S.02.01.02

Balance sheet

S.02.01.02.01

Balance sheet

		C0010
Assets		\bigvee
Goodwill	R0010	\bigvee
Deferred acquisition costs	R0020	\searrow
Intangible assets	R0030	
Deferred tax assets	R0040	4.381.862
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	1.765.914.323
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	
Equities - listed	R0110	
Equities - unlisted	R0120	
Bonds	R0130	1.603.283.229
Government Bonds	R0140	715.876.070
Corporate Bonds	R0150	811.893.294
Structured notes	R0160	
Collateralised securities	R0170	75.513.864
Collective Investments Undertakings	R0180	162.218.574
Derivatives	R0190	412.520
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	240.059.038
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	114.448.203
Other loans and mortgages	R0260	125.610.835
Reinsurance recoverables from:	R0270	98.649.021
Non-life and health similar to non-life	R0280	100.460.735
Non-life excluding health	R0290	100.647.486
Health similar to non-life	R0300	-186.751
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	-1.811.714
Health similar to life	R0320	-1.811.714
Life excluding health and index-linked and unit-linked	R0330	
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	9.837.194
Insurance and intermediaries receivables	R0360	250.642.639
Reinsurance receivables	R0370	40.983.135
Receivables (trade, not insurance)	R0380	26.348.261
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	95.329.160
Any other assets, not elsewhere shown	R0420	
Total assets	R0500	2.532.144.634

Solvency II value

Liabilities		
Technical provisions – non-life	R0510	1.025.188.289
Technical provisions – non-life (excluding health)	R0520	982.562.573
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	934.280.562
Risk margin	R0550	48.282.012
Technical provisions - health (similar to non-life)	R0560	42.625.716
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	40.514.487
Risk margin	R0590	2.111.229
Technical provisions - life (excluding index-linked and unit-linked)	R0600	752.361.607
Technical provisions - health (similar to life)	R0610	752.361.607
Technical provisions calculated as a whole	R0620	
Best Estimate	R0630	715.097.531
Risk margin	R0640	37.264.077
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	
Technical provisions calculated as a whole	R0660	
Best Estimate	R0670	
Risk margin	R0680	
Technical provisions – index-linked and unit-linked	R0690	
Technical provisions calculated as a whole	R0700	
Best Estimate	R0710	
Risk margin	R0720	
Other technical provisions	R0730	\searrow
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	10.850.544
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	R0790	4.254.410
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	12.248
Insurance & intermediaries payables	R0820	182.608.354
Reinsurance payables	R0830	28.760.838
Payables (trade, not insurance)	R0840	56.917.070
Subordinated liabilities	R0850	141.955.834

141.955.834

2.202.909.195

329.235.439

R0860 R0870

R0880

R0900

R1000

Subordinated liabilities
Subordinated liabilities not in Basic Own Funds
Subordinated liabilities in Basic Own Funds
Any other liabilities, not elsewhere shown
Total liabilities

