

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



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**Bijlage: Kwantitatieve rapportagestaten**

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

		Solvency II value
		C0010
<b>Assets</b>		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	
Deferred tax assets	R0040	7.916.948,00
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	24.906.704,92
<b>Investments (other than assets held for index-linked and unit-linked contracts)</b>	<b>R0070</b>	<b>118.835.420,16</b>
Property (other than for own use)	R0080	37.682.212,97
Holdings in related undertakings, including participations	R0090	
<i>Equities</i>	<i>R0100</i>	
Equities - listed	R0110	
Equities - unlisted	R0120	
<i>Bonds</i>	<i>R0130</i>	
Government Bonds	R0140	
Corporate Bonds	R0150	
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	81.153.207,19
Derivatives	R0190	
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
<b>Loans and mortgages</b>	<b>R0230</b>	<b>84.597.581,79</b>
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	84.597.581,79
<b>Reinsurance recoverables from:</b>	<b>R0270</b>	<b>43.822.847,07</b>
Non-life and health similar to non-life	R0280	29.624.458,84
Non-life excluding health	R0290	29.749.496,15
Health similar to non-life	R0300	-125.037,31
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	14.198.388,23
Health similar to life	R0320	14.198.388,23
Life excluding health and index-linked and unit-linked	R0330	
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	11.686.496,57
Reinsurance receivables	R0370	1.564.271,37
Receivables (trade, not insurance)	R0380	167.890.070,42
Own shares (held directly)	R0390	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0410	138.514.550,82
Any other assets, not elsewhere shown	R0420	
<b>Total assets</b>	<b>R0500</b>	<b>599.734.891,12</b>

**S.02.01.01**

**Balance Sheet**

**Liabilities**

<b>Technical provisions - non-life</b>	<b>R0510</b>	<b>303.048.311,97</b>
<b>Technical provisions - non-life (excluding health)</b>	<b>R0520</b>	<b>275.714.327,47</b>
TP calculated as a whole	R0530	
Best estimate	R0540	261.704.871,61
Risk margin	R0550	14.009.455,85
<b>Technical provisions - health (similar to non-life)</b>	<b>R0560</b>	<b>27.333.984,50</b>
TP calculated as a whole	R0570	
Best estimate	R0580	25.248.098,09
Risk margin	R0590	2.085.886,41
<b>TP - life (excluding index-linked and unit-linked)</b>	<b>R0600</b>	<b>56.494.983,37</b>
<b>Technical provisions - health (similar to life)</b>	<b>R0610</b>	<b>56.494.983,37</b>
TP calculated as a whole	R0620	
Best estimate	R0630	52.760.811,09
Risk margin	R0640	3.734.172,28
<b>TP - life (excluding health and index-linked and unit-linked)</b>	<b>R0650</b>	
TP calculated as a whole	R0660	
Best estimate	R0670	
Risk margin	R0680	
<b>TP - index-linked and unit-linked</b>	<b>R0690</b>	
TP calculated as a whole	R0700	
Best estimate	R0710	
Risk margin	R0720	
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	
Pension benefit obligations	R0760	4.545.219,70
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	27.676.662,00
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	1.018.293,45
Insurance & intermediaries payables	R0820	4.884.954,27
Reinsurance payables	R0830	682.145,71
Payables (trade, not insurance)	R0840	18.322.841,03
<b>Subordinated liabilities</b>	<b>R0850</b>	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	
<b>Total liabilities</b>	<b>R0900</b>	<b>416.673.411,50</b>
<b>Excess of assets over liabilities</b>	<b>R1000</b>	<b>183.061.479,63</b>

