S.02.01.02 Balance sheet

S.02.01.02.01

Balance sheet

Assets	
Goodwill	
Deferred acquisition costs	
Intangible assets	
Deferred tax assets	
Pension benefit surplus	
Property, plant & equipment held for own use	
Investments (other than assets held for index-linked and unit-linked contracts)	
Property (other than for own use)	
Holdings in related undertakings, including participations	
Equities	
Equities - listed	
Equities - unlisted	
Bonds	
Government Bonds	
Corporate Bonds	
Structured notes	
Collateralised securities	
Collective Investments Undertakings	
Derivatives	
Deposits other than cash equivalents	
Other investments	
Assets held for index-linked and unit-linked contracts	
Loans and mortgages	
Loans on policies	
Loans and mortgages to individuals	
Other loans and mortgages	
Reinsurance recoverables from:	
Non-life and health similar to non-life	
Non-life excluding health	
Health similar to non-life	
Life and health similar to life, excluding health and index-linked and unit-linked	
Health similar to life	
Life excluding health and index-linked and unit-linked	
Life index-linked and unit-linked	
Deposits to cedants	
Insurance and intermediaries receivables	
Reinsurance receivables	
Receivables (trade, not insurance)	
Own shares (held directly)	
Amounts due in respect of own fund items or initial fund called up	
but not yet paid in	
Cash and cash equivalents	
Any other assets, not elsewhere shown	
Total assets	

	Solvency II value				
	C0010				
	\backslash				
R0010	$\langle \rangle$				
R0020	\sim				
R0030					
R0040	4.381.862				
R0050					
R0060					
R0070	1.765.914.323				
R0080					
R0090					
R0100					
R0110					
R0120					
R0130	1.603.283.229				
R0140	715.876.070				
R0150	811.893.294				
R0160					
R0170	75.513.864				
R0180	162.218.574				
R0190	412.520				
R0200					
R0210					
R0220					
R0230	240.059.038				
R0240					
R0250	114.448.203				
R0260	125.610.835				
R0270	98.649.021				
R0280	100.460.735				
R0290	100.647.486				
R0300	-186.751				
R0310	-1.811.714				
R0320	-1.811.714				
R0330					
R0340					
R0350	9.837.194				
R0360	250.642.639				
R0370	40.983.135				
R0380	26.348.261				
R0390					
P0400					
R0400 R0410	95.329.160				
R0410 R0420	93.329.100				
	2 522 144 624				
R0500	2.532.144.634				

Liabilities
Technical provisions – non-life
Technical provisions – non-life (excluding health)
Technical provisions calculated as a whole
Best Estimate
Risk margin
Technical provisions - health (similar to non-life)
Technical provisions calculated as a whole
Best Estimate
Risk margin
Technical provisions - life (excluding index-linked and unit-linked)
Technical provisions - health (similar to life)
Technical provisions calculated as a whole
Best Estimate
Risk margin
Technical provisions – life (excluding health and index-linked and unit-linked)
Technical provisions calculated as a whole
Best Estimate
Risk margin
Technical provisions – index-linked and unit-linked
Technical provisions calculated as a whole
Best Estimate
Risk margin
Other technical provisions
Contingent liabilities
Provisions other than technical provisions
Pension benefit obligations
Deposits from reinsurers
Deferred tax liabilities
Derivatives
Debts owed to credit institutions
Financial liabilities other than debts owed to credit institutions
Insurance & intermediaries payables
Reinsurance payables
Payables (trade, not insurance)
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

	>
R0510	1.025.188.289
R0520	982.562.573
R0530	
R0540	934.280.562
R0550	48.282.012
R0560	42.625.716
R0570	
R0580	40.514.487
R0590	2.111.229
R0600	752.361.607
R0610	752.361.607
R0620	
R0630	715.097.531
R0640	37.264.077
R0650	
R0660	
R0670	
R0680	
R0690	
R0700	
R0710	
R0720	
R0730	>
R0740	
R0750	10.850.544
R0760	
R0770	
R0780	
R0790	4.254.410
R0800	
R0810	12.248
R0820	182.608.354
R0830	28.760.838
R0840	56.917.070
R0850	141.955.834
R0860	
R0870	141.955.834
R0880	
R0900	2.202.909.195
R1000	329.235.439
-	