Excess of assets over liabilities

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

5.05.01.02.01

Non-Life & Accepted non-proportional reinsurance

					Line of Busine	ess for: non-life insura	nce and reinsurance obliga	itions (direct business an	d accepted proportional	reinsurance)				Line	of business for: accepted	d non-proportional reinsur	ance	
		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	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written		\mathbb{N}	\mathbb{N}	\langle	\sim	><	>	$\backslash\!\!\!/$	\mathbb{N}	\bigvee	><	\wedge	><	\mathbb{N}	><	\vee	\mathbb{N}	\nearrow
Gross - Direct Business	R0110		81.418.563		162.582.781	185.369.917	59.834.327	377.031.384	85.582.546		22.954.774	14.663.011	2.831.266	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!<$	992.268.569
Gross - Proportional reinsurance accepted	R0120		226.880		20.198		7.362.201	42.299.672	2.000.468	893.368				> <	> <	> <	><	52.802.787
Gross - Non-proportional reinsurance accepted	R0130	><	><	$>\!\!<$	><	><	><	$>\!\!<$	><	$>\!\!<$	><	$>\!\!<$	><		1.419.881	334.619	10.050.357	11.804.857
Reinsurers' share	R0140		212.380		1.505.226	1.033.544		35.165.409	1.047.401		21.996.092	126.010					1.075.000	66.066.624
Net	R0200		81.433.063		161.097.753	184.336.373	63.290.966	384.165.647	86.535.613	893.368	958.682	14.537.001	2.831.266		1.419.881	334.619	8.975.357	990.809.589
Premiums earned		\sim	\sim	\sim	\sim	><	\sim	\sim	\sim	><	><		><	><	><	><	><	><
Gross - Direct Business	R0210		81.491.425		160.137.261	184.004.097	59.187.903	360.843.644	83.931.516	893.368	23.034.296	14.453.688	2.837.789	\sim	\sim	\sim	$\geq \leq$	970.814.987
Gross - Proportional reinsurance accepted	R0220		200.380		20.198		7.362.201	38.076.148	2.000.468						_><	\sim	_><	47.659.395
Gross - Non-proportional reinsurance accepted	R0230	><	> <	\sim	><	$\geq <$	><	$>\!\!<$	><	><	> <	> <	$\geq <$		1.419.881	334.619	8.975.587	10.730.087
Reinsurers' share	R0240		212.380		1.505.226	1.033.544		36.213.890	1.047.401		22.074.755	126.010					1.156.875	67.275.643
Net	R0300		81.479.425		158.652.233	182.970.553	62.644.542	362.705.902	84.884.583	893.368	959.541	14.327.678	2.837.789		1.419.881	334.619	7.818.712	961.928.826
Claims incurred		\sim	\sim	\sim	\sim	\sim	\sim	\sim	\sim	><	><		\sim	~	~	~	~	><
Gross - Direct Business	R0310		45.809.402		143.290.552	126.837.038	29.425.171	269.760.480	45.744.431		7.370.107	10.460.140	929.355	~~	~~>	~~	~~>	679.626.676
Gross - Proportional reinsurance accepted	R0320		185.755		38.892		7.978.085	28.009.484	153.441	1.931.345					\sim	\sim	\sim	38.297.002
Gross - Non-proportional reinsurance accepted	R0330	><	><	> <	><	$\geq <$	> <	> <	><	><	$\geq <$	><	$\geq <$		408.029	1.109.921	4.499.503	6.017.453
Reinsurers' share	R0340				1.647.032	590.808		25.105.327	-845.447		7.285.439		-9.442					26.988.004
Net	R0400		45.995.157		141.682.412	126.246.230	44.188.969	272.664.637	46.743.319	1.931.345	84.668	_	938.797		408.029	1.109.921	4.499.503	696.953.127
Changes in other technical provisions			_	_				_		_><	_><_	_		\sim	<>	\sim	~	_
Gross - Direct Business	R0410 R0420													\sim	\sim	\sim	\sim	
Gross - Proportional reinsurance accepted	KU42U				_							_						
Gross - Non-proportional reinsurance accepted	R0430	\sim	\sim	\sim	\sim	\sim	\sim	\sim	\sim	\sim	\sim	\sim	\sim					
Reinsurers' share	R0440	_ >	-	-	-				_ >	-		-						
Net	R0500																	
Expenses incurred	R0550		26,766,588		54.802.846	62.334.710	21.001.086	139,435,351	36.854.155	403.487	-3.572.061	4.561.668	1.057.678		224.141	99,492	2.860.467	346.829.608
Other expenses	R1200	>	20.700.300	>	34.002.040	SEE 32.710	11.001.000		30.034.133	~	3.371.001	4.501.000	1.037.070	>	———		2.000.407	21.022.136
Total expenses	R1300	> >	\sim	> <	\sim	S	>	\sim	> >	\sim	> <	\sim	> <	> <	> <	\sim	> <	367.851.744