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

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
<b>Premiums written</b>										
Gross - Direct Business	R0110	4.356.699,93	62.287.084,64		96.677.085,13	148.168.487,74		22.538.601,88	4.728.939,77	
Gross - Proportional reinsurance accepted	R0120	5.412.155,46				1.343.922,73		115.025,12		
Gross - Non-proportional reinsurance accepted	R0130							115.025,12		
Reinsurers' share	R0140		492.618,38		7.141.482,86	6.436.240,91		4.727.156,29	142.198,72	
<b>Net</b>	<b>R0200</b>	<b>9.768.855,42</b>	<b>61.794.466,26</b>		<b>89.535.602,27</b>	<b>143.076.199,56</b>		<b>17.926.470,71</b>	<b>4.586.741,05</b>	
<b>Premiums earned</b>										
Gross - Direct Business	R0210	4.356.699,93	62.390.218,08		96.175.463,72	147.049.095,65		22.628.772,49	4.697.905,01	
Gross - Proportional reinsurance accepted	R0220	5.551.397,26				1.348.677,58		111.316,58		
Gross - Non-proportional reinsurance accepted	R0230									
Reinsurers' share	R0240		391.532,04		7.243.630,80	6.313.880,45		4.949.548,66	141.441,15	
<b>Net</b>	<b>R0300</b>	<b>9.908.097,19</b>	<b>61.998.686,04</b>		<b>88.931.832,92</b>	<b>142.083.892,78</b>		<b>17.790.540,41</b>	<b>4.556.463,86</b>	
<b>Claims incurred</b>										
Gross - Direct Business	R0310	3.621.818,05	50.885.967,06		87.425.735,76	80.697.105,82		13.563.187,97	2.367.861,34	
Gross - Proportional reinsurance accepted	R0320	4.768.699,56				781.077,98		179.005,06		
Gross - Non-proportional reinsurance accepted	R0330									
Reinsurers' share	R0340				6.189.820,13	3.209.174,16		4.967.456,79	175.959,56	
<b>Net</b>	<b>R0400</b>	<b>8.390.657,71</b>	<b>50.885.967,06</b>		<b>81.235.915,63</b>	<b>78.269.009,64</b>		<b>8.775.636,24</b>	<b>2.191.901,78</b>	
<b>Changes in other technical provisions</b>										
Gross - Direct Business	R0410	-846.812,58	-1.448.125,38		-5.683.844,08	-599.415,72		38.942,32	188.411,27	
Gross - Proportional reinsurance accepted	R0420	855.694,15								
Gross - Non-proportional reinsurance accepted	R0430									
Reinsurers' share	R0440		-1.500,00		3.903.409,40	88.536,19		1.690.458,99	561.802,42	
<b>Net</b>	<b>R0500</b>	<b>8.881,57</b>	<b>-1.446.625,38</b>		<b>-9.587.253,48</b>	<b>-687.951,91</b>		<b>-1.651.516,67</b>	<b>-373.391,15</b>	
<b>Expenses incurred</b>										
<b>Administrative expenses</b>	<b>R0600</b>	<b>1.580.712,92</b>	<b>13.788.885,53</b>		<b>22.897.276,62</b>	<b>39.595.231,99</b>		<b>6.734.760,49</b>	<b>1.367.729,42</b>	
Gross - Direct Business	R0610									
Gross - Proportional reinsurance accepted	R0620									
Gross - Non-proportional reinsurance accepted	R0630									
Reinsurers' share	R0640									
<b>Investment management expenses</b>	<b>R0700</b>									
Gross - Direct Business	R0710									
Gross - Proportional reinsurance accepted	R0720									
Gross - Non-proportional reinsurance accepted	R0730									
Reinsurers' share	R0740									
<b>Claims management expenses</b>	<b>R0800</b>									
Gross - Direct Business	R0810									
Gross - Proportional reinsurance accepted	R0820									
Gross - Non-proportional reinsurance accepted	R0830									
Reinsurers' share	R0840									
<b>Acquisition expenses</b>	<b>R0900</b>									
Gross - Direct Business	R0910	-67.439,98	8.912.705,98		12.049.327,48	23.259.653,28		4.246.305,47	958.759,31	
Gross - Proportional reinsurance accepted	R0920	1.129.565,46				400.473,06		45.387,77		
Gross - Non-proportional reinsurance accepted	R0930									
Reinsurers' share	R0940		31.807,79		1.100.418,82	821.780,01				
<b>Net</b>	<b>R1000</b>	<b>1.062.125,48</b>	<b>8.880.898,19</b>		<b>10.948.908,66</b>	<b>22.838.346,33</b>		<b>4.291.693,24</b>	<b>958.759,31</b>	
<b>Overhead expenses</b>										
Gross - Direct Business	R1010	293.172,45	4.907.987,34		11.948.367,96	16.728.172,87		2.440.515,04	408.970,11	
Gross - Proportional reinsurance accepted	R1020	225.414,99				28.712,79		2.552,21		
Gross - Non-proportional reinsurance accepted	R1030									
Reinsurers' share	R1040									
<b>Net</b>	<b>R1100</b>	<b>518.587,44</b>	<b>4.907.987,34</b>		<b>11.948.367,96</b>	<b>16.756.885,66</b>		<b>2.443.067,25</b>	<b>408.970,11</b>	
<b>Other expenses</b>										
Gross - Direct Business	R1200									
<b>Total expenses</b>	<b>R1300</b>									

