk margin	R0680	0,00
<b>Technical provisions - index-linked and unit-linked</b>	<b>R0690</b>	
Technical provisions 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	3.082.538,00
Pension benefit obligations	R0760	0,00
Deposits from reinsurers	R0770	0,00
Deferred tax liabilities	R0780	20.033.629,63
Derivatives	R0790	0,00
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	4.377.939,34
Insurance & intermediaries payables	R0820	5.530.032,62
Reinsurance payables	R0830	3.028.335,41
Payables (trade, not insurance)	R0840	7.428.083,52
<b>Subordinated liabilities</b>	<b>R0850</b>	
Subordinated liabilities not in BOF	R0860	0,00
Subordinated liabilities in BOF	R0870	0,00
Any other liabilities, not elsewhere shown	R0880	0,00
<b>Total liabilities</b>	<b>R0900</b>	<b>499.512.381,11</b>
<b>Excess of assets over liabilities</b>	<b>R1000</b>	<b>210.967.823,10</b>

**S.05.01.01**

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

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
<b>Premiums written</b>										
Gross - Direct Business	R0110		19.897.970,05		158.473.535,17	213.849.761,11		19.183.652,62	4.409.415,02	
Gross - Proportional reinsurance accepted	R0120									
Gross - Non-proportional reinsurance accepted	R0130									
Reinsurers' share	R0140		760.895,60		21.711.035,18	25.662.407,39		3.774.149,64	582.053,28	
<b>Net</b>	<b>R0200</b>		<b>19.137.074,45</b>		<b>136.762.499,99</b>	<b>188.187.353,72</b>		<b>15.409.502,98</b>	<b>3.827.361,74</b>	
<b>Premiums earned</b>										
Gross - Direct Business	R0210		19.963.530,63		157.828.637,31	216.820.393,85		19.237.933,58	4.464.778,76	
Gross - Proportional reinsurance accepted	R0220									
Gross - Non-proportional reinsurance accepted	R0230									
Reinsurers' share	R0240		760.895,60		21.711.035,18	25.662.407,39		3.774.149,64	582.053,28	
<b>Net</b>	<b>R0300</b>		<b>19.202.635,03</b>		<b>136.117.602,13</b>	<b>191.157.986,46</b>		<b>15.463.783,94</b>	<b>3.882.725,48</b>	
<b>Claims incurred</b>										
Gross - Direct Business	R0310		10.594.055,28		160.084.189,72	123.420.720,21		4.058.968,44	11.139.209,62	
Gross - Proportional reinsurance accepted	R0320									
Gross - Non-proportional reinsurance accepted	R0330									
Reinsurers' share	R0340		158.092,05		38.599.824,90	12.135.838,05		1.944.904,58	4.607.603,29	
<b>Net</b>	<b>R0400</b>		<b>10.435.963,23</b>		<b>121.484.364,82</b>	<b>111.284.882,16</b>		<b>6.003.873,02</b>	<b>6.531.606,33</b>	
<b>Changes in other technical provisions</b>										
Gross - Direct Business	R0410									
Gross - Proportional reinsurance accepted	R0420									
Gross - Non-proportional reinsurance accepted	R0430									
Reinsurers' share	R0440									
<b>Net</b>	<b>R0500</b>									
<b>Expenses incurred</b>	<b>R0550</b>		<b>3.905.773,36</b>		<b>46.094.180,38</b>	<b>55.999.175,10</b>		<b>5.281.191,83</b>	<b>1.790.601,69</b>	
<b>Administrative expenses</b>										
Gross - Direct Business	R0610									
Gross - Proportional reinsurance accepted	R0620									
Gross - Non-proportional reinsurance accepted	R0630									
Reinsurers' share	R0640									
<b>Net</b>	<b>R0700</b>									
<b>Investment management expenses</b>										
Gross - Direct Business	R0710									
Gross - Proportional reinsurance accepted	R0720									
Gross - Non-proportional reinsurance accepted	R0730									
Reinsurers' share	R0740									
<b>Net</b>	<b>R0800</b>									
<b>Claims management expenses</b>										
Gross - Direct Business	R0810									
Gross - Proportional reinsurance accepted	R0820									
Gross - Non-proportional reinsurance accepted	R0830									
Reinsurers' share	R0840									
<b>Net</b>	<b>R0900</b>									
<b>Acquisition expenses</b>										
Gross - Direct Business	R0910		1.709.515,10		24.386.712,62	32.307.848,66		765.511,48	1.064.065,11	
Gross - Proportional reinsurance accepted	R0920									
Gross - Non-proportional reinsurance accepted	R0930									
Reinsurers' share	R0940		390.709,75		2.349.359,68	8.144.861,95			60.412,54	
<b>Net</b>	<b>R1000</b>		<b>1.318.805,35</b>		<b>22.037.352,94</b>	<b>24.162.986,71</b>		<b>765.511,48</b>	<b>1.003.652,57</b>	
<b>Overhead expenses</b>										
Gross - Direct Business	R1010		2.586.968,01		24.056.827,44	31.836.188,39		4.515.680,35	786.949,12	
Gross - Proportional reinsurance accepted	R1020									
Gross - Non-proportional reinsurance accepted	R1030									
Reinsurers' share	R1040									
<b>Net</b>	<b>R1100</b>		<b>2.586.968,01</b>		<b>24.056.827,44</b>	<b>31.836.188,39</b>		<b>4.515.680,35</b>	<b>786.949,12</b>	
<b>Other expenses</b>	R1200									
<b>Total expenses</b>	<b>R1300</b>									