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

5.05.01.02.02

Life

		Line of Business for: life insurance obligations							Life reinsurance obligations		
		Health insurance	Insurance with profit participation	Index-linked and unit- linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance	Health reinsurance	Life reinsurance	Total	
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300	
Premiums written		\sim	\sim	\sim	\sim	\sim	> <	><	> <	> <	
Gross	R1410					135.717.549				135.717.549	
Reinsurers' share	R1420										
Net	R1500					135.717.549				135.717.549	
Premiums earned		\wedge	\wedge	\wedge	\wedge	\wedge	\wedge	> <	> <	$>\!\!<$	
Gross	R1510					135.361.267				135.361.267	
Reinsurers' share	R1520										
Net	R1600					135.361.267				135.361.267	
Claims incurred		\sim	\sim	\sim	\sim	\sim	> <	> <	> <	> <	
Gross	R1610					92.182.666				92.182.666	
Reinsurers' share	R1620										
Net	R1700					92.182.666				92.182.666	
Changes in other technical provisions		>	><	>	\sim	><	\sim	\sim	><	> <	
Gross	R1710										
Reinsurers' share	R1720										
Net	R1800										
Expenses incurred	R1900					34.545.402				34.545.402	
Other expenses	R2500	> <	> <	> <	> <	> <	> <	> <	> <	2.958.206	
Total expenses	R2600	\sim	\sim	\sim	\sim	\sim	\sim	><	><	37.503.608	

Premiums, claims and expenses by country

S.05.02.01.01

Non-life obligations for home country

		Home country
		C0080
Premiums written		\searrow
Gross - Direct Business	R0110	992.268.569
Gross - Proportional reinsurance accepted	R0120	3.254.792
Gross - Non-proportional reinsurance accepted	R0130	5.539.901
Reinsurers' share	R0140	66.066.624
Net	R0200	934.996.638
Premiums earned		\sim
Gross - Direct Business	R0210	970.814.987
Gross - Proportional reinsurance accepted	R0220	-1.888.600
Gross - Non-proportional reinsurance accepted	R0230	4.465.131
Reinsurers' share	R0240	67.275.643
Net	R0300	906.115.875
Claims incurred		$>\!\!<$
Gross - Direct Business	R0310	679.626.676
Gross - Proportional reinsurance accepted	R0320	-1.174.272
Gross - Non-proportional reinsurance accepted	R0330	1.977.839
Reinsurers' share	R0340	26.988.004
Net	R0400	653.442.239
Changes in other technical provisions		\searrow
Gross - Direct Business	R0410	
Gross - Proportional reinsurance accepted	R0420	
Gross - Non-proportional reinsurance accepted	R0430	
Reinsurers' share	R0440	
Net	R0500	
Expenses incurred	R0550	330.831.236
Other expenses	R1200	
Total expenses	R1300	

Premiums, claims and expenses by country

S.05.02.01.02

Non-life obligations by country (top 5 countries)

		Country (by amount
		of gross premiums
		written) - non-life
		obligations
	D0040	C0090
Country	R0010	
Premiums written	50110	
Gross - Direct Business	R0110	
Gross - Proportional reinsurance accepted	R0120	
Gross - Non-proportional reinsurance accepted	R0130	
Reinsurers' share	R0140	
Net	R0200	
Premiums earned		
Gross - Direct Business	R0210	
Gross - Proportional reinsurance accepted	R0220	
Gross - Non-proportional reinsurance accepted	R0230	
Reinsurers' share	R0240	
Net	R0300	
Claims incurred	110500	
Gross - Direct Business	R0310	
Gross - Proportional reinsurance accepted	R0320	
Gross - Proportional remsurance accepted	NU32U	
Gross - Non-proportional reinsurance accepted	R0330	
Reinsurers' share	R0340	
Net	R0400	
Changes in other technical provisions		
Gross - Direct Business	R0410	
Gross - Proportional reinsurance accepted	R0420	
	D0420	
Gross - Non-proportional reinsurance accepted	R0430	
Reinsurers' share	R0440	
Net	R0500	
Expenses incurred	R0550	
Other expenses	R1200	
Total expenses	R1300	
	500	