**S.05.01.02**

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

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of Business for: accepted non-proportional reinsurance				Total
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	
<b>Premiums written</b>									
Gross - Direct Business	R0110	7.114.689,45	2.204.859,30	2.808.639,31					350.885.087,15
Gross - Proportional reinsurance accepted	R0120			3.114.082,10					9.985.215,44
Gross - Non-proportional reinsurance accepted	R0130								0,00
Reinsurers' share	R0140		41.607,36	181.313,30					19.162.617,82
<b>Net</b>	<b>R0200</b>	<b>7.114.689,45</b>	<b>2.163.251,94</b>	<b>5.741.408,11</b>					<b>341.707.684,77</b>
<b>Premiums earned</b>									
Gross - Direct Business	R0210	7.104.931,89	2.402.880,08	1.484.613,34					348.290.580,19
Gross - Proportional reinsurance accepted	R0220			3.980.497,50					10.991.888,92
Gross - Non-proportional reinsurance accepted	R0230								0,00
Reinsurers' share	R0240		45.334,59	181.314,01					19.266.681,70
<b>Net</b>	<b>R0300</b>	<b>7.104.931,89</b>	<b>2.357.545,49</b>	<b>5.283.796,83</b>					<b>340.015.787,41</b>
<b>Claims incurred</b>									
Gross - Direct Business	R0310	3.717.316,77	1.372.025,29	7.575,98					243.658.593,90
Gross - Proportional reinsurance accepted	R0320			1.874.488,93					7.604.311,69
Gross - Non-proportional reinsurance accepted	R0330								0,00
Reinsurers' share	R0340			7.761,00					14.550.171,64
<b>Net</b>	<b>R0400</b>	<b>3.717.316,77</b>	<b>1.372.025,29</b>	<b>1.874.303,83</b>					<b>236.712.733,95</b>
<b>Changes in other technical provisions</b>									
Gross - Direct Business	R0410	-143.830,37	14.150,34	53.575,98					-8.426.948,22
Gross - Proportional reinsurance accepted	R0420								855.694,15
Gross - Non-proportional reinsurance accepted	R0430								0,00
Reinsurers' share	R0440								6.242.707,00
<b>Net</b>	<b>R0500</b>	<b>-143.830,37</b>	<b>14.150,34</b>	<b>53.575,98</b>					<b>-13.813.961,07</b>
<b>Expenses incurred</b>	<b>R0550</b>	<b>1.708.825,38</b>	<b>596.324,79</b>	<b>2.262.198,00</b>					<b>90.531.945,14</b>
<b>Administrative 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>Investment 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>Claims management 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>Acquisition expenses</b>									
Gross - Direct Business	R0910	764.581,42	283.457,38	626.734,14					51.034.084,48
Gross - Proportional reinsurance accepted	R0920			1.452.301,96					3.027.728,25
Gross - Non-proportional reinsurance accepted	R0930								0,00
Reinsurers' share	R0940								1.954.006,62
<b>Net</b>	<b>R1000</b>	<b>764.581,42</b>	<b>283.457,38</b>	<b>2.079.036,10</b>					<b>52.107.806,11</b>
<b>Overhead expenses</b>									
Gross - Direct Business	R1010	944.243,96	312.867,41	100.362,21					38.084.659,35
Gross - Proportional reinsurance accepted	R1020			82.799,69					339.479,68
Gross - Non-proportional reinsurance accepted	R1030								0,00
Reinsurers' share	R1040								0,00
<b>Net</b>	<b>R1100</b>	<b>944.243,96</b>	<b>312.867,41</b>	<b>183.161,90</b>					<b>38.424.139,03</b>
<b>Other expenses</b>	R1200								
<b>Total expenses</b>	<b>R1300</b>								<b>90.531.945,14</b>

