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Balance sheet

in thousand EUR

		Solvency II value
Assets		**C0010**
Intangible assets	**R0030**	-
Deferred tax assets	**R0040**	0,00
Pension benefit surplus	**R0050**	-
Property, plant & equipment held for own use	**R0060**	82 882,33
Investments (other than assets held for index-linked and unit-linked contracts)	**R0070**	**22 411 297,00**
Property (other than for own use)	**R0080**	21 150,00
Holdings in related undertakings, including participations	**R0090**	1 203 644,15
Equities	**R0100**	**672 744,11**
Equities - listed	R0110	377 829,92
Equities - unlisted	R0120	294 914,19
Bonds	**R0130**	**11 347 730,82**
Government Bonds	R0140	5 238 125,78
Corporate Bonds	R0150	5 803 047,37
Structured notes	R0160	-
Collateralised securities	R0170	306 557,67
Collective Investments Undertakings	R0180	9 250 665,83
Derivatives	R0190	- 84 637,91
Deposits other than cash equivalents	R0200	-
Other investments	R0210	-
Assets held for index-linked and unit-linked contracts	R0220	-
Loans and mortgages	**R0230**	**1 978 657,88**
Loans on policies	R0240	-
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	1 978 657,88
Reinsurance recoverables from:	**R0270**	**1 123 623,59**
Non-life and health similar to non-life	**R0280**	1 123 623,59
Non-life excluding health	**R0290**	1 131 458,51
Health similar to non-life	**R0300**	- 7 834,93
Life and health similar to life, excluding health and index-linked and unit-linked	**R0310**	-
Health similar to life	**R0320**	-
Life excluding health and index-linked and unit-linked	**R0330**	-
Life index-linked and unit-linked	**R0340**	-
Deposits to cedants	**R0350**	387 867,00
Insurance and intermediaries receivables	**R0360**	977 926,35
Reinsurance receivables	**R0370**	31 886,65
Receivables (trade, not insurance)	**R0380**	686 168,16
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**	478 611,47
Any other assets, not elsewhere shown	**R0420**	27 092,13
Total assets	**R0500**	**28 186 012,56**

		Solvency II value
Liabilities		**C0010**
Technical provisions – non-life	**R0510**	**15 915 496,88**
Technical provisions – non-life (excluding health)	**R0520**	**15 829 811,77**
TP calculated as a whole	**R0530**	-
Best Estimate	**R0540**	15 427 631,46
Risk margin	**R0550**	402 180,31
Technical provisions - health (similar to non-life)	**R0560**	**85 685,11**
TP calculated as a whole	**R0570**	-
Best Estimate	**R0580**	83 598,38
Risk margin	**R0590**	2 086,73
Technical provisions - life (excluding index-linked and unit-linked)	**R0600**	**1 787 832,05**
Technical provisions - health (similar to life)	**R0610**	-
TP calculated as a whole	**R0620**	-
Best Estimate	**R0630**	-
Risk margin	**R0640**	-
Technical provisions – life (excluding health and index-linked and unit-linked)	**R0650**	**1 787 832,05**
TP calculated as a whole	**R0660**	-
Best Estimate	**R0670**	1 595 533,62
Risk margin	**R0680**	192 298,43
Technical provisions – index-linked and unit-linked	**R0690**	-
TP calculated as a whole	**R0700**	-
Best Estimate	**R0710**	-
Risk margin	**R0720**	-
Contingent liabilities	**R0740**	-
Provisions other than technical provisions	**R0750**	80 022,46
Pension benefit obligations	**R0760**	319 371,81
Deposits from reinsurers	**R0770**	167 576,87
Deferred tax liabilities	**R0780**	285 375,19
Derivatives	**R0790**	-
Debts owed to credit institutions	**R0800**	166 349,58
Financial liabilities other than debts owed to credit institutions	**R0810**	2 848 595,07
Insurance & intermediaries payables	**R0820**	517 709,47
Reinsurance payables	**R0830**	292 541,59
Payables (trade, not insurance)	**R0840**	405 580,45
Subordinated liabilities	**R0850**	-
Subordinated liabilities not in BOF	**R0860**	-
Subordinated liabilities in BOF	**R0870**	-
Any other liabilities, not elsewhere shown	**R0880**	60 730,67
Total liabilities	**R0900**	**22 847 182,07**
Excess of assets over liabilities	**R1000**	**5 338 830,48**