**S.05.01.01**

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

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of Business for: accepted non-proportional reinsurance				Total
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	
<b>Premiums written</b>									
Gross - Direct Business	R0110	8.199.760,04	2.599.741,64	1.116.658,70					427.730.494,35
Gross - Proportional reinsurance accepted	R0120								0,00
Gross - Non-proportional reinsurance accepted	R0130								0,00
Reinsurers' share	R0140		13.209,68						52.503.750,77
<b>Net</b>	<b>R0200</b>	<b>8.199.760,04</b>	<b>2.586.531,96</b>	<b>1.116.658,70</b>					<b>375.226.743,58</b>
<b>Premiums earned</b>									
Gross - Direct Business	R0210	8.202.617,05	2.522.149,08	3.022.530,84					432.062.571,10
Gross - Proportional reinsurance accepted	R0220								0,00
Gross - Non-proportional reinsurance accepted	R0230								0,00
Reinsurers' share	R0240		13.209,68						52.503.750,77
<b>Net</b>	<b>R0300</b>	<b>8.202.617,05</b>	<b>2.508.939,40</b>	<b>3.022.530,84</b>					<b>379.558.820,33</b>
<b>Claims incurred</b>									
Gross - Direct Business	R0310	6.933.248,82	2.158.391,93	1.347.719,84					319.736.503,86
Gross - Proportional reinsurance accepted	R0320								0,00
Gross - Non-proportional reinsurance accepted	R0330								0,00
Reinsurers' share	R0340		38.107,93						53.594.561,64
<b>Net</b>	<b>R0400</b>	<b>6.933.248,82</b>	<b>2.120.284,00</b>	<b>1.347.719,84</b>					<b>266.141.942,22</b>
<b>Changes in other technical provisions</b>									
Gross - Direct Business	R0410								0,00
Gross - Proportional reinsurance accepted	R0420								0,00
Gross - Non-proportional reinsurance accepted	R0430								0,00
Reinsurers' share	R0440								0,00
<b>Net</b>	<b>R0500</b>								<b>0,00</b>
<b>Expenses incurred</b>									
<b>Administrative expenses</b>	<b>R0550</b>	<b>2.547.349,35</b>	<b>632.767,63</b>	<b>802.242,80</b>					<b>117.053.282,14</b>
<b>Investment management expenses</b>									
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
<b>Net</b>	<b>R0700</b>								<b>0,00</b>
<b>Claims management expenses</b>									
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
<b>Net</b>	<b>R0800</b>								<b>0,00</b>
<b>Acquisition expenses</b>									
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
<b>Net</b>	<b>R0900</b>								<b>0,00</b>
<b>Overhead expenses</b>									
Gross - Direct Business	R0910	1.306.497,01	243.429,68	412.631,72					62.196.211,38
Gross - Proportional reinsurance accepted	R0920								0,00
Gross - Non-proportional reinsurance accepted	R0930								0,00
Reinsurers' share	R0940								10.945.343,92
<b>Net</b>	<b>R1000</b>	<b>1.306.497,01</b>	<b>243.429,68</b>	<b>412.631,72</b>					<b>51.250.867,46</b>
<b>Other expenses</b>									
Gross - Direct Business	R1010	1.240.852,34	389.337,95	389.611,08					65.802.414,68
Gross - Proportional reinsurance accepted	R1020								0,00
Gross - Non-proportional reinsurance accepted	R1030								0,00
Reinsurers' share	R1040								0,00
<b>Net</b>	<b>R1100</b>	<b>1.240.852,34</b>	<b>389.337,95</b>	<b>389.611,08</b>					<b>65.802.414,68</b>
<b>Total expenses</b>	<b>R1200</b>								
<b>Total expenses</b>	<b>R1300</b>								<b>117.053.282,14</b>

**S.05.01.01**

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

		Line of Business for: life insurance obligations					Life reinsurance obligations		Total	
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance		Life reinsurance
		C0210	C0220	C0230	C0240	C0250	C0260	C0270		C0280
<b>Premiums written</b>										
Gross	R1410	7.650.381,47							7.650.381,47	
Reinsurers' share	R1420	963.684,76							963.684,76	
<b>Net</b>	<b>R1500</b>	<b>6.686.696,71</b>							<b>6.686.696,71</b>	
<b>Premiums earned</b>										
Gross	R1510	7.934.921,50							7.934.921,50	
Reinsurers' share	R1520	1.016.737,18							1.016.737,18	
<b>Net</b>	<b>R1600</b>	<b>6.918.184,32</b>							<b>6.918.184,32</b>	
<b>Claims incurred</b>										
Gross	R1610	7.146.749,18							7.146.749,18	
Reinsurers' share	R1620	732.924,45							732.924,45	
<b>Net</b>	<b>R1700</b>	<b>6.413.824,73</b>							<b>6.413.824,73</b>	
<b>Changes in other technical provisions</b>										
Gross	R1710								0,00	
Reinsurers' share	R1720								0,00	
<b>Net</b>	<b>R1800</b>								<b>0,00</b>	
<b>Expenses incurred</b>	<b>R1900</b>	<b>1.683.090,84</b>							<b>1.683.090,84</b>	
<b>Administrative expenses</b>										
Gross	R1910								0,00	
Reinsurers' share	R1920								0,00	
<b>Net</b>	<b>R2000</b>								<b>0,00</b>	
<b>Investment management expenses</b>										
Gross	R2010								0,00	
Reinsurers' share	R2020								0,00	
<b>Net</b>	<b>R2100</b>								<b>0,00</b>	
<b>Claims management expenses</b>										
Gross	R2110								0,00	
Reinsurers' share	R2120								0,00	
<b>Net</b>	<b>R2200</b>								<b>0,00</b>	
<b>Acquisition expenses</b>										
Gross	R2210	1.132.358,31							1.132.358,31	
Reinsurers' share	R2220	165.155,70							165.155,70	
<b>Net</b>	<b>R2300</b>	<b>967.202,61</b>							<b>967.202,61</b>	
<b>Overhead expenses</b>										
Gross	R2310	715.888,23							715.888,23	
Reinsurers' share	R2320								0,00	
<b>Net</b>	<b>R2400</b>	<b>715.888,23</b>							<b>715.888,23</b>	
<b>Other expenses</b>	<b>R2500</b>									
<b>Total expenses</b>	<b>R2600</b>								<b>1.683.090,84</b>	
<b>Total amount of surrenders</b>	<b>R2700</b>								<b>0,00</b>	