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

S.05.01.02.01

Non-Life & Accepted non-proportional reinsurance

					Line of Busin	ness for: non-life insurar	nce and reinsurance oblig	ations (direct business an	d accepted proportional	reinsurance)				Line	of business for: accepte	d non-proportional reinsura	nce	
		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		V	Ņ	\sim	\sim	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	\sim	\sim	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!$	\sim	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	\sim	\sim	$>\!\!<$	\sim	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$
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	X	\sim	\geq	X	992.268.569
Gross - Proportional reinsurance accepted	R0120		226.880		20.198		7.362.201	42.299.672	2.000.468	893.368				X	\geq	\geq	$^{\prime}$	52.802.787
Gross - Non-proportional reinsurance accepted	R0130	\times	\times	\succ	\succ	\succ	\geq	\succ	\succ	\geq	$>\!$	$\!$	$>\!$		1.419.881	334.619	10.050.357	11.804.857
Reinsurers' share	R0140		212.380		1.505.226	1.033.544	3.905.562	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		Ž	Ņ	\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		23.034.296	14.453.688	2.837.789		X		X	970.814.987
Gross - Proportional reinsurance accepted	R0220		200.380		20.198		7.362.201	38.076.148	2.000.468					\sim	\sim	>	>	47.659.395
Gross - Non-proportional reinsurance accepted	R0230	\geq	$\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	\geq	$>\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	\geq	$>\!\!<$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!<$		1.419.881	334.619	8.975.587	10.730.087
Reinsurers' share	R0240		212.380		1.505.226	1.033.544	3.905.562	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		X	X	\sim	X	$>\!$	\sim	\sim	$>\!$	\geq	\sim	\sim	$>\!$	\sim	X	\sim	\geq	> <
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					> <	> <	> <	38.297.002
Gross - Non-proportional reinsurance accepted	R0330	$>\!$	$>\!$	$>\!$	$>\!$	$>\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!$	$>\!$	\geq	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!<$		408.029	1.109.921	4.499.503	6.017.453
Reinsurers' share	R0340				1.647.032	590.808	-6.785.713	25.105.327	-845.447	1	7.285.439	Ī	-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	10.460.140	938.797		408.029	1.109.921	4.499.503	696.953.127
Changes in other technical provisions		\sim	\sim	\sim	\sim	$>\!\!<$	> <	\sim	$>\!\!<$	> <	> <	> <	$>\!\!<$	\sim	> <	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	> <	>
Gross - Direct Business	R0410													> <	> <	> <	> <	
Gross - Proportional reinsurance accepted	R0420	-								L		-		\sim	\sim	>	> <	
Gross - Non-proportional reinsurance accepted	R0430	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!$	$>\!$	$>\!\!\!\!>$	$>\!$	> <	$>\!$	$>\!$	> <	>>	$>\!$	$>\!$					
Reinsurers' share	R0440																	
Net	R0500														1			
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		\sim	\sim	\sim	$>\!\!<$	>	\sim	$>\!\!<$	>	>	>	$>\!\!<$	\sim	\sim	>	>	21.022.136
Total expenses	R1300	\sim	> <	\sim	> <	> <	> <	\sim	> <	> <	> <	> <	> <	> <	> <	> <	> <	367.851.744

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

\$.05.01.02.02

Life

				Line of Business for: lif	e insurance obligations			Life reinsurar	ce 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	$>\!\!<$	> <	$>\!\!<$
Gross	R1410					135.717.549				135.717.549
Reinsurers' share	R1420									
Net	R1500					135.717.549				135.717.549
Premiums earned		\sim	> <	>	\sim	>	\sim	>	\sim	$>\!\!<$
Gross	R1510					135.361.267				135.361.267
Reinsurers' share	R1520									
Net	R1600					135.361.267				135.361.267
Claims incurred		\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		>	>	\sim
Gross	R1710									
Reinsurers' share	R1720									
Net	R1800									
Expenses incurred	R1900					34.545.402		-		34.545.402
Other expenses	R2500	\sim	>	\sim	\sim	\sim		\sim	>	2.958.206
Total expenses	R2600	\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		\searrow
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		\searrow
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	\searrow
•		