Premiums, claims and expenses by country

S.05.02.01.03

Non-life obligations for top 5 countries and home country (by amount of gross premiums written)

(by amount of gross premiums written)		
		Total Top 5 and home
		country
		C0140
Premiums written		
Gross - Direct Business	R0110	992.268.569
Gross - Proportional reinsurance accepted	R0120	3.254.792
	B0430	5.539.901
Gross - Non-proportional reinsurance accepted	R0130	
Reinsurers' share	R0140	66.066.624
Net	R0200	934.996.638
Premiums earned		
Gross - Direct Business	R0210	970.814.987
Gross - Proportional reinsurance accepted	R0220	-1.888.600
	B0220	4.465.131
Gross - Non-proportional reinsurance accepted	R0230	
Reinsurers' share	R0240	67.275.643
Net	R0300	906.115.875
Claims incurred		
Gross - Direct Business	R0310	679.626.676
Gross - Proportional reinsurance accepted	R0320	-1.174.272
	50000	1.977.839
Gross - Non-proportional reinsurance accepted	R0330	
Reinsurers' share	R0340	26.988.004
Net	R0400	653.442.239
Changes in other technical provisions		
Gross - Direct Business	R0410	
Gross - Proportional reinsurance accepted	R0420	
	D0420	
Gross - Non-proportional reinsurance accepted	R0430	
Reinsurers' share	R0440	
Net	R0500	
Expenses incurred	R0550	330.831.236
Other expenses	R1200	21.022.136
Total expenses	R1300	351.853.372

Premiums, claims and expenses by country

S.05.02.01.04

Life obligations for home country

		Home country
		C0220
Premiums written		\bigvee
Gross	R1410	135.717.549
Reinsurers' share	R1420	
Net	R1500	135.717.549
Premiums earned		\bigvee
Gross	R1510	135.361.267
Reinsurers' share	R1520	
Net	R1600	135.361.267
Claims incurred		\bigvee
Gross	R1610	92.182.666
Reinsurers' share	R1620	
Net	R1700	92.182.666
Changes in other technical provisions		\bigvee
Gross	R1710	
Reinsurers' share	R1720	
Net	R1800	
Expenses incurred	R1900	34.545.402
Other expenses	R2500	
Total expenses	R2600	$\bigg\rangle$

Premiums, claims and expenses by country

S.05.02.01.05

Life obligations by country (top 5 countries)

		Country (by amount of gross premiums written) - life obligations
		C0230
Country	R0010	
Premiums written		$\bigg\rangle\!\!\!\bigg\rangle$
Gross	R1410	
Reinsurers' share	R1420	
Net	R1500	
Premiums earned		\bigvee
Gross	R1510	
Reinsurers' share	R1520	
Net	R1600	
Claims incurred		\bigvee
Gross	R1610	
Reinsurers' share	R1620	
Net	R1700	
Changes in other technical provisions		\bigvee
Gross	R1710	
Reinsurers' share	R1720	
Net	R1800	
Expenses incurred	R1900	
Other expenses	R2500	$\left\langle \right\rangle$
Total expenses	R2600	\searrow

Premiums, claims and expenses by country

S.05.02.01.06

Life obligations for top 5 countries and home country (by amount of gross premiums written)