**S.12.01.01**  
**Life and Health SLT Technical Provisions - Best Estimate by country**

			Index-linked and unit-linked insurances				Other life insurances		Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations
			Insurance with profit participation	Contracts without options and guarantees		Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees	
				C0020	C0030	C0040		C0050	
<b>Technical provisions calculated as a whole</b>		<b>R0010</b>							
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole		R0020							
<b>Technical provisions calculated as a sum of BE and RM</b>									
<b>Best Estimate</b>									
<b>Gross Best Estimate</b>		<b>R0030</b>							
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default		R0040							
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses		R0050							
Recoverables from SPV before adjustment for expected losses		R0060							
Recoverables from Finite Re before adjustment for expected losses		R0070							
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		R0080							
Best estimate minus recoverables from reinsurance/SPV and Finite Re		R0090							
<b>Risk Margin</b>		<b>R0100</b>							
<b>Amount of the transitional on Technical Provisions</b>									
Technical Provisions calculated as a whole		R0110							
Best estimate		R0120							
Risk margin		R0130							
<b>Technical provisions - total</b>		<b>R0200</b>							
<b>Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total</b>		<b>R0210</b>							
<b>Best Estimate of products with a surrender option</b>		<b>R0220</b>							
<b>Gross BE for Cash flow</b>									
<b>Cash out-flows</b>									
	Future guaranteed and discretionary benefits	R0230							
	Future guaranteed benefits	R0240							
	Future discretionary benefits	R0250							
<b>Cash in-flows</b>									
	Future expenses and other cash out-flows	R0260							
	Future premiums	R0270							
	Other cash in-flows	R0280							
<b>Percentage of gross Best Estimate calculated using approximations</b>		<b>R0290</b>							
<b>Surrender value</b>		<b>R0300</b>							
<b>Best estimate subject to transitional of the interest rate</b>		<b>R0310</b>							
Technical provisions without transitional on interest rate		R0320							
<b>Best estimate subject to volatility adjustment</b>		<b>R0330</b>							
Technical provisions without volatility adjustment and without others transitional measures		R0340							
<b>Best estimate subject to matching adjustment</b>		<b>R0350</b>							
Technical provisions without matching adjustment and without all the others		R0360							
<b>Expected profits included in future premiums (EPIFP)</b>		<b>R0370</b>							

**S.12.01.01**  
**Life and Health SLT Technical Provisions - Best Estimate by country**

		Accepted reinsurance					Total (Life other than health insurance, incl. Unit Linked)	
		C0100	C0110	C0120	C0130	C0140		C0150
<b>Technical provisions calculated as a whole</b>	<b>R0010</b>						<b>0,00</b>	
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0020						0,00	
<b>Technical provisions calculated as a sum of BE and RM</b>								
<b>Best Estimate</b>	<b>R0030</b>						<b>0,00</b>	
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 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	
<b>Risk Margin</b>	<b>R0100</b>						<b>0,00</b>	
<b>Amount of the transitional on Technical Provisions</b>								
Technical Provisions calculated as a whole	R0110						0,00	
Best estimate	R0120						0,00	
Risk margin	R0130						0,00	
<b>Technical provisions - total</b>	<b>R0200</b>						<b>0,00</b>	
<b>Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total</b>	<b>R0210</b>						<b>0,00</b>	
<b>Best Estimate of products with a surrender option</b>	<b>R0220</b>						<b>0,00</b>	
<b>Gross BE for Cash flow</b>								
<b>Cash out-flows</b>	Future guaranteed and discretionary benefits	R0230					0,00	
	Future guaranteed benefits	R0240					0,00	
	Future discretionary benefits	R0250					0,00	
<b>Cash in-flows</b>	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	
<b>Surrender value</b>	<b>R0300</b>						<b>0,00</b>	
<b>Best estimate subject to transitional of the interest rate</b>	<b>R0310</b>						<b>0,00</b>	
Technical provisions without transitional on interest rate	R0320						0,00	
<b>Best estimate subject to volatility adjustment</b>	<b>R0330</b>						<b>0,00</b>	
Technical provisions without volatility adjustment and without others transitional measures	R0340						0,00	
<b>Best estimate subject to matching adjustment</b>	<b>R0350</b>						<b>0,00</b>	
Technical provisions without matching adjustment and without all the others	R0360						0,00	
<b>Expected profits included in future premiums (EPFP)</b>	<b>R0370</b>						<b>0,00</b>	