**S.05.01.02**

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

		Line of Business for: life insurance obligations						Life reinsurance obligations		Total
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	
<b>Premiums written</b>										
Gross	R1410	14.774.902,52								14.774.902,52
Reinsurers' share	R1420	1.061.605,38								1.061.605,38
<b>Net</b>	<b>R1500</b>	<b>13.713.297,14</b>								<b>13.713.297,14</b>
<b>Premiums earned</b>										
Gross	R1510	19.303.408,54								19.303.408,54
Reinsurers' share	R1520	1.895.946,95								1.895.946,95
<b>Net</b>	<b>R1600</b>	<b>17.407.461,59</b>								<b>17.407.461,59</b>
<b>Claims incurred</b>										
Gross	R1610	3.967.096,55								3.967.096,55
Reinsurers' share	R1620	1.333.284,11								1.333.284,11
<b>Net</b>	<b>R1700</b>	<b>2.633.812,44</b>								<b>2.633.812,44</b>
<b>Changes in other technical provisions</b>										
Gross	R1710	-747.288,90								-747.288,90
Reinsurers' share	R1720	-358.076,21								-358.076,21
<b>Net</b>	<b>R1800</b>	<b>-389.212,69</b>								<b>-389.212,69</b>
<b>Expenses incurred</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	5.174.626,29								5.174.626,29
Reinsurers' share	R2220	377.130,13								377.130,13
<b>Net</b>	<b>R2300</b>	<b>4.797.496,16</b>								<b>4.797.496,16</b>
<b>Overhead expenses</b>										
Gross	R2310	319.796,72								319.796,72
Reinsurers' share	R2320									0,00
<b>Net</b>	<b>R2400</b>	<b>319.796,72</b>								<b>319.796,72</b>
<b>Other expenses</b>	<b>R2500</b>									
<b>Total expenses</b>	<b>R2600</b>									<b>5.117.292,88</b>
<b>Total amount of surrenders</b>	<b>R2700</b>									<b>0,00</b>

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

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

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

		Accepted reinsurance					Total (Life other than health insurance, incl. Unit-Linked)
			Insurance with profit participation on Accepted reinsurance (Gross)	Index-linked and unit-linked insurance on Accepted reinsurance (Gross)	Other life insurance on Accepted reinsurance (Gross)	Annuites stemming from non-life accepted insurance contracts and relating to insurance obligation other than health insurance obligations (Gross)	
		C0100	C0110	C0120	C0130	C0140	
<b>Technical provisions calculated as a whole</b>	<b>R0010</b>						<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>Gross 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 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
<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>							
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
<b>Percentage of gross Best Estimate calculated using approximations</b>	<b>R0290</b>						<b>0,00</b>
<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 other 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

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

		Health insurance (direct business)					Total (Health similar to life insurance)
		Contracts without options and guarantees		Contracts with options or guarantees		Annuities stemming from non-life insurance contracts and relating to health insurance obligations	
		C0160	C0170	C0180	C0190		
						C0210	
<b>Technical provisions calculated as a whole</b>	<b>R0010</b>						<b>0,00</b>
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0020						<b>0,00</b>
<b>Technical provisions calculated as a sum of BE and RM</b>							
<b>Best Estimate</b>							
<b>Gross Best Estimate</b>	<b>R0030</b>		52.760.811,09				<b>52.760.811,09</b>
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0040		<b>14.205.442,72</b>				<b>14.205.442,72</b>
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	R0050		14.205.442,72				<b>14.205.442,72</b>
Recoverables from SPV before adjustment for expected losses	R0060						<b>0,00</b>
Recoverables from Finite Re before adjustment for expected losses	R0070						<b>0,00</b>
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080		14.198.388,23				<b>14.198.388,23</b>
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090		<b>38.562.422,86</b>				<b>38.562.422,86</b>
<b>Risk Margin</b>	<b>R0100</b>		3.734.172,28				<b>3.734.172,28</b>
<b>Amount of the transitional on Technical Provisions</b>							
Technical Provisions calculated as a whole	R0110						<b>0,00</b>
Best estimate	R0120						<b>0,00</b>
Risk margin	R0130						<b>0,00</b>
<b>Technical provisions - total</b>	<b>R0200</b>		<b>56.494.983,37</b>				<b>56.494.983,37</b>
<b>Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total</b>	<b>R0210</b>		<b>42.296.595,14</b>				<b>42.296.595,14</b>
<b>Best Estimate of products with a surrender option</b>	<b>R0220</b>		3.407.777,72				<b>3.407.777,72</b>
<b>Gross BE for Cash flow</b>							
Future guaranteed and discretionary benefits	R0230		107.247.859,43				
Future guaranteed benefits	R0240						
Future discretionary benefits	R0250		0,00				<b>0,00</b>
Future expenses and other cash out-flows	R0260						<b>54.487.048,34</b>
Future premiums	R0270		54.487.048,34				<b>0,00</b>
Other cash in-flows	R0280						<b>0,00</b>
<b>Percentage of gross Best Estimate calculated using approximations</b>	<b>R0290</b>		3,84%				
<b>Surrender value</b>	<b>R0300</b>		1.999.181,34				<b>1.999.181,34</b>
<b>Best estimate subject to transitional of the interest rate</b>	<b>R0310</b>						<b>0,00</b>
Technical provisions without transitional on interest rate	R0320						<b>0,00</b>
<b>Best estimate subject to volatility adjustment</b>	<b>R0330</b>						<b>0,00</b>
Technical provisions without volatility adjustment and without others transitional measures	R0340						<b>0,00</b>
<b>Best estimate subject to matching adjustment</b>	<b>R0350</b>						<b>0,00</b>
Technical provisions without matching adjustment and without all the others	R0360						<b>0,00</b>