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

in thousand EUR		Line of Business for: **non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)**												Line of business for: **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	Health	Casualty	Marine, aviation, transport	Property
		C0010	**C0020**	**C0030**	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**	**C0090**	**C0100**	**C0110**	**C0120**	**C0130**	**C0140**	**C0150**	**C0160**
Premiums written																	
Gross - Direct Business	**R0110**	0,19	74 479,26	-	1 031 233,96	1 743 775,80	69 303,09	2 633 460,64	924 944,94	12 072,78	-	8 465,39	300 280,92				
Gross - Proportional reinsurance accepted	**R0120**	107,96	36 592,34	-	57 673,11	- 699,26	-	160 491,61	17 609,81	6 657,44	24 446,25	129 133,24	155 322,65				
Gross - Non-proportional reinsurance accepted	**R0130**													-	57,61	-	372,16
Reinsurers' share	**R0140**	4,01	- 3 037,11	-	68 335,61	39 846,81	2 190,76	376 509,37	69 534,04	501,00	-	-	25 775,63	-	-	-	-
Net	**R0200**	104,14	114 108,71	-	1 020 571,46	1 703 229,73	67 112,32	2 417 442,87	873 020,71	18 229,22	24 446,25	137 598,62	429 827,93	-	57,61	-	372,16
Premiums earned																	
Gross - Direct Business	**R0210**	0,19	80 476,53	-	1 027 387,66	1 809 130,24	69 152,35	2 614 454,38	918 877,58	2 273,84	-	8 463,68	336 222,65				
Gross - Proportional reinsurance accepted	**R0220**	107,96	23 609,24	-	57 673,11	- 1 884,65	-	160 416,60	17 898,25	6 657,44	24 365,39	127 582,85	151 975,52				
Gross - Non-proportional reinsurance accepted	**R0230**													-	57,61	-	372,16
Reinsurers' share	**R0240**	4,01	- 122,02	-	68 335,61	39 845,17	2 190,76	376 446,74	- 69 685,17	501,00	-	-	29 932,33	-	-	-	-
Net	**R0300**	104,14	104 207,79	-	1 016 725,16	1 767 400,42	66 961,59	2 398 424,24	867 090,66	8 430,28	24 365,39	136 046,53	458 265,84	-	57,61	-	372,16
Claims incurred																	
Gross - Direct Business	**R0310**	-	13 503,67	-	922 218,69	1 007 354,55	26 843,77	1 767 898,55	437 172,56	466,99	-	6 704,87	68 195,86				
Gross - Proportional reinsurance accepted	**R0320**	132,86	11 003,52	-	19 212,62	- 1 560,51	-	106 722,72	- 2 667,61	4 408,06	7 432,88	102 210,24	49 487,89				
Gross - Non-proportional reinsurance accepted	**R0330**													-	94,66	-	- 819,36
Reinsurers' share	**R0340**	-	3 812,51	-	37 866,66	11 940,47	2 445,18	476 256,46	28 766,52	- 0,16	-	- 343,15	7 977,49	-	-	-	-
Net	**R0400**	132,86	20 694,68	-	903 564,65	993 853,58	24 398,59	1 398 364,81	405 738,43	4 875,21	7 432,88	109 258,25	109 706,26	-	94,66	-	- 819,36
Changes in other technical provisions																	
Gross - Direct Business	**R0410**	-	1 201,53	-	- 5 868,04	- 18 142,85	-	46 380,62	73 588,23	-	-	-	- 23 809,49				
Gross - Proportional reinsurance accepted	**R0420**	-	-	-	-	-	-	1 370,04	1 869,49	-	-	-	1 185,04				
Gross - Non- proportional reinsurance accepted	**R0430**													-	-	-	-
Reinsurers'share	**R0440**	-	-	-	- 2 588,54	- 9 265,50	-	5 364,62	- 647,27	-	-	-	- 2 068,28	-	-	-	-
Net	**R0500**	-	1 201,53	-	- 3 279,50	- 8 877,35	-	42 386,04	76 104,99	-	-	-	- 20 556,17	-	-	-	-
Expenses incurred	**R0550**	112,56	- 11 890,36	-	296 473,65	434 083,27	23 234,72	876 895,54	241 598,69	5 842,89	7 779,67	6 291,63	396 180,21	2,45	1 804,09	-	- 2 424,08
Other expenses	**R1200**																
Total expenses	**R1300**																