**S.12.01.01**  
**Life and Health SLT Technical Provisions - Best Estimate by country**

		Health insurance (direct business) □					
		Contracts without options or guarantees	Contracts with options or guarantees	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health insurance (reinsurance accepted)	Total (Health similar to life insurance)	
		C0160	C0170	C0180	C0190	C0200	C0210
<b>Technical provisions calculated as a whole</b>	<b>R0010</b>						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
<b>Technical provisions calculated as a sum of BE and RM □</b>							
<b>Best Estimate □</b>							
<b>Gross Best Estimate</b>	<b>R0030</b>		12.751.590,76			-4.152.200,00	8.599.390,76
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0040		7.326.860,39				7.326.860,39
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	R0050		7.326.860,39				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		7.323.794,41				7.323.794,41
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090		5.427.796,35			-4.152.200,00	1.275.596,35
<b>Risk Margin</b>	<b>R0100</b>	538.454,10				311.020,04	849.474,14
<b>Amount of the transitional on Technical Provisions □</b>							
Technical Provisions calculated as a whole	R0110						0,00
Best estimate	R0120						0,00
Risk margin	R0130						0,00
<b>Technical provisions - total</b>	<b>R0200</b>	13.290.044,86				-3.841.179,96	9.448.864,90
<b>Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total</b>	<b>R0210</b>	5.966.250,45				-3.841.179,96	2.125.070,49
<b>Best Estimate of products with a surrender option</b>	<b>R0220</b>	289.211,88					289.211,88
<b>Gross BE for Cash flow</b>							
<b>Cash out-flows</b>							
Future guaranteed and discretionary benefits	R0230		32.207.571,31				32.207.571,31
Future guaranteed benefits	R0240						
Future discretionary benefits	R0250						
Future expenses and other cash out-flows	R0260		2.558.137,17				2.558.137,17
<b>Cash in-flows</b>							
Future premiums	R0270		26.166.317,72				26.166.317,72
Other cash in-flows	R0280						0,00
<b>Percentage of gross Best Estimate calculated using approximations</b>	<b>R0290</b>		6,07%				
<b>Surrender value</b>	<b>R0300</b>	289.211,88					289.211,88
<b>Best estimate subject to transitional of the interest rate</b>	<b>R0310</b>						0,00
Technical provisions without transitional on interest rate	R0320						0,00
<b>Best estimate subject to volatility adjustment</b>	<b>R0330</b>						0,00
Technical provisions without volatility adjustment and without others transitional measures	R0340						0,00
<b>Best estimate subject to matching adjustment</b>	<b>R0350</b>						0,00
Technical provisions without matching adjustment and without all the others	R0360						0,00
<b>Expected profits included in future premiums (EPFIF)</b>	<b>R0370</b>	7.881.680,99					7.881.680,99

**S.17.01.01**  
**Non - life Technical Provisions**

		Direct business and accepted proportional reinsurance					
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance
		C0020	C0030	C0040	C0050	C0060	C0070
<b>Technical provisions calculated as a whole</b>	<b>R0010</b>						
Direct business	R0020						
Accepted proportional reinsurance business	R0030						
Accepted non-proportional reinsurance	R0040						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0050						
<b>Technical Provisions calculated as a sum of BE and RM</b>							
<b>Best estimate</b>							
<b>Premium provisions</b>							
Gross - Total	R0060		-4.221.303,50		-417.667,40	25.424.048,30	
Gross - direct business	R0070		-4.221.303,50		-417.667,40	25.424.048,30	
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		-246.867,21		-4.567.542,96	-3.750.061,18	
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0110		-246.867,21		-4.567.542,96	-3.750.061,18	
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		-246.867,21		-4.567.542,96	-3.750.061,18	
<b>Net Best Estimate of Premium Provisions</b>	<b>R0150</b>		<b>-3.974.436,28</b>		<b>4.149.875,57</b>	<b>29.174.109,48</b>	
<b>Claims provisions</b>							
Gross - Total	R0160		7.523.350,46		347.177.981,12	15.016.481,24	
Gross - direct business	R0170		7.523.350,46		347.177.981,12	15.016.481,24	
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		35.368,75		93.535.648,96	3.565.266,77	
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0210		35.368,75		93.535.648,96	3.565.266,77	
Recoverables from SPV before adjustment for expected losses	R0220						
Recoverables from Finite Reinsurance before adjustment for expected losses	R0230						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240		35.368,75		93.512.463,09	3.564.383,00	
<b>Net Best Estimate of Claims Provisions</b>	<b>R0250</b>		<b>7.487.981,71</b>		<b>253.665.518,03</b>	<b>11.452.098,24</b>	
<b>Total Best estimate - gross</b>	<b>R0260</b>		<b>3.302.046,96</b>		<b>346.760.313,72</b>	<b>40.440.529,54</b>	
<b>Total Best estimate - net</b>	<b>R0270</b>		<b>3.513.545,42</b>		<b>257.815.393,60</b>	<b>40.626.207,72</b>	
<b>Risk margin</b>	<b>R0280</b>		175.364,57		17.870.123,59	4.670.362,06	
<b>Amount of the transitional on Technical Provisions</b>							
<b>TP as a whole</b>	<b>R0290</b>						
<b>Best estimate</b>	<b>R0300</b>						
<b>Risk margin</b>	<b>R0310</b>						
<b>Technical provisions - total</b>							
Technical provisions - total	R0320		3.477.411,53		364.630.437,31	45.110.891,60	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330		-211.498,46		88.944.920,12	-185.678,18	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340		3.688.909,99		275.685.517,19	45.296.569,78	
<b>Line of Business (LoB): further segmentation</b>							
Premium provisions - Total number of homogeneous risk groups	R0350		7		5	8	
Claims provisions - Total number of homogeneous risk groups	R0360		2		6	7	
<b>Cash-flows of the Best estimate of Premium Provisions (Gross)</b>							
Future benefits and claims	R0370		12.432.929,53		100.002.844,06	142.464.309,68	
Future expenses and other cash-out flows	R0380						
Future premiums	R0390		16.654.233,03		100.420.511,46	117.040.261,38	
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400						
<b>Cash-flows of the Best estimate of Claims Provisions (Gross)</b>							
Future benefits and claims	R0410		7.436.839,81		326.357.803,64	12.532.726,82	
Future expenses and other cash-out flows	R0420		86.510,65		20.820.177,48	2.483.754,42	
Future premiums	R0430						
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0440						
<b>Percentage of gross Best Estimate calculated using approximations</b>	<b>R0450</b>				0,69%		
<b>Best estimate subject to transitional of the interest rate</b>	<b>R0460</b>						
Technical provisions without transitional on interest rate	R0470						
<b>Best estimate subject to volatility adjustment</b>	<b>R0480</b>						
Technical provisions without volatility adjustment and without others transitional measures	R0490						
<b>Expected profits included in future premiums (EPFP)</b>	<b>R0500</b>		5.841.444,48		11.408.616,58	34.193.689,70	