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

		Direct business and accepted proportional reinsurance					
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance
		C0020	C0030	C0040	C0050	C0060	C0070
<b>Technical provisions calculated as a whole</b>		<b>R0010</b>					
Direct business		R0020					
Accepted proportional reinsurance business		R0030					
Accepted non-proportional reinsurance		R0040					
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole		R0050					
<b>Technical Provisions calculated as a sum of BE and RM</b>							
<b>Best estimate</b>							
<b>Premium provisions</b>							
Gross - Total		R0060	-469.690,84	-3.754.086,14		15.697.347,57	49.170.741,80
Gross - direct business		R0070	-469.690,84	-3.754.086,14	0,00	15.697.347,57	49.170.741,80
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		-154.597,27		542.581,50	769.034,73
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0110	0,00	-154.597,27	0,00	542.581,50	769.034,73
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	-154.597,27	0,00	542.581,50	769.034,73
<b>Net Best Estimate of Premium Provisions</b>		<b>R0150</b>	<b>-469.690,84</b>	<b>-3.599.488,87</b>		<b>15.154.766,07</b>	<b>48.401.707,07</b>
<b>Claims provisions</b>							
Gross - Total		R0160	2.283.475,33	27.188.399,74		152.685.713,82	22.389.693,45
Gross - direct business		R0170	2.283.475,33	27.188.399,74	0,00	152.685.713,82	22.389.693,45
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		29.559,96		23.253.396,65	254.992,86
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0210	0,00	29.559,96	0,00	23.253.396,65	254.992,86
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	29.559,96	0,00	23.247.223,94	254.925,17
<b>Net Best Estimate of Claims Provisions</b>		<b>R0250</b>	<b>2.283.475,33</b>	<b>27.158.839,77</b>		<b>129.438.489,88</b>	<b>22.134.768,28</b>
<b>Total Best estimate - gross</b>		<b>R0260</b>	<b>1.813.784,49</b>	<b>23.434.313,60</b>		<b>168.383.061,39</b>	<b>71.560.435,25</b>
<b>Total Best estimate - net</b>		<b>R0270</b>	<b>1.813.784,49</b>	<b>23.559.350,91</b>		<b>144.593.255,95</b>	<b>70.536.475,35</b>
<b>Risk margin</b>		<b>R0280</b>	<b>161.614,09</b>	<b>1.924.272,33</b>	<b>0,00</b>	<b>10.806.406,28</b>	<b>1.584.641,54</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>							
Technical provisions - total		R0320	1.975.398,58	25.358.585,92		179.189.467,68	73.145.076,79
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total		R0330		-125.037,31		23.789.805,44	1.023.959,91
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total		R0340	1.975.398,58	25.483.623,23		155.399.662,24	72.121.116,88
<b>Line of Business (LoB): further segmentation</b>							
Premium provisions - Total number of homogeneous risk groups		R0350	1,00	4,00	0,00	5,00	5,00
Claims provisions - Total number of homogeneous risk groups		R0360	1,00	4,00	0,00	5,00	5,00
<b>Cash-flows of the Best estimate of Premium Provisions (Gross)</b>							
Cash out - flows	Future benefits and claims	R0370	4.374.731,45	46.569.253,08	0,00	71.346.537,92	101.675.385,66
	Future expenses and other cash-out flows	R0380	0,00	0,00	0,00	0,00	0,00
Cash in-flows	Future premiums	R0390	4.844.422,29	50.323.339,22	0,00	55.649.190,35	52.504.643,86
	Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400					
<b>Cash-flows of the Best estimate of Claims Provisions (Gross)</b>							
Cash out - flows	Future benefits and claims	R0410	2.283.475,33	27.188.399,74	0,00	147.653.784,23	20.127.874,38
	Future expenses and other cash-out flows	R0420	0,00	0,00	0,00	5.031.929,60	2.261.819,07
Cash in-flows	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>	125,90%	2,10%	0,00%	1,46%	0,00%
<b>Best estimate subject to transitional of the interest rate</b>		<b>R0460</b>					
Technical provisions without transitional on interest rate		R0470					
<b>Best estimate subject to volatility adjustment</b>		<b>R0480</b>					
Technical provisions without volatility adjustment and without others transitional measures		R0490					