in thousand EUR		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**	**C0300**
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										
Gross	**R1710**	-	-	-	-	-	-	-	-	-
Reinsurers' share	**R1720**	-	-	-	-	-	-	-	-	-
Net	**R1800**	-	-	-	-	-	-	-	-	-
Expenses incurred	**R1900**	-	-	-	-	-	-	-	-	-
Other expenses	**R2500**									-
Total expenses	**R2600**									-

S.05.02.01

Premiums, claims and expenses by country **S.05.02.01**

in thousand EUR		Home Country	Top 5 countries (by amount of gross premiums written) - non-life obligations					Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010		DE	ES	CH			
		C0080	C0090	C0100	C0110	C0120	C0130	C0140
Premiums written								
Gross - Direct Business	R0110	6 588 411,00	34 146,90	9 051,11	-	-	-	6 631 609,01
Gross - Proportional reinsurance accepted	R0120	475 061,00	- 3 698,97	5 141,69	13 657,82	-	-	490 161,54
Gross - Non-proportional reinsurance accepted	R0130	429,77	-	-	-	-	-	429,77
Reinsurers' share	R0140	577 007,00	- 374,88	- 986,89	-	-	-	575 645,24
Net	R0200	**6 486 894,77**	**30 822,81**	**15 179,69**	**13 657,82**	**-**	**-**	**6 546 555,09**
Premiums earned								
Gross - Direct Business	R0210	6 655 433,00	39 008,71	11 618,42	-	-	-	6 706 060,12
Gross - Proportional reinsurance accepted	R0220	475 228,00	2 277,89	9 274,49	9 785,63	-	-	496 566,00
Gross - Non-proportional reinsurance accepted	R0230	429,77	-	-	-	-	-	429,77
Reinsurers' share	R0240	579 127,00	4 041,76	606,91	-	-	-	583 775,67
Net	R0300	**6 551 963,77**	**37 244,83**	**20 285,99**	**9 785,63**	**-**	**-**	**6 619 280,23**
Claims incurred								
Gross - Direct Business	R0310	4 185 312,93	- 21 472,07	- 7 947,69	- 9,53	-	-	4 155 883,63
Gross - Proportional reinsurance accepted	R0320	260 114,50	10 309,35	5 771,32	175,70	-	-	276 370,87
Gross - Non-proportional reinsurance accepted	R0330	- 724,69	-	-	-	-	-	- 724,69
Reinsurers' share	R0340	559 727,00	8 790,42	3,19	-	-	-	568 520,62
Net	R0400	**3 884 975,74**	**- 19 953,14**	**- 2 179,57**	**166,17**	**-**	**-**	**3 863 009,20**
Changes in other technical provisions								
Gross - Direct Business	R0410	73 337,00	-	-	9,53	-	-	73 346,53
Gross - Proportional reinsurance accepted	R0420	4 425,00	-	-	-	-	-	4 425,00
Gross - Non- proportional reinsurance accepted	R0430	-	-	-	-	-	-	-
Reinsurers'share	R0440	- 9 205,00	-	-	-	-	-	- 9 205,00
Net	R0500	**86 967,00**	**-**	**-**	**9,53**	**-**	**-**	**86 976,53**
Expenses incurred	R0550	2 033 745,24	34 555,11	- 2 934,88	11 856,50	-	-	**2 077 221,97**
Other expenses	R1200							58 046,00
Total expenses	R1300							2 135 267,97