		Total Top 5 and home
		country
		C0280
Premiums written		\searrow
Gross	R1410	135.717.549
Reinsurers' share	R1420	
Net	R1500	135.717.549
Premiums earned		>>
Gross	R1510	135.361.267
Reinsurers' share	R1520	
Net	R1600	135.361.267
Claims incurred		\searrow
Gross	R1610	92.182.666
Reinsurers' share	R1620	
Net	R1700	92.182.666
Net Changes in other technical provisions		92.182.666
		92.182.666
Changes in other technical provisions	R1700	92.182.666
Changes in other technical provisions Gross	R1700 R1710	92.182.666
Changes in other technical provisions Gross Reinsurers' share	R1700 R1710 R1720	92.182.666
Changes in other technical provisions Gross Reinsurers' share Net	R1700 R1710 R1720 R1800	

S.12.01.02

Life and Health SLT Technical Provisions

S.12.01.02.01

Life and Health SLT Technical Provisions

Technical provisions calculated as a sum of BE and RM **Best Estimate**

Gross Best EstimateTotal Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default

Best estimate minus recoverables from reinsurance/SPV and Finite Re - total **Risk Margin**

Amount of the transitional on Technical Provisions

Technical provisions - total

	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
	C0190	C0200	C0210
	>>	\sim	\sim
	> <	\sim	\sim
R0030	706.248.809	8.848.721	715.097.531
R0080	-1.811.714	-	-1.811.714
R0090	708.060.523	8.848.721	716.909.245
R0100	36.804.131	459.946	37.264.077
	$\bigg\rangle$	\bigvee	\bigvee
R0200	743.052.940	9.308.667	752.361.607

Non-Life Technical Provisions

S.17.01.02.01

Non-Life Technical Provisions

Technical provisions calculated as a sum of BE and RM Best estimate

Premium provisions Gross

Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default Net Best Estimate of Premium Provisions

Claims provisions

Gross

Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default Net Best Estimate of Claims Provisions

Total Best estimate - gross Total Best estimate - net Risk margin

Amount of the transitional on Technical Provisions

Technical provisions - total

Technical provisions - total

Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total

Technical provisions minus recoverables from reinsurance/SPV and Finite

	Direct business and accepted proportional reinsurance											Accepted non-proportional reinsurance					
	edical 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	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligation
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
=	$\geq \leq$	>	\Longrightarrow	\gg	\gg	\sim	\Longrightarrow	\sim	\Longrightarrow	>	\Longrightarrow	>	\gg	>	\gg	>	>
\sim	>	>	$\ll >$	>	\sim	\ll	>	>	$\ll >$	>	$\ll >$	>	\sim	\sim	\sim	\sim	>
50	$\overline{}$	-3.866.309	\sim	31.683.677	5.125.657	11.592.378	73.514.831	5.578.657	$\overline{}$	-5.197.892	1.537.429	778.777				758.690	121.505.89
50	-	-3.866.309		-38.641	-157.354	99.889	-9.916.495	-185.166	-	-3.197.892	1.537.429	11.514	-	-	-	-8.615	-13.279.26
10	-	-180.731	_	-38.041	-137.334	33.883	-9.910.493	-185.100	-	-2.837.042	_	11.514	_	_	-	-8.013	-13.279.20
50	-	-3.679.559	-	31.722.317	5.283.011	11.492.489	83.431.326	5.763.823	-	-2.300.250	1.537.429	767.263	-	-	-	767.305	134.785.15
	$>\!\!<\!\!<$	$>\!\!<$	$>\!\!<$	\mathbb{N}	\mathbb{N}	\sim	$>\!\!<$	>	$\overline{}$	$>\!\!<$	$\overline{}$	\sim	\mathbb{N}	>>	\mathbb{N}	$>\!\!<$	$\overline{}$
50	-	44.380.796	-	292.988.224	21.773.818	87.500.491	234.291.992	126.161.263	4.501.801	21.213.359	3.450.458	446.670	-	4.612.026	615.646	11.352.610	853.289.15
10	-	-	-	12.082.188	1.003.270	44.412.502	32.302.901	2.750.772	-	21.188.362	-	-	-	-	-	-	113.739.99
50	-	44.380.796	-	280.906.035	20.770.547	43.087.990	201.989.091	123.410.490	4.501.801	24.997	3.450.458	446.670	=	4.612.026	615.646	11.352.610	739.549.15
50	-	40.514.487	-	324.671.900	26.899.475	99.092.869	307.806.823	131.739.920	4.501.801	16.015.467	4.987.886	1.225.448	1	4.612.026	615.646	12.111.301	974.795.04
70	-	40.701.237	-	312.628.353	26.053.559	54.580.478	285.420.416	129.174.314	4.501.801	-2.275.253	4.987.886	1.213.933	-	4.612.026	615.646	12.119.916	874.334.31
30	-	2.111.229	· -	16.918.809	1.401.745	5.163.777	15.636.163	6.865.031	234.591	834.574	259.921	63.859	-	240.335	32.082	631.126	50.393.24
\geq	$\geq \leq$	>	>	\gg	\gg	\gg	>	\gg	>	> <	>	\gg	\gg	\gg	\sim	$\geq \leq$	>
	><		\sim						<u> </u>				\sim				
20	-	42.625.716	-	341.590.709	28.301.220	104.256.646	323.442.986	138.604.951	4.736.392	16.850.041	5.247.807	1.289.306	-	4.852.361	647.727	12.742.426	1.025.188.28
30	-	-186.751	-	12.043.548	845.916	44.512.391	22.386.406	2.565.606	-	18.290.720	-	11.514	-	-	-	-8.615	100.460.73
-	_	42.812.467	_	329.547.162	27.455.303	59.744.255	301.056.580	136.039.345	4.736.392	-1.440.679	5.247.807	1.277.792		4.852.361	647.727	12.751.042	924.727.55