Premiums, claims and expenses by country

S.05.02.01.02

Non-life obligations by country (top 5 countries)

		i
		Country (by amount of gross premiums written) - non-life obligations
		C0090
Country	R0010	
Premiums written		
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		
Gross - Direct Business	R0310	
Gross - Proportional reinsurance accepted	R0320	
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	
Gross - Non-proportional reinsurance accepted	R0430	
Reinsurers' share	R0440	
Net	R0500	
Expenses incurred		
-	R0550	
Other expenses	R0550 R1200	

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)

		country
		C0140
Premiums written		0140
	50110	002 200 500
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		\searrow
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		\searrow
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	21.022.136
Total expenses	R1300	351.853.372

Total Top 5 and home

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Premiums, claims and expenses by country

S.05.02.01.04

Life obligations for home country

		Home country
		C0220
Premiums written		>
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		\geq
Gross	R1610	92.182.666
Reinsurers' share	R1620	
Net	R1700	92.182.666
Changes in other technical provisions		>
Gross	R1710	
Reinsurers' share	R1720	
Net	R1800	
Expenses incurred	R1900	34.545.402
Other expenses	R2500	>
Total expenses	R2600	\geq

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		>
Gross	R1410	
Reinsurers' share	R1420	
Net	R1500	
Premiums earned		>
Gross	R1510	
Reinsurers' share	R1520	
Net	R1600	
Claims incurred		>
Gross	R1610	
Reinsurers' share	R1620	
Net	R1700	
Changes in other technical provisions		\searrow
Gross	R1710	
Reinsurers' share	R1720	
Net	R1800	
Expenses incurred	R1900	
Other expenses	R2500	>
Total expenses	R2600	$>\!$

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		\searrow
Gross	R1510	135.361.267
Reinsurers' share	R1520	
Net	R1600	135.361.267
Claims incurred		>
Gross	R1610	92.182.666
Reinsurers' share	R1620	
Net	R1700	92.182.666
Changes in other technical provisions		>
Gross	R1710	
Reinsurers' share	R1720	
Net	R1800	
Expenses incurred	R1900	34.545.402
Other expenses	R2500	2.958.206
Total expenses	R2600	37.503.608

S.12.01.02

Life and Health SLT Technical Provisions

S.12.01.02.01

Life and Health SLT Technical Provisions

		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
Technical provisions calculated as a sum of BE and RM		>	>	
Best Estimate		>	$\langle \rangle$	>
Gross Best Estimate	R0030	706.248.809	8.848.721	715.097.531
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for		-1.811.714	-	-1.811.714
expected losses due to counterparty default	R0080			
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	708.060.523	8.848.721	716.909.245
Risk Margin	R0100	36.804.131	459.946	37.264.077
Amount of the transitional on Technical Provisions		>		\geq
Technical provisions - total	R0200	743.052.940	9.308.667	752.361.607