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

		Direct business and accepted proportional reinsurance						
		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	
		C0080	C0090	C0100	C0110	C0120	C0130	
<b>Technical provisions calculated as a whole</b>		<b>R0010</b>						
Direct business		R0020						
Accepted proportional reinsurance business		R0030						
Accepted non-proportional reinsurance		R0040						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole		R0050						
<b>Technical Provisions calculated as a sum of BE and RM</b>								
<b>Best estimate</b>								
<b>Premium provisions</b>								
Gross - Total		R0060	-3.605.006,98	-524.242,60		-319.739,27	430.013,67	2.913.563,58
Gross - direct business		R0070	-3.605.006,98	-524.242,60	0,00	-319.739,27	430.013,67	2.913.563,58
Gross - accepted proportional reinsurance business		R0080						
Gross - accepted non-proportional reinsurance business		R0090						
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default		R0100	-4.105.855,67	-70.382,42				
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0110	-4.105.855,67	-70.382,42	0,00	0,00	0,00	0,00
Recoverables from SPV before adjustment for expected losses		R0120						
Recoverables from Finite Reinsurance before adjustment for expected losses		R0130						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		R0140	-4.105.855,67	-70.382,42	0,00	0,00	0,00	0,00
<b>Net Best Estimate of Premium Provisions</b>		<b>R0150</b>	<b>500.848,70</b>	<b>-453.860,19</b>		<b>-319.739,27</b>	<b>430.013,67</b>	<b>2.913.563,58</b>
<b>Claims provisions</b>								
Gross - Total		R0160	12.616.045,63	6.403.325,15		3.062.728,91	283.133,73	501.553,14
Gross - direct business		R0170	12.616.045,63	6.403.325,15	0,00	3.062.728,91	283.133,73	501.553,14
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	8.769.302,37	345.085,97				
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0210	8.769.302,37	345.085,97	0,00	0,00	0,00	0,00
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	8.766.974,53	344.994,36	0,00	0,00	0,00	0,00
<b>Net Best Estimate of Claims Provisions</b>		<b>R0250</b>	<b>3.849.071,10</b>	<b>6.058.330,79</b>		<b>3.062.728,91</b>	<b>283.133,73</b>	<b>501.553,14</b>
<b>Total Best estimate - gross</b>		<b>R0260</b>	<b>9.011.038,66</b>	<b>5.879.082,55</b>		<b>2.742.989,64</b>	<b>713.147,40</b>	<b>3.415.116,72</b>
<b>Total Best estimate - net</b>		<b>R0270</b>	<b>4.349.919,80</b>	<b>5.604.470,60</b>		<b>2.742.989,64</b>	<b>713.147,40</b>	<b>3.415.116,72</b>
<b>Risk margin</b>		<b>R0280</b>	892.906,82	453.198,48	0,00	216.766,14	20.038,93	35.497,67
<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	9.903.945,48	6.332.281,03		2.959.755,78	733.186,33	3.450.614,39
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total		R0330	4.661.118,86	274.611,95				
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total		R0340	5.242.826,62	6.057.669,08		2.959.755,78	733.186,33	3.450.614,39
<b>Line of Business (LoB): further segmentation</b>								
Premium provisions - Total number of homogeneous risk groups		R0350	3,00	1,00	0,00	1,00	3,00	3,00
Claims provisions - Total number of homogeneous risk groups		R0360	3,00	1,00	0,00	2,00	1,00	1,00
<b>Cash-flows of the Best estimate of Premium Provisions (Gross)</b>								
Future benefits and claims		R0370	19.577.441,90	3.100.203,28	0,00	6.056.164,52	1.176.235,08	4.454.949,12
Future expenses and other cash-out flows		R0380	0,00	0,00	0,00	0,00	0,00	0,00
Future premiums		R0390	23.182.448,88	3.624.445,88	0,00	6.375.903,79	746.221,41	1.541.385,54
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	12.307.030,96	6.261.851,15	0,00	3.041.013,39	258.949,07	452.189,52
Future expenses and other cash-out flows		R0420	309.014,68	141.474,01	0,00	21.715,52	24.184,66	49.363,62
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>	5,37%	0,00%	0,00%	0,00%	36,31%	51,20%
<b>Best estimate subject to transitional of the interest rate</b>		<b>R0460</b>						
Technical provisions without transitional on interest rate		R0470						
<b>Best estimate subject to volatility adjustment</b>		<b>R0480</b>						
Technical provisions without volatility adjustment and without others transitional measures		R0490						