**S.17.01.01**  
**Non - life Technical Provisions**

		Direct business and accepted proportional reinsurance					
		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss
		C0080	C0090	C0100	C0110	C0120	C0130
<b>Technical provisions calculated as a whole</b>	<b>R0010</b>						
Direct business	R0020						
Accepted proportional reinsurance business	R0030						
Accepted non-proportional reinsurance	R0040						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0050						
<b>Technical Provisions calculated as a sum of BE and RM</b>							
<b>Best estimate</b>							
<b>Premium provisions</b>							
Gross - Total	R0060	-6.722.255,10	799.059,85		-1.172.875,84	854.874,32	1.639.439,20
Gross - direct business	R0070	-6.722.255,10	799.059,85		-1.172.875,84	854.874,32	1.639.439,20
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	-2.121.209,77	-178.441,06			-11.819,49	
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0110	-2.121.209,77	-178.441,06			-11.819,49	
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	-2.121.209,77	-178.441,06			-11.819,49	
<b>Net Best Estimate of Premium Provisions</b>	<b>R0150</b>	<b>-4.601.045,33</b>	<b>977.500,91</b>		<b>-1.172.875,84</b>	<b>866.693,81</b>	<b>1.639.439,20</b>
<b>Claims provisions</b>							
Gross - Total	R0160	4.862.879,29	25.258.394,23		5.624.547,58	182.650,20	633.944,17
Gross - direct business	R0170	4.862.879,29	25.258.394,23		5.624.547,58	182.650,20	633.944,17
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	2.770.478,98	7.080.836,19			36.942,29	
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0210	2.770.478,98	7.080.836,19			36.942,29	
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	2.769.792,23	7.079.080,97			36.933,14	
<b>Net Best Estimate of Claims Provisions</b>	<b>R0250</b>	<b>2.093.087,06</b>	<b>18.179.313,26</b>		<b>5.624.547,58</b>	<b>145.717,06</b>	<b>633.944,17</b>
<b>Total Best estimate - gross</b>	<b>R0260</b>	<b>-1.859.375,81</b>	<b>26.057.454,08</b>		<b>4.451.671,74</b>	<b>1.037.524,52</b>	<b>2.273.383,37</b>
<b>Total Best estimate - net</b>	<b>R0270</b>	<b>-2.507.958,26</b>	<b>19.156.814,17</b>		<b>4.451.671,74</b>	<b>1.012.410,87</b>	<b>2.273.383,37</b>
<b>Risk margin</b>	<b>R0280</b>	<b>264.071,18</b>	<b>818.233,74</b>		<b>182.558,31</b>	<b>23.448,77</b>	<b>115.247,36</b>
<b>Amount of the transitional on Technical Provisions</b>							
<b>TP as a whole</b>	<b>R0290</b>						
<b>Best estimate</b>	<b>R0300</b>						
<b>Risk margin</b>	<b>R0310</b>						
<b>Technical provisions - total</b>							
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0320	-1.595.304,63	26.875.687,83		4.634.230,04	1.060.973,29	2.388.630,73
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0330	648.582,45	6.900.639,91			25.113,65	
<b>Line of Business (LoB): further segmentation</b>							
Premium provisions - Total number of homogeneous risk groups	R0350	3	3		5	4	4
Claims provisions - Total number of homogeneous risk groups	R0360	1	2		2	1	2
<b>Cash-flows of the Best estimate of Premium Provisions (Gross)</b>							
Future benefits and claims	R0370	11.397.213,19	4.871.141,58		5.086.437,34	1.164.363,50	2.082.221,43
Future expenses and other cash-out flows	R0380						
Future premiums	R0390	18.119.468,29	4.072.081,73		6.259.313,18	309.489,18	442.782,23
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400						
<b>Cash-flows of the Best estimate of Claims Provisions (Gross)</b>							
Future benefits and claims	R0410	4.825.312,86	23.695.493,53		5.624.547,58	179.646,72	402.161,81
Future expenses and other cash-out flows	R0420	37.566,43	1.562.900,70			3.003,48	231.782,36
Future premiums	R0430						
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0440						
<b>Percentage of gross Best Estimate calculated using approximations</b>	<b>R0450</b>						15,76%
<b>Best estimate subject to transitional of the interest rate</b>	<b>R0460</b>						
Technical provisions without transitional on interest rate	R0470						
<b>Best estimate subject to volatility adjustment</b>	<b>R0480</b>						
Technical provisions without volatility adjustment and without others transitional measures	R0490						
<b>Expected profits included in future premiums (EPFP)</b>	<b>R0500</b>	<b>7.015.362,89</b>			<b>1.567.813,74</b>	<b>45.993,98</b>	<b>272.473,53</b>