S.17.01.02.01

Non-Life Technical Provisions

	Γ					Direct busin	ess and accepted p	roportional reinsur	ance						Accepted non-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	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
Technical provisions calculated as a sum of BE and RM		$\geq \leq$	>>	\geq	\sim	\geq	\geq	\geq	\sim	\geq	\sim	$\geq \leq$	\geq	\geq	\geq	\geq	>>	\geq
Best estimate		\geq	\sim	\sim	\sim	\geq	>>	\sim	\sim	\sim	\sim	\geq	\sim	\sim	>>	\sim	\sim	>>
Premium provisions		$>\!$	>	> <	\sim	$>\!$	> <	\sim	\sim	\sim	\sim	$>\!$	> <	\sim	> <	> <	\rightarrow	>
Gross	R0060	-	-3.866.309	-	31.683.677	5.125.657		73.514.831	5.578.657	-	-5.197.892	1.537.429	778.777	-	-	-	758.690	121.505.895
Total recoverable from reinsurance/SPV and Finite Re after the		-	-186.751	-	-38.641	-157.354	99.889	-9.916.495	-185.166	-	-2.897.642	-	11.514	-	-	-	-8.615	-13.279.260
adjustment for expected losses due to counterparty default	R0140													-		-		
Net Best Estimate of Premium Provisions	R0150	~	-3.679.559	<u> </u>	31.722.317	5.283.011	11.492.489	83.431.326	5.763.823	· ·	-2.300.250	1.537.429	767.263	· ·	<u> </u>	· ·	767.305	134.785.155
<u>Claims provisions</u>		\sim		\sim	\sim	\sim		\sim	\sim	\sim	\sim	\sim	\sim	\sim		\sim		
Gross	R0160	-	44.380.796	-	292.988.224	21.773.818		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	853.289.153
Total recoverable from reinsurance/SPV and Finite Re after the		-	-	-	12.082.188	1.003.270	44.412.502	32.302.901	2.750.772	-	21.188.362	-	-	-	-	-	-	113.739.995
adjustment for expected losses due to counterparty default	R0240		44,000,700		200,000,005	20 770 5 47	40.007.000	201 000 001		4 5 9 4 9 9 4	24.007						44.050.040	700 540 450
Net Best Estimate of Claims Provisions	R0250	-	44.380.796	-	280.906.035	20.770.547		201.989.091	123.410.490	4.501.801	24.997	3.450.458	446.670 1.225.448	-	4.612.026	615.646	11.352.610	739.549.158
Total Best estimate - gross	R0260	-	40.514.487	-	324.671.900			307.806.823	131.739.920	4.501.801	16.015.467	4.987.886		-	4.612.026	615.646	12.111.301	974.795.049
Total Best estimate - net	R0270	-	40.701.237	-	312.628.353	26.053.559		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	874.334.313
Risk margin	R0280	\sim	2.111.229	<u> </u>	16.918.809	1.401.745	5.163.777	15.636.163	6.865.031	234.591	834.574	259.921	63.859	\sim	240.335	32.082	631.126	50.393.241
Amount of the transitional on Technical Provisions		>	\sim		$\langle \rangle$				$\langle \rangle$		\langle	>					$\langle \rangle$	
Technical provisions - total	R0320	\sim	42.625.716	\sim	244 500 700	28.301.220	104.256.646	323.442.986	138.604.951	4.736.392	16.850.041	5.247.807	1.289.306	\sim	4.852.361	647.727	12.742.426	1.025.188.289
Technical provisions - total	R0320	-	42.625.716	-	341.590.709 12.043.548	28.301.220 845.916		22.386.406	2.565.606	4.736.392	18.290.720	5.247.807	1.289.306	-	4.852.361	647.727	-8.615	1.025.188.289
Recoverable from reinsurance contract/SPV and Finite Re after the		-	-186./51	-	12.043.548	845.916	44.512.391	22.386.406	2.565.606	-	18.290.720	-	11.514	-	-	-	-8.615	100.460.735
adjustment for expected losses due to counterparty default - total	R0330		10.010.157		222 547 462	27 455 202	50 744 955	204 056 500	100.000.015	4 706 000	4 440 570	5 0 4 7 00 7	4 9 7 7 7 9 9		4 050 064	647 707	10 754 040	004 707 554
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	-	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	924.727.554

S.19.01.21

N-9

N-8

N-7

N-6

N-5

N-4

N-3

N-2

N-1

Ν

Non-life Insurance Claims Information

Total Non-Life Business

R0160

R0170

R0180

R0190

R0200

R0210

R0220

R0230

R0240

R0250

219.834.681

209.898.528

217.861.226

242.891.147

268.520.700

281.955.777

254.743.689

239.243.215

251.721.683

330.032.712

Accide	nt year /	Z0010	Accident year			
	Gross Clai (absolute	i ms Paid (non-cum amount)	nulative)			
						D
	Year	-	1	2	3	
		C0010	C0020	C0030	C0040	C0050
Prior	R0100	N	V	N	\geq	>