S.19.01.21

Non-life Insurance Claims Information

Total Non-Life Business

Accident year / Z0010 Accident year

Gross Claims Paid (non-cumulative)

(absolute amount)

						Dev	elopment year					
	Year	-	1	2	3	4	5	6	7	8	9	10 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100	\langle	$>\!\!<$	\searrow	\bigvee	\mathbb{N}	\bigvee	\bigvee	\bigvee	\bigvee	\sim	5.746.161
N-9	R0160	219.834.681	140.423.975	31.063.584	25.678.214	32.285.587	11.125.880	3.096.059	4.686.883	6.381.751	1.859.329	
N-8	R0170	209.898.528	174.953.543	37.295.775	42.289.247	16.759.291	13.026.008	9.563.437	5.426.841	1.211.308	<u> </u>	
N-7	R0180	217.861.226	185.923.161	66.377.678	24.300.417	12.669.609	8.943.453	8.793.006	3.922.823			
N-6	R0190	242.891.147	240.294.644	66.021.894	20.570.078	14.241.464	10.797.746	10.165.678				
N-5	R0200	268.520.700	258.224.613	82.507.908	40.632.738	22.841.281	15.411.572					
N-4	R0210	281.955.777	257.716.915	84.342.425	39.662.694	20.899.376						
N-3	R0220	254.743.689	250.441.835	88.563.845	31.906.259							
N-2	R0230	239.243.215	226.386.436	73.501.787								
N-1	R0240	251.721.683	207.939.261									
N	R0250	330.032.712										

Sum of years In Current year (cumulative) C0170 C0180 R0100 5.746.161 5.746.161 R0160 1.859.329 476.435.944 R0170 510.423.978 1.211.308 528.791.372 R0180 3.922.823 R0190 10.165.678 604.982.651 R0200 15.411.572 688.138.811 R0210 20.899.376 684.577.186 31.906.259 625.655.628 R0220 73.501.787 539.131.438 R0230 R0240 207.939.261 459.660.944 R0250 330.032.712 330.032.712 Total R0260 702.596.267 5.453.576.826