**S.17.01.01**  
**Non - life Technical Provisions**

		Accepted non-proportional reinsurance: <input type="checkbox"/>				Total Non-Life obligations
		Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
		C0140	C0150	C0160	C0170	C0180
<b>Technical provisions calculated as a whole</b>		<b>R0010</b>				0,00
Direct business		R0020				0,00
Accepted proportional reinsurance business		R0030				0,00
Accepted non-proportional reinsurance		R0040				0,00
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole		R0050				0,00
<b>Technical Provisions calculated as a sum of BE and RM</b>						
<b>Best estimate</b>						
<b>Premium provisions</b>						
Gross - Total		R0060				16.183.319,83
Gross - direct business		R0070				16.183.319,83
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				-10.875.941,68
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0110				-10.875.941,68
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				-10.875.941,68
<b>Net Best Estimate of Premium Provisions</b>		<b>R0150</b>				<b>27.059.261,51</b>
<b>Claims provisions</b>						
Gross - Total		R0160				406.280.228,29
Gross - direct business		R0170				406.280.228,29
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				107.024.541,94
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0210				107.024.541,94
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				106.998.021,17
<b>Net Best Estimate of Claims Provisions</b>		<b>R0250</b>				<b>299.282.207,12</b>
<b>Total Best estimate - gross</b>		<b>R0260</b>				<b>422.463.548,12</b>
<b>Total Best estimate - net</b>		<b>R0270</b>				<b>326.341.468,63</b>
<b>Risk margin</b>		<b>R0280</b>				<b>24.119.409,57</b>
<b>Amount of the transitional on Technical Provisions</b>						
<b>TP as a whole</b>		<b>R0290</b>				<b>0,00</b>
<b>Best estimate</b>		<b>R0300</b>				<b>0,00</b>
<b>Risk margin</b>		<b>R0310</b>				<b>0,00</b>
<b>Technical provisions - total</b>						
Technical provisions - total		R0320				446.582.957,70
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total		R0330				96.122.079,49
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total		R0340				350.460.878,20
<b>Line of Business (LoB): further segmentation</b>						
Premium provisions - Total number of homogeneous risk groups		R0350				
Claims provisions - Total number of homogeneous risk groups		R0360				
<b>Cash-flows of the Best estimate of Premium Provisions (Gross)</b>						
Cash out - flows		R0370				279.501.460,30
Future benefits and claims		R0380				0,00
Future expenses and other cash-out flows		R0390				263.318.140,48
Cash in-flows		R0400				0,00
Other cash-in flows (incl. Recoverable from salvages and subrogations)		R0400				0,00
<b>Cash-flows of the Best estimate of Claims Provisions (Gross)</b>						
Cash out - flows		R0410				381.054.532,77
Future benefits and claims		R0420				25.225.695,53
Future expenses and other cash-out flows		R0430				0,00
Cash in-flows		R0440				0,00
Other cash-in flows (incl. Recoverable from salvages and subrogations)		R0440				0,00
<b>Percentage of gross Best Estimate calculated using approximations</b>		<b>R0450</b>				<b>0,65%</b>
<b>Best estimate subject to transitional of the interest rate</b>		<b>R0460</b>				<b>0,00</b>
Technical provisions without transitional on interest rate		R0470				0,00
<b>Best estimate subject to volatility adjustment</b>		<b>R0480</b>				<b>0,00</b>
Technical provisions without volatility adjustment and without others transitional measures		R0490				0,00
<b>Expected profits included in future premiums (EPFP)</b>		<b>R0500</b>				<b>60.345.394,90</b>