		Home Country	Top 5 countries (by amount of gross premiums written) - life obligations					Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R1400							
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
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								
Gross	R1710	-	-	-	-	-	-	-
Reinsurers' share	R1720	-	-	-	-	-	-	-
Net	R1800	-	-	-	-	-	-	-
Expenses incurred	R1900	-	-	-	-	-	-	-
Other expenses	R2500							-
Total expenses	R2600							-

S.12.01.02
Life and Health SLT Technical Provisions

in thousand EUR		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	Accepted reinsurance	**Total (Life other than health insurance, incl. Unit-Linked)**	Health insurance (direct business)		Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	**Total (Health similar to life insurance)**
				Contracts without options and guarantees		Contracts without options and guarantees					Contracts without options and guarantees			
		C0020	**C0030**	**C0040**	**C0050**	**C0060**	**C0070**	**C0080**	**C0090**	**C0100**	**C0150**	**C0160**	**C0170**	**C0180**	**C0190**	**C0200**	**C0210**
Technical provisions calculated as a whole	**R0010**	-	-			-			-	-	-	-			-	-	-
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	**R0020**	-	-			-			-	-	-	-			-	-	-
Technical provisions calculated as a sum of BE and RM																	
Best Estimate																	
Gross Best Estimate	**R0030**	-		-	-		-	-	**1 595 533,61**	-	1 595 533,61		-	-	-	-	-
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 - total	**R0090**	-		-	-		-	-	**1 595 533,61**	-	1 595 533,61		-	-	-	-	-
Risk Margin	**R0100**	-	-			-			**192 298,43**	-	192 298,43	-			-	-	-
Amount of the transitional on Technical Provisions																	
Technical Provisions calculated as a whole	**R0110**	-	-			-			-	-	-	-			-	-	-
Best estimate	**R0120**	-		-	-		-	-	-	-	-		-	-	-	-	-
Risk margin	**R0130**	-	-			-			-	-	-	-			-	-	-
Technical provisions - total	**R0200**	-	-			-			**1 787 832,05**	-	**1 787 832,05**	-			-	-	-