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

		Accepted non-proportional reinsurance:				Total Non-Life obligations
		Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
		C0140	C0150	C0160	C0170	C0180
<b>Technical provisions calculated as a whole</b>		<b>R0010</b>				0,00
Direct business		R0020				0,00
Accepted proportional reinsurance business		R0030				0,00
Accepted non-proportional reinsurance		R0040				0,00
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole		R0050				0,00
<b>Technical Provisions calculated as a sum of BE and RM</b>						
<b>Best estimate</b>						
<b>Premium provisions</b>						
Gross - Total		R0060				59.538.900,79
Gross - direct business		R0070				59.538.900,79
Gross - accepted proportional reinsurance business		R0080				0,00
Gross - accepted non-proportional reinsurance business		R0090				0,00
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default		R0100				-3.019.219,13
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0110				-3.019.219,13
Recoverables from SPV before adjustment for expected losses		R0120				0,00
Recoverables from Finite Reinsurance before adjustment for expected losses		R0130				0,00
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		R0140				-3.019.219,13
<b>Net Best Estimate of Premium Provisions</b>		<b>R0150</b>				<b>62.558.119,92</b>
<b>Claims provisions</b>						
Gross - Total		R0160				227.414.068,91
Gross - direct business		R0170				227.414.068,91
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				32.652.337,82
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0210				32.652.337,82
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				32.643.677,97
<b>Net Best Estimate of Claims Provisions</b>		<b>R0250</b>				<b>194.770.390,94</b>
<b>Total Best estimate - gross</b>		<b>R0260</b>				<b>286.952.969,70</b>
<b>Total Best estimate - net</b>		<b>R0270</b>				<b>257.328.510,86</b>
<b>Risk margin</b>		<b>R0280</b>				<b>16.095.342,27</b>
<b>Amount of the transitional on Technical Provisions</b>						
TP as a whole		R0290				0,00
Best estimate		R0300				0,00
Risk margin		R0310				0,00
<b>Technical provisions - total</b>						
Technical provisions - total		R0320				303.048.311,97
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total		R0330				29.624.458,84
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total		R0340				273.423.853,13
<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	Future benefits and claims	R0370				258.330.902,01
	Future expenses and other cash-out flows	R0380				0,00
Cash in-flows	Future premiums	R0390				198.792.001,22
	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	Future benefits and claims	R0410				219.574.567,76
	Future expenses and other cash-out flows	R0420				7.839.501,15
Cash in-flows	Future premiums	R0430				0,00
	Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0440				0,00
<b>Percentage of gross Best Estimate calculated using approximations</b>		<b>R0450</b>				<b>2,69%</b>
<b>Best estimate subject to transitional of the interest rate</b>		<b>R0460</b>				<b>0,00</b>
Technical provisions without transitional on interest rate		R0470				0,00
<b>Best estimate subject to volatility adjustment</b>		<b>R0480</b>				<b>0,00</b>
Technical provisions without volatility adjustment and without others transitional measures		R0490				0,00