**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

**Gross Claims Paid (non-cumulative)**

		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130
Prior	R0100													
N-14	R0110	88.156.427,68	46.547.234,51	11.764.453,06	4.263.266,74	2.744.637,47	2.589.139,66	1.083.908,41	912.099,09	1.121.811,92	404.428,86	477.178,89	546.884,01	175.880,16
N-13	R0120	87.975.266,41	44.386.031,59	9.494.453,34	3.659.756,82	3.618.524,62	2.253.612,66	2.687.555,40	645.049,26	358.847,43	370.078,41	771.308,90	551.462,94	1.026.476,78
N-12	R0130	86.930.520,66	49.476.580,12	10.552.360,96	4.395.971,98	3.281.016,40	1.879.901,92	1.259.084,64	1.726.326,89	2.002.654,60	1.188.044,29	160.763,16	108.312,98	1.015.254,26
N-11	R0140	101.059.069,58	53.996.542,18	11.731.655,36	5.684.383,40	4.763.984,69	3.364.201,16	1.864.181,39	2.900.670,71	1.506.167,46	2.169.477,65	1.406.961,76	340.441,45	
N-10	R0150	112.366.056,23	65.345.671,12	13.492.418,94	7.050.319,44	3.942.273,42	2.856.937,61	4.354.713,73	2.731.529,91	2.221.132,52	1.497.137,71	873.690,10		
N-9	R0160	123.054.744,36	89.257.941,31	15.674.944,13	8.469.763,83	4.879.574,24	4.659.168,72	5.959.914,34	3.157.808,35	4.045.382,67	2.432.626,72			
N-8	R0170	119.734.434,48	76.689.971,82	13.896.432,13	5.889.482,06	4.830.867,77	5.536.146,59	4.771.904,20	2.482.606,56	3.400.571,58				
N-7	R0180	112.797.294,72	70.396.488,54	14.317.096,94	8.003.260,33	5.954.103,49	8.575.227,09	5.062.005,42	3.480.137,89					
N-6	R0190	99.509.608,99	60.994.302,99	10.748.960,69	8.464.249,53	6.938.380,65	4.714.653,32							
N-5	R0200	93.334.912,12	45.295.615,78	10.800.834,12	7.168.607,01	5.376.804,64	4.183.940,34							
N-4	R0210	90.507.620,33	53.095.989,78	16.608.189,87	8.750.439,48	6.050.035,40								
N-3	R0220	103.674.956,26	70.990.178,81	22.642.615,20	11.529.261,09									
N-2	R0230	117.892.349,37	74.121.411,80	15.042.104,87										
N-1	R0240	133.750.298,13	63.004.164,70											
N	R0250	150.624.267,16												

Development year (absolute amount)												
0	1	2	3	4	5	6	7	8	9	10	11	12

**Gross undiscounted Best Estimate Claims Provisions**

<i>(absolute amount)</i>		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320
Prior	R0100													
N-14	R0110	0,00	0,00	0,00	0,00	0,00	6.337.091,24	4.340.444,40	4.859.286,30	3.127.121,90	3.110.415,36	2.023.675,75	1.560.784,56	1.259.483,71
N-13	R0120	0,00	0,00	0,00	0,00	6.809.770,18	5.955.871,61	4.421.798,27	4.060.526,46	2.853.465,05	2.032.020,08	1.405.540,01	1.729.848,62	1.205.978,71
N-12	R0130	0,00	0,00	0,00	14.274.885,56	10.611.806,40	9.568.458,20	7.928.779,01	5.268.719,23	3.423.469,20	3.110.938,85	2.914.981,41	3.689.495,14	2.989.038,98
N-11	R0140	0,00	0,00	19.232.435,69	14.197.019,26	12.322.230,50	9.527.349,57	9.360.665,80	5.968.719,00	4.770.514,69	3.645.443,87	2.610.326,48	2.390.538,39	
N-10	R0150	0,00	26.595.668,02	18.564.840,01	15.863.779,09	13.240.662,66	10.149.147,41	7.377.700,14	5.861.956,56	4.675.659,79	4.700.215,48	5.329.622,25		
N-9	R0160	94.047.060,39	38.823.027,79	32.321.075,75	21.563.934,73	21.073.392,45	17.699.140,24	11.375.385,45	10.829.163,61	10.310.062,50	9.826.697,35			
N-8	R0170	89.369.593,18	40.018.143,65	28.400.416,43	18.983.419,79	16.296.517,48	10.956.950,16	8.480.762,58	6.060.797,84	6.129.028,53				
N-7	R0180	92.747.545,88	44.903.191,70	30.063.300,61	28.007.320,15	22.879.952,78	22.016.712,75	19.494.839,98	15.629.022,82					
N-6	R0190	88.053.898,26	37.018.803,39	28.789.606,03	22.593.503,46	23.146.547,43	19.921.192,50	18.874.060,93						
N-5	R0200	66.782.298,27	29.888.419,25	23.194.088,31	23.197.622,45	16.894.652,44	16.105.500,38							
N-4	R0210	75.285.668,88	35.830.127,89	34.518.734,14	33.317.021,15	34.061.325,26								
N-3	R0220	95.714.007,44	61.762.689,78	46.575.106,51	58.974.415,58									
N-2	R0230	118.267.449,27	68.777.695,74	52.103.985,88										
N-1	R0240	140.119.001,30	77.412.613,69											
N	R0250	132.472.532,73												

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

			In Current year	Sum of years (cumulative)
13	14	15 & +		
			<b>C0170</b>	<b>C0180</b>
<del>C0140</del>	<del>C0150</del>	<del>C0160</del>	R0100	531.288,79
532.782,71	32.489,33	531.288,79	R0110	32.489,33
198.117,43			R0120	198.117,43
			R0130	1.015.254,26
			R0140	340.441,45
			R0150	873.690,10
			R0160	2.432.626,72
			R0170	3.400.571,58
			R0180	3.480.137,89
			R0190	4.166.873,28
			R0200	4.183.940,34
			R0210	6.050.035,40
			R0220	11.529.261,09
			R0230	15.042.104,87
			R0240	63.004.164,70
			R0250	150.624.267,16
			R0260	<b>266.905.264,39</b>
				<b>2.918.768.389,65</b>