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

	(======	,				Dev	elopment year					
	Year	-	1	2	3	4	5	6	7	8	9	10 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100	\bigvee	\mathbb{N}	\bigvee	\mathbb{N}	\bigvee	\mathbb{N}	\bigvee	\mathbb{N}	\bigvee	\sim	30.890.500
N-9	R0160										11.043.555	
N-8	R0170									15.473.738		
N-7	R0180								10.681.000			
N-6	R0190							52.754.565				
N-5	R0200						37.746.496	<u>.</u>				
N-4	R0210					61.612.913						
N-3	R0220				81.702.157							
N-2	R0230			99.630.934								
N-1	R0240		168.824.786									
N	R0250	284.081.913										

Year end

	(uiscounted data)
	C0360
R0100	30.848.801
R0160	11.028.648
R0170	15.452.850
R0180	10.666.582
R0190	52.683.352
R0200	37.695.542
R0210	61.529.742
R0220	81.591.869
R0230	99.496.443
R0240	168.596.891
R0250	283.698.434
R0260	853.289.153

Total

S.22.01.21 Impact of long term guarantees and transitional measures

		Amount with LTG measures and transitionals	Impact of volatility adjustment set to zero
		C0010	C0070
Technical provisions	R0010	1.678.900.875	10.165.275
Basic own funds	R0020	471.191.273	-7.623.956
Eligible own funds to meet SCR	R0050	471.191.273	53.118.484
SCR	R0090	345.191.140	1.278.513
Eligible own funds to meet MCR	R0100	437.134.175	30.952.136
Minimum Capital Requirement	R0110	155.336.013	575.331

S.23.01.01

Own funds

S.23.01.01.01

Own funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated				\searrow		
Regulation 2015/35	20040	45.378.022	45,378,022	$\overline{}$		>
Ordinary share capital (gross of own shares)	R0010 R0030			$ \bigcirc $		>
Share premium account related to ordinary share capital	KUU3U	490.837.224	490.837.224	\sim		$\overline{}$
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040			\sim		> <
Subordinated mutual member accounts	R0050		$\backslash\!\!\!/$			
Surplus funds	R0070			\mathbb{N}	$\backslash\!\!\!\backslash$	$\backslash\!\!\!\backslash$
Preference shares	R0090		$\backslash\!\!\!/$			
Share premium account related to preference shares	R0110		$\overline{}$			
Reconciliation reserve	R0130	-211.361.669	-211.361.669	\mathbb{N}	$\backslash\!\!\!\backslash$	\mathbb{N}
Subordinated liabilities	R0140	141.955.834	\sim	81.213.394	60.742.440	
An amount equal to the value of net deferred tax assets	R0160	4.381.862	$\overline{}$	\mathbb{N}	\mathbb{N}	4.381.862
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet				\setminus		
the criteria to be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the			$\overline{}$		$\overline{}$	$\overline{}$
criteria to be classified as Solvency II own funds	R0220					
Deductions			>	\bigvee		$\overline{}$
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	471.191.273	324.853.577	81.213.394	60.742.440	4.381.862
Ancillary own funds			\mathbb{N}	$\backslash\!\!\!/$	\sim	$\overline{}$
Unpaid and uncalled ordinary share capital callable on demand	R0300		$\overline{}$	\mathbb{N}		$\overline{}$
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual -			$\overline{}$			$\overline{}$
type undertakings, callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320		$\overline{}$	\mathbb{N}		
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330		>	\searrow		
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340		\sim	\searrow		\mathbb{N}
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350		$\overline{}$	\bigvee		
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360		\sim	\bigvee		\mathbb{N}
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370		$\overline{}$	\bigvee		
Other ancillary own funds	R0390		$\overline{}$	$\overline{}$		
Total ancillary own funds	R0400		>	>		
Available and eligible own funds			>	>		—
Total available own funds to meet the SCR	R0500	471.191.273	324.853.577	81,213,394	60.742.440	4.381.862
Total available own funds to meet the MCR	R0510	466.809.411	324.853.577	81.213.394	60.742.440	$\overline{}$
Total eligible own funds to meet the SCR	R0540	471.191.273	324.853.577	81.213.394	60,742,440	4.381.862
Total eligible own funds to meet the MCR	R0550	437.134.174	324.853.577	81.213.394	31.067.203	
SCR SCR	R0580	345.191.140				>
MCR	R0600	155.336.013	>	>	>	>
Ratio of Eligible own funds to SCR	R0620	1	>	>	>	<u> </u>
Ratio of Eligible own funds to SCR	R0640	3	>	>	>	>
	1100-10	ار				-