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

		Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 C0050
<b>Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35</b>						
Ordinary share capital (gross of own shares)	R0010	2.500.000,00	2.500.000,00			
Share premium account related to ordinary share capital	R0030					
Unpaid and uncalled ordinary shares of the equivalent basic own fund for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070		0,00			
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	176.699.479,63	176.699.479,63			
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	1.827.885,15				
<b>Deductions</b>						
Deductions for participations in financial and credit institutions	R0230					
<b>Total basic own funds after deductions</b>	<b>R0290</b>	<b>177.371.594,48</b>	<b>177.371.594,48</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>177.371.594,48</b>	<b>177.371.594,48</b>			
<b>Total available own funds to meet the MCR</b>	<b>R0510</b>	<b>177.371.594,48</b>	<b>177.371.594,48</b>			
<b>Total eligible own funds to meet the SCR</b>	<b>R0540</b>	<b>177.371.594,48</b>	<b>177.371.594,48</b>			
<b>Total eligible own funds to meet the MCR</b>	<b>R0550</b>	<b>177.371.594,48</b>	<b>177.371.594,48</b>			
<b>SCR</b>	<b>R0580</b>	<b>100.980.558,50</b>				
<b>MCR</b>	<b>R0600</b>	<b>45.441.251,32</b>				
<b>Ratio of Eligible own funds to SCR</b>	<b>R0620</b>	<b>175,65%</b>				
<b>Ratio of Eligible own funds to MCR</b>	<b>R0640</b>	<b>390,33%</b>				
<b>Reconciliation reserve</b>						
<b>C0060</b>						
Excess of assets over liabilities	R0700	183.061.479,63				
Own shares (held directly and indirectly)	R0710	0,00				
Foreseeable dividends, distributions and charges	R0720	3.862.000,00				
Other basic own fund items	R0730	2.500.000,00				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740					
<b>Reconciliation reserve</b>	<b>R0760</b>	<b>176.699.479,63</b>				
<b>Expected profits</b>						
Expected profits included in future premiums (EPIFP) - Life Business	R0770	11.422.796,74				
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	18.123.229,60				
<b>Total Expected profits included in future premiums (EPIFP)</b>	<b>R0790</b>	<b>29.546.026,35</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	32.621.606,49	32.621.606,49	
Counterparty default risk	R0020	15.041.868,45	15.041.868,45	
Life underwriting risk	R0030			
Health underwriting risk	R0040	32.307.724,94	32.307.724,94	
Non-life underwriting risk	R0050	92.910.617,86	92.910.617,86	
Diversification	R0060	-50.837.197,65	-50.837.197,65	
Intangible asset risk	R0070			
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	<b>122.044.620,09</b>	<b>122.044.620,09</b>	

#### Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	11.531.039,28
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	-32.595.100,88
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>100.980.558,50</b>
Capital add-on already set	R0210	0,00
<b>Solvency capital requirement</b>	<b>R0220</b>	<b>100.980.558,50</b>
<b>Other information on SCR</b>		
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	4 - No adjustment
Net future discretionary benefits	R0460	

**S.28.01.01**

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

MCR calculation Non Life		Non-life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	1.813.784,49	9.768.855,42
Income protection insurance and proportional reinsurance	R0030	23.559.350,91	61.794.466,26
Workers' compensation insurance and proportional reinsurance	R0040		
Motor vehicle liability insurance and proportional reinsurance	R0050	144.593.255,95	89.535.602,27
Other motor insurance and proportional reinsurance	R0060	70.536.475,35	143.076.199,56
Marine, aviation and transport insurance and proportional reinsurance	R0070		
Fire and other damage to property insurance and proportional reinsurance	R0080	4.349.919,80	17.926.470,71
General liability insurance and proportional reinsurance	R0090	5.604.470,60	4.586.741,05
Credit and suretyship insurance and proportional reinsurance	R0100		
Legal expenses insurance and proportional reinsurance	R0110	2.742.989,64	7.114.689,45
Assistance and proportional reinsurance	R0120	713.147,40	2.163.251,94
Miscellaneous financial loss insurance and proportional reinsurance	R0130	3.415.116,72	5.741.408,11
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	38.562.422,86	
Total capital at risk for all life (re)insurance obligations	R0250		555.337.031,93

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	50.974.126,64	
MCRL Result	R0200		1.198.546,80

**Overall MCR calculation**

		C0070
Linear MCR	R0300	52.172.673,44
SCR	R0310	100.980.558,50
MCR cap	R0320	45.441.251,32
MCR floor	R0330	25.245.139,62
Combined MCR	R0340	45.441.251,32
Absolute floor of the MCR	R0350	3.700.000,00
<b>Minimum Capital Requirement</b>	<b>R0400</b>	<b>45.441.251,32</b>