S.17.01.02
Non-life Technical Provisions

in thousand EUR		Direct business and accepted proportional reinsurance												Accepted non-proportional reinsurance				Total Non-Life obligation
		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	
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole	R0010	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0050	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Technical provisions calculated as a sum of BE and RM																		
Best estimate																		
Premium provisions																		
Gross	R0060	**0,78**	**11 431,11**	-	**173 209,32**	**284 645,48**	- **1 239,30**	**278 118,57**	- **11 234,80**	**4 720,21**	**21,26**	**29 986,80**	**388 043,77**	-	**0,01**	-	**0,05**	**1 148 262,84**
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-	**11,39**	-	- **58 415,19**	**25 933,89**	- **2 585,07**	- **302 889,72**	- **51 306,59**	**4 754,31**	-	**286,67**	**43 733,43**	-	-	-	-	- **402 428,64**
Net Best Estimate of Premium Provisions	R0150	**0,78**	**11 419,72**	-	**231 624,51**	**310 581,38**	**1 345,77**	**581 008,30**	**40 071,79**	**34,10**	**21,26**	**30 273,47**	**344 310,35**	-	**0,01**	-	**0,05**	**1 550 691,47**
Claims provisions																		
Gross	R0160	- **233,67**	**72 400,16**	-	**4 521 161,03**	**955 480,12**	**53 437,13**	**3 593 383,03**	**4 876 930,88**	**31 057,06**	- **4 112,40**	**16 407,61**	**246 009,23**	-	**1 481,82**	-	- **355,00**	**14 362 967,00**
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	-	**7 846,31**	-	**183 854,67**	**34 706,44**	**12 355,01**	**1 143 487,84**	**130 109,06**	**4 419,06**	-	**0,51**	**24 963,14**	-	-	-	-	**1 526 052,22**
Net Best Estimate of Claims Provisions	R0250	- **233,67**	**80 246,47**	-	**4 337 306,36**	**920 773,68**	**41 082,12**	**2 449 895,19**	**4 746 821,82**	**26 638,00**	- **4 112,40**	**16 407,10**	**221 044,09**	-	**1 481,82**	-	- **355,00**	**12 836 914,78**
Total Best estimate - gross	R0260	- **232,89**	**83 831,27**	-	**4 694 370,35**	**1 240 125,60**	**52 197,84**	**3 871 421,60**	**4 865 696,88**	**26 336,86**	- **4 091,14**	**46 394,41**	**634 053,00**	-	**1 481,83**	-	- **354,96**	**15 511 229,84**
Total Best estimate - net	R0270	- **232,89**	**91 666,19**	-	**4 568 930,87**	**1 231 355,85**	**42 427,89**	**3 030 823,49**	**4 786 892,81**	**26 672,10**	- **4 091,14**	**46 680,57**	**565 354,44**	-	**1 481,83**	-	- **354,96**	**14 387 606,25**
Risk margin	R0280	**42,56**	**2 044,17**	-	**95 770,04**	**57 924,35**	**1 333,35**	**87 446,72**	**128 867,75**	**693,97**	**404,56**	**3 100,88**	**26 594,59**	-	**41,06**	-	**3,05**	**404 267,04**
Amount of the transitional on Technical Provisions																		
Technical Provisions calculated as a whole	R0290	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Best estimate	R0300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Risk margin	R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Technical provisions - total																		
Technical provisions - total	R0320	- **190,34**	**85 875,44**	-	**4 790 140,39**	**1 298 049,95**	**53 531,19**	**3 958 868,32**	**4 994 563,83**	**27 030,83**	- **3 686,58**	**49 495,28**	**660 647,59**	-	**1 522,88**	-	- **351,90**	**15 915 496,88**
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-	- **7 834,93**	-	**125 439,48**	**8 770,55**	**9 769,94**	**840 598,12**	**78 803,27**	- **335,25**	-	- **286,16**	**68 698,57**	-	-	-	-	**1 123 623,58**
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	- **190,34**	**93 710,36**	-	**4 664 700,92**	**1 289 279,40**	**43 761,24**	**3 118 270,20**	**4 915 760,56**	**27 366,07**	- **3 686,58**	**49 781,44**	**591 949,02**	-	**1 522,88**	-	- **351,90**	**14 791 873,29**

In thousand EUR

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Non-life Insurance Claims Information

Total Non-Life Business

Accident year / Underwriting year	Z0020	AY

Gross Claims Paid (non-cumulative)
(absolute amount)

	Year	0	1	2	3	4	5	6	7	8	9	10 & +		In Current year	Sum of years (cumulative)
		Development year													
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110		C0170	C0180
Prior	R0100											144 091,31	R0100	144 091,31	144 091,31
N-9	R0160	1 479 683,84	993 760,47	262 707,19	115 229,71	106 423,08	85 915,33	49 458,82	45 597,93	54 225,12	42 124,98		R0160	42 124,98	3 235 126,47
N-8	R0170	1 515 688,70	1 082 662,95	284 304,15	140 184,62	130 888,26	93 478,82	68 544,97	80 954,69	56 466,81			R0170	56 466,81	3 453 173,97
N-7	R0180	1 511 718,31	1 167 305,47	335 795,36	164 173,75	103 917,71	83 848,91	69 531,22	57 772,26				R0180	57 772,26	3 494 063,00
N-6	R0190	1 453 252,95	1 049 162,34	292 098,64	145 576,55	100 145,77	88 572,32	77 693,10					R0190	77 693,10	3 206 501,66
N-5	R0200	1 568 455,85	1 100 041,97	323 282,51	169 851,57	111 400,91	89 732,58						R0200	89 732,58	3 362 765,39
N-4	R0210	1 503 747,35	1 096 942,06	298 300,65	188 452,07	118 251,21							R0210	118 251,21	3 205 693,35
N-3	R0220	1 605 848,57	1 226 902,65	326 802,69	250 670,44								R0220	250 670,44	3 410 224,35
N-2	R0230	1 631 774,19	1 240 066,22	370 557,77									R0230	370 557,77	3 242 398,18
N-1	R0240	1 703 022,56	1 386 611,71										R0240	1 386 611,71	3 089 634,27
N	R0250	1 618 258,95											R0250	1 618 258,95	1 618 258,95
													Total R0260	4 212 231,12	31 461 930,89