140.423.975

174.953.543

185.923.161

257.716.915

250.441.835

207.939.261

240.294.644 66.021.894

258.224.613 82.507.908

226.386.436 73.501.787

31.063.584

37.295.775

66.377.678

84.342.425

88.563.845

25.678.214

42.289.247

24.300.417

20.570.078

39.662.694

31.906.259

Development year 4

32.285.587

16.759.291

12.669.609

14.241.464

40.632.738 22.841.281 15.411.572

20.899.376

C0060

11.125.880

13.026.008

8.943.453

10.797.746

E

C0070

3.096.059

9.563.437

8.793.006

10.165.678

7	8	9	10 & +			In Current year	Sum of years (cumulative)
C0080	C0090	C0100	C0110			C0170	C0180
\times	X	\langle	5.746.161		R0100	5.746.161	5.746.161
4.686.883	6.381.751	1.859.329		-	R0160	1.859.329	476.435.944
5.426.841	1.211.308				R0170	1.211.308	510.423.978
3.922.823					R0180	3.922.823	528.791.372
					R0190	10.165.678	604.982.651
					R0200	15.411.572	688.138.811
					R0210	20.899.376	684.577.186
					R0220	31.906.259	625.655.628
					R0230	73.501.787	539.131.438
					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) Development year Year 5 10 & + 2 3 4 6 7 ٩ C0210 C0220 C0230 C0260 C0270 C0200 C0240 C0250 C0280 C0290 C0300 Prior R0100 X \sim \sim \sim \sim \sim ~ \sim \sim 30.890.500 N-9 N-8 R0160 11.043.555 R0170 15.473.738 10.681.000 N-7 R0180 N-6 R0190 52.754.565 37.746.496 N-5 R0200 61.612.913 N-4 R0210 N-3 R0220 81.702.157 N-2 R0230 99.630.934 N-1 R0240 168.824.786 R0250 284.081.913 Ν

		Year end (discounted 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
Total	R0260	853.289.153

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		0010	C0020	C0030		<u> </u>
Regulation 2015/35			>	>	>	\sim
Ordinary share capital (gross of own shares)	R0010	45,378.022	45.378.022	\sim	/ \	>
Share premium account related to ordinary share capital	R0030	490.837.224	490.837.224	\sim		\leq
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	130.037.1221	15010571221	\triangleleft		>
				\sim		\sim
Subordinated mutual member accounts	R0050					
Surplus funds	R0070			>	>	\geq
Preference shares	R0090		>			
Share premium account related to preference shares	R0110		\sim			
Reconciliation reserve	R0130	-211.361.669	-211.361.669	>	>	$>\!\!\!\!>$
Subordinated liabilities	R0140	141.955.834	>	81.213.394	60.742.440	
An amount equal to the value of net deferred tax assets	R0160	4.381.862	>	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	>	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			$\langle \rangle$			\sim
the criteria to be classified as Solvency II own funds			\sim	\sim	\sim	\sim
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the	R0220		\langle	\langle		\sim
criteria to be classified as Solvency II own funds	RUZZU		\sim	\sim	\sim	\sim
Deductions			Ž	>	\sim	$>\!$
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			N	\sim	\sim	$>\!$
Unpaid and uncalled ordinary share capital callable on demand	R0300		Ž	\sim		$>\!$
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual -	R0310		\langle			\sim
type undertakings, callable on demand	K0310		\sim	\sim		\sim
Unpaid and uncalled preference shares callable on demand	R0320		N	$^{\prime}$		
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330		Χ	\mathbb{N}		
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340			\sim		$>\!$
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350		Ņ	$^{\prime}$		
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360		\sim	\sim		$>\!$
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370		$\left \right\rangle$	$\left \right>$		
Other ancillary own funds	R0390	1 1	\sim	\sim		
Total ancillary own funds	R0400		\sim	> >		
Available and eligible own funds			\sim	\sim	\sim	\sim
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	\sim
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	\sim
SCR	R0580	345.191.140	\sim	$>\!\!<$	\sim	\sim
MCR	R0600	155.336.013	\sim	\sim	\sim	\sim
Ratio of Eligible own funds to SCR	R0620	1	\sim	\sim	\sim	\leq
Ratio of Eligible own funds to DCR	R0640	3	\sim	\leq	\leq	\leq
	10010	, , , , , , , , , , , , , , , , , , ,		\sim		\sim

S.23.01.01

Own funds

S.23.01.01.02

Reconciliation reserve

		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.25.01.21

Solvency Capital Requirement - for undertakings on Standard Formula

Market risk	R0010
Counterparty default risk	R0020
Health underwriting risk	R0040
Non-life underwriting risk	R0050
Diversification	R0060
Basic Solvency Capital Requirement	R0100

	Gross solvency capital requirement	USP	Simplifications
	C0110	C0080	C0090
010	93.009.813	$\left \right\rangle$	Simplifications not used
020	41.209.451	\searrow	\searrow
040	129.360.980		Simplifications not used
050	302.454.841		Simplifications not used
060	-171.459.770	\searrow	\searrow
100	394.575.316	$>\!$	\geq

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		$\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{\mathbf{$
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	

S.28.01.01

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

S.28.01.01 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	-

S.28.01.01

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

S.28.01.01 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	\searrow

S.28.01.01

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