			Year end (discounted data)
13	14	15 & +	
			<b>C0360</b>
<del>C0330</del>	<del>C0340</del>	<del>C0350</del>	R0100
1.756.491,63	867.265,51	1.596.647,99	R0110
779.980,92			R0120
			R0130
			R0140
			R0150
			R0160
			R0170
			R0180
			R0190
			R0200
			R0210
			R0220
			R0230
			R0240
			R0250
			R0260
			<b>406.280.228,29</b>

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

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2
		C0010	C0020	C0030	C0040
<b>Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35</b>					
Ordinary share capital (gross of own shares)	R0010	2.500.000,00	2.500.000,00		
Share premium account related to ordinary share capital	R0030				
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	208.467.823,10	208.467.823,10		
Subordinated liabilities	R0140				
An amount equal to the value of net deferred tax assets	R0160				
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180				
<b>Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds</b>					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220				
<b>Deductions</b>					
Deductions for participations in financial and credit institutions	R0230				
<b>Total basic own funds after deductions</b>	<b>R0290</b>	<b>210.967.823,10</b>	<b>210.967.823,10</b>		
<b>Ancillary own funds</b>					
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				
<b>Total ancillary own funds</b>	<b>R0400</b>				
<b>Available and eligible own funds</b>					
<b>Total available own funds to meet the SCR</b>	<b>R0500</b>	<b>210.967.823,10</b>	<b>210.967.823,10</b>		
<b>Total available own funds to meet the MCR</b>	<b>R0510</b>	<b>210.967.823,10</b>	<b>210.967.823,10</b>		
<b>Total eligible own funds to meet the SCR</b>	<b>R0540</b>	<b>210.967.823,10</b>	<b>210.967.823,10</b>		
<b>Total eligible own funds to meet the MCR</b>	<b>R0550</b>	<b>210.967.823,10</b>	<b>210.967.823,10</b>		
<b>SCR</b>	<b>R0580</b>	<b>136.249.094,49</b>			
<b>MCR</b>	<b>R0600</b>	<b>61.312.092,52</b>			
<b>Ratio of Eligible own funds to SCR</b>	<b>R0620</b>	<b>154,84%</b>			
<b>Ratio of Eligible own funds to MCR</b>	<b>R0640</b>	<b>344,09%</b>			
<b>Reconciliation reserve</b>					
Excess of assets over liabilities	R0700	210.967.823,10			
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				
<b>Reconciliation reserve</b>	<b>R0760</b>	<b>208.467.823,10</b>			
<b>Expected profits</b>					
Expected profits included in future premiums (EPIFP) - Life Business	R0770	7.881.680,99			
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	60.345.394,90			
<b>Total Expected profits included in future premiums (EPIFP)</b>	<b>R0790</b>	<b>68.227.075,90</b>			



**S.25.01.21**

**Solvency Capital Requirement - for undertakings on Standard Formula**

		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Market risk	R0010	34.112.679,01	34.112.679,01	
Counterparty default risk	R0020	5.080.482,14	5.080.482,14	
Life underwriting risk	R0030			
Health underwriting risk	R0040	14.899.576,39	14.899.576,39	
Non-life underwriting risk	R0050	141.982.941,73	141.982.941,73	
Diversification	R0060	-37.670.106,38	-37.670.106,38	
Intangible asset risk	R0070			
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	<b>158.405.572,89</b>	<b>158.405.572,89</b>	

**Calculation of Solvency Capital Requirement**

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	13.279.273,99
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	-35.435.752,40
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
<b>Solvency capital requirement excluding capital add-on</b>	<b>R0200</b>	<b>136.249.094,49</b>
Capital add-on already set	R0210	0,00
<b>Solvency capital requirement</b>	<b>R0220</b>	<b>136.249.094,49</b>
<b>Other information on SCR</b>		
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	4 - No adjustment
Net future discretionary benefits	R0460	

**S.28.01.01**

**Linear formula component for non-life insurance and reinsurance obligations**

MCR calculation Non Life		Non-life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020		
Income protection insurance and proportional reinsurance	R0030	3.513.545,42	19.137.074,45
Workers' compensation insurance and proportional reinsurance	R0040		
Motor vehicle liability insurance and proportional reinsurance	R0050	257.815.393,60	136.762.499,99
Other motor insurance and proportional reinsurance	R0060	40.626.207,72	188.187.353,72
Marine, aviation and transport insurance and proportional reinsurance	R0070		
Fire and other damage to property insurance and proportional reinsurance	R0080		15.409.502,98
General liability insurance and proportional reinsurance	R0090	19.156.814,17	3.827.361,74
Credit and suretyship insurance and proportional reinsurance	R0100		
Legal expenses insurance and proportional reinsurance	R0110	4.451.671,74	8.199.760,04
Assistance and proportional reinsurance	R0120	1.012.410,87	2.586.531,96
Miscellaneous financial loss insurance and proportional reinsurance	R0130	2.273.383,37	1.116.658,70
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	1.275.596,35	
Total capital at risk for all life (re)insurance obligations	R0250		9.223.758.540,76

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	59.659.643,69	
MCRLL Result	R0200		6.483.418,50
<b>Overall MCR calculation</b>			<b>C0070</b>
Linear MCR	R0300		66.143.062,19
SCR	R0310		136.249.094,49
MCR cap	R0320		61.312.092,52
MCR floor	R0330		34.062.273,62
Combined MCR	R0340		61.312.092,52
Absolute floor of the MCR	R0350		4.000.000,00
<b>Minimum Capital Requirement</b>	<b>R0400</b>		<b>C0070</b>
			61.312.092,52