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

	Year	0	1	2	3	4	5	6	7	8	9	10 & +		Year end (discounted data)
		Development year												
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300		C0360
Prior	R0100											2 015 311,14	R0100	1 726 041,07
N-9	R0160	2 284 155,37	1 373 054,76	1 114 477,99	940 266,32	716 363,07	625 094,87	438 329,99	368 155,03	296 155,72	249 104,72		R0160	419 910,08
N-8	R0170	2 440 664,93	1 455 935,59	1 155 661,24	936 062,76	798 558,21	558 972,56	455 838,77	364 166,12	314 722,99			R0170	485 356,54
N-7	R0180	2 825 898,30	1 707 281,11	1 237 455,84	980 686,27	717 214,67	564 321,58	480 400,61	439 241,74				R0180	533 939,93
N-6	R0190	2 754 624,78	1 669 773,53	1 274 349,14	911 071,42	729 324,68	612 713,95	559 612,58					R0190	619 963,80
N-5	R0200	2 383 206,28	1 753 140,61	1 233 485,33	876 476,14	712 809,30	628 234,02						R0200	697 646,56
N-4	R0210	2 254 075,14	1 628 617,22	1 220 061,01	923 944,28	816 743,14							R0210	877 898,75
N-3	R0220	2 160 979,45	1 603 369,76	1 278 760,90	1 034 267,86								R0220	1 042 762,89
N-2	R0230	1 857 999,33	1 567 084,18	1 278 532,35									R0230	1 226 079,88
N-1	R0240	2 497 244,90	2 036 013,33										R0240	3 286 727,21
N	R0250	2 487 616,81											R0250	2 782 518,64
													Total R0260	13 698 845,34

in thousand EUR

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Impact of long term guarantees and transitional measures

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	17 703 328,92	-	-	31 982,50	-
Basic own funds	R0020	4 759 302,00	-	-	- 23 721,00	-
Eligible own funds to meet Solvency Capital Requirement	R0050	4 759 302,00	-	-	- 23 721,00	-
Solvency Capital Requirement	R0090	3 278 364,39	-	-	344 042,00	-
Eligible own funds to meet Minimum Capital Requirement	R0100	4 759 302,00	-	-	- 23 721,00	-
Minimum Capital Requirement	R0110	1 475 263,98	-	-	154 818,00	-

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In thousands euros

Own funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35						
Ordinary share capital (gross of own shares)	R0010	214 799 030,00	214 799 030,00			
Share premium account related to ordinary share capital	R0030	91 077 258,00	91 077 258,00			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	4 453 425 707,00	4 453 425 707,00			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160					
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220					
Deductions						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	4 759 301 995,00	4 759 301 995,00			
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320	0,00				
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0,00				
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	0,00				
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	0,00				
Other ancillary own funds	R0390	0,00				
Total ancillary own funds	R0400	0,00			0,00	0,00
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	4 759 301 995,00	4 759 301 995,00			
Total available own funds to meet the MCR	R0510	4 759 301 995,00	4 759 301 995,00			
Total eligible own funds to meet the SCR	R0540	4 759 301 995,00	4 759 301 995,00			
Total eligible own funds to meet the MCR	R0550	4 759 301 995,00	4 759 301 995,00			
SCR	R0580	3 278 364 390,00				
MCR	R0600	1 475 263 980,00				
Ratio of Eligible own funds to SCR	R0620	1,45				
Ratio of Eligible own funds to MCR	R0640	3,23				