S.23.01.01

Own funds

S.23.01.01.02

Reconciliation reserve

	Ī	C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	329.235.439
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	
Other basic own fund items	R0730	540.597.108
Adjustment for restricted own fund items in respect of matching	R0740	
Reconciliation reserve	R0760	-211.361.669
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	4.499.664
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	4.014.870
Total Expected profits included in future premiums (EPIFP)	R0790	8.514.534

S.25.01.21Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0080	C0090
Market risk	R0010	93.009.813	><	Simplifications not used
Counterparty default risk	R0020	41.209.451	> <	$>\!\!<$
Health underwriting risk	R0040	129.360.980		Simplifications not used
Non-life underwriting risk	R0050	302.454.841		Simplifications not used
Diversification	R0060	-171.459.770	> <	>>
Basic Solvency Capital Requirement	R0100	394.575.316	> <	
Calculation of Solvency Capital Requirement		C0100		

Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	34.233.554
Loss-absorbing capacity of deferred taxes	R0150	-83.617.730
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	345.191.140
Capital add-on already set	R0210	
Solvency capital requirement	R0220	345.191.140
Other information on SCR		\searrow
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirement for remaining	R0410	
Total amount of Notional Solvency Capital Requirements for ring	R0420	
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	

Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

S.28.01.01.01

Linear formula component for non-life insurance and reinsurance obligations

MCR components

		C0010
MCRNL Result	R0010	167.168.271

Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

S.28.01.01.02

Background information

		Background information		
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	
		C0020	C0030	
Income protection insurance and proportional reinsurance	R0030	40.701.238	81.178.914	
Motor vehicle liability insurance and proportional reinsurance	R0050	312.628.353	183.113.975	
Other motor insurance and proportional reinsurance	R0060	26.053.559	162.749.636	
Marine, aviation and transport insurance and proportional reinsurance	R0070	54.580.478	55.928.765	
Fire and other damage to property insurance and proportional reinsurance	R0080	285.420.416	340.976.841	
General liability insurance and proportional reinsurance	R0090	129.174.314	84.535.144	
Credit and suretyship insurance and proportional reinsurance	R0100	4.501.801	-	
Legal expenses insurance and proportional reinsurance	R0110	-	958.683	
Assistance and proportional reinsurance	R0120	4.987.886	14.552.901	
Miscellaneous financial loss insurance and proportional reinsurance	R0130	1.213.933	2.286.093	
Non-proportional casualty reinsurance	R0150	4.612.026	-	
Non-proportional marine, aviation and transport reinsurance	R0160	615.646	-	
Non-proportional property reinsurance	R0170	12.119.916	-	

Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

S.28.01.01.03

Linear formula component for life insurance and reinsurance obligations

		C0040
MCRL Result	R0200	15.055.094

Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

S.28.01.01.04

Total capital at risk for all life (re)insurance obligations

		Net (of reinsurance/SPV) best estimate and TP calculated as a whole C0050
Index-linked and unit-linked insurance obligations	R0230	716.909.245
Total capital at risk for all life (re)insurance obligations	R0250	\sim

Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

S.28.01.01.05

Overall MCR calculation

		C0070
Linear MCR	R0300	182.223.366
SCR	R0310	345.191.140
MCR cap	R0320	155.336.013
MCR floor	R0330	86.297.785
Combined MCR	R0340	155.336.013
Absolute floor of the MCR	R0350	3.700.000
Minimum Capital Requirement	R0400	155.336.013