Reconciliation reserve

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	5 338 829 995,00
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	579 528 000,00
Other basic own fund items	R0730	305 876 288,00
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	4 453 425 707,00
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	
Total Expected profits included in future premiums (EPIFP)	R0790	0,00

Solvency Capital Requirement - for undertakings on Full Internal Models
Component-specific information
S.25.03.21

(*) Closed list of values :
1 (Future management actions regarding the loss-absorbing capacity of technical provisions embedded within the component)
2 (Future management actions regarding the loss-absorbing capacity of deferred taxes embedded within the component)
3 (Future management actions regarding the loss-absorbing capacity of technical provisions and deferred taxes embedded within the component)
4 (No embedded consideration of future management actions)

in thousand EUR

Unique number of component (*)	Components Description	Calculation of the Solvency Capital Requirement	Consideration of the future management actions regarding technical provisions and/or deferred taxes (*)
C0010	C0020	C0030	C0060
Credit Rsik	credit Risk	277 885	4
P&C Insurance Risk	P&C Insurance Risk	2 522 638	4
Operationnal Risk	Operationnal Risk	238 794	4
market risk	market risk	1 546 110	4
Life Insurance Risk	Life Insurance Risk	189 455	4
intangible risk	intangible risk	-	4

Calculation of Solvency Capital Requirement

		C0100
Total undiversified components	R0110	4 489 506
Diversification	R0060	- 1 211 141
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	3 278 364
Capital add-ons already set	R0210	
Solvency capital requirement	R0220	3 278 364
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the overall loss-absorbing capacity ot deferred taxes	R0310	- 285 376
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirement for ring fenced funds	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

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In thousands euros

Linear formula component for non-life insurance and reinsurance obligations		MCR components
		C0010
MCRNL Result	R0010	2 001 614

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
Medical expense insurance and proportional reinsurance	R0020	0	104
Income protection insurance and proportional reinsurance	R0030	91 666	74 279
Workers' compensation insurance and proportional reinsurance	R0040	0	0
Motor vehicle liability insurance and proportional reinsurance	R0050	4 568 930	1 020 571
Other motor insurance and proportional reinsurance	R0060	1 231 355	1 703 230
Marine, aviation and transport insurance and proportional reinsurance	R0070	42 428	67 112
Fire and other damage to property insurance and proportional reinsurance	R0080	3 030 823	2 417 632
General liability insurance and proportional reinsurance	R0090	4 786 893	868 907
Credit and suretyship insurance and proportional reinsurance	R0100	26 672	22 361
Legal expenses insurance and proportional reinsurance	R0110	0	24 446
Assistance and proportional reinsurance	R0120	46 681	137 599
Miscellaneous financial loss insurance and proportional reinsurance	R0130	565 354	469 657
Non-proportional health reinsurance	R0140	0	0
Non-proportional casualty reinsurance	R0150	1 482	58
Non-proportional marine, aviation and transport reinsurance	R0160	0	0
Non-proportional property reinsurance	R0170	0	372

Linear formula component for life insurance and reinsurance obligations		C0040
MCRL Result	R0200	33 506

Total capital at risk for all life (re)insurance obligations		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	0	
Obligations with profit participation - future discretionary benefits	R0220	0	
Index-linked and unit-linked insurance obligations	R0230	0	
Other life (re)insurance and health (re)insurance obligations	R0240	1 595 534	
Total capital at risk for all life (re)insurance obligations	R0250		0

Overall MCR calculation		C0070
Linear MCR	R0300	2 035 120
SCR	R0310	3 278 364
MCR cap	R0320	1 475 264
MCR floor	R0330	819 591
Combined MCR	R0340	1 475 264
Absolute floor of the MCR	R0350	3 700
Minimum Capital Requirement	R0400	1 475 264