

## S.02.01.02

## Balance sheet

	Solvency II value
	C0010
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)	
Participations and related undertakings	
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
R0010	
R0020	
R0030	
R0040	530 869 520.06
R0050	
R0060	33 029 388.77
R0070	737 274 846 954.20
R0080	1 322 186 506.63
R0090	94 482 341 924.49
R0100	109 634 045 029.09
R0110	99 808 479 085.94
R0120	9 825 565 943.15
R0130	300 813 472 339.34
R0140	48 370 461 825.71
R0150	252 443 010 513.63
R0160	
R0170	
R0180	229 387 669 275.52
R0190	1 193 184 129.88
R0200	441 947 749.26
R0210	
R0220	
R0230	97 510 961 074.02
R0240	
R0250	3 344 548 061.21
R0260	94 166 413 012.81
R0270	
R0280	
R0290	
R0300	
R0310	
R0320	
R0330	
R0340	
R0350	
R0360	4 958 841 590.72
R0370	
R0380	613 954 827.77
R0390	
R0400	
R0410	12 230 397 836.46
R0420	1 025 153 437.54
R0500	854 178 054 629.54
	Solvency II value
	C0010
R0510	
R0520	
R0530	
R0540	
R0550	
R0560	
R0570	
R0580	
R0590	
R0600	788 319 292 762.05
R0610	
R0620	
R0630	
R0640	
R0650	788 319 292 762.05
R0660	0.00
R0670	777 590 678 331.41
R0680	10 728 614 430.64
R0690	
R0700	
R0710	
R0720	
R0730	
R0740	0.00
R0750	1 342 218 198.24
R0760	327 876 129.32
R0770	
R0780	791 252 182.97
R0790	8 223 286 105.54
R0800	
R0810	512 074 686.35
R0820	289 930 663.60
R0830	
R0840	528 315 250.33
R0850	4 943 251 532.14
R0860	
R0870	4 943 251 532.14
R0880	721 202 583.92
R0900	805 998 700 094.46
R1000	48 179 354 535.08
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 BOF	
Subordinated liabilities in BOF	
Any other liabilities, not elsewhere shown	
Total liabilities	
Excess of assets over liabilities	

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 Premiums, claims and expenses by line of business

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)											Line of business for: accepted non-proportional				Total	
	Medical expense insurance C0010	Income protection insurance C0020	Workers' compensation insurance C0030	Motor vehicle liability insurance C0040	Other motor insurance C0050	Marine, aviation and transport insurance C0060	Fire and other damage to property insurance C0070	General liability insurance C0080	Credit and suretyship insurance C0090	Legal expenses insurance C0100	Assistance C0110	Miscellaneous financial loss C0120	Health C0130	Casualty C0140	Marine, aviation, transport C0150		Property C0160
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																
Expenses incurred	R0550																
Balance - other technical expenses/income	R1210																
Total technical expenses	R1300																

	Line of Business for: life insurance obligations						Life reinsurance obligations		Total C0300
	Health C0210	Insurance with C0220	Index-linked and unit- C0230	Other life C0240	Annuities C0250	Annuities C0260	Health C0270	Life C0280	
Premiums written									
Gross	R1410	60 883 087 385.92							60 883 087 385.92
Reinsurers' share	R1420								
Net	R1500	60 883 087 385.92							60 883 087 385.92
Premiums earned									
Gross	R1510	60 881 872 822.92							60 881 872 822.92
Reinsurers' share	R1520								
Net	R1600	60 881 872 822.92							60 881 872 822.92
Claims incurred									
Gross	R1610	105 033 173 266.67							105 033 173 266.67
Reinsurers' share	R1620								
Net	R1700	105 033 173 266.67							105 033 173 266.67
Expenses incurred	R1900	1 708 209 207.00							1 708 209 207.00
Balance - other technical expenses/income	R2510								0.00
Total technical expenses	R2600								1 708 209 207.00
Total amount of surrenders	R2700								

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Life and Health SLT Technical Provisions

	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 with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees				Contracts without options and guarantees	Contracts with options or guarantees						
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole	R0010	0.00								0.00						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a	R0020															
Technical provisions calculated as a sum of BE and RM																
Best Estimate																
Gross Best Estimate	R0030	777 590 678 331.41								777 590 678 331.41						
Total Recoverables from reinsurance/SPV	R0080															
Best estimate minus recoverables from	R0090	777 590 678 331.41								777 590 678 331.41						
Risk Margin	R0100	10 728 614 430.64								10 728 614 430.64						
Technical provisions - total	R0200	788 319 292 762.05								788 319 292 762.05						
Expected profits included in future premiums (EPIFP)	R0370	13 670 570 222.61								13 670 570 222.61						

**S.22.01.21**

**Impact of long term guarantees measures and transitionals**

**Technical provisions**  
**Basic own funds**  
**Eligible own funds to meet Solvency Capital Requirement**  
**Solvency Capital Requirement**  
**Eligible own funds to meet MCR**  
**Minimum Capital Requirement**

	<b>Amount with Long Term Guarantee measures and transitionals</b>	<b>Impact of transitional on technical provisions</b>	<b>Impact of transitional on interest rate</b>	<b>Impact of volatility adjustment set to zero</b>
	<b>C0010</b>	<b>C0030</b>	<b>C0050</b>	<b>C0070</b>
<b>R0010</b>	788 319 292 762.05	0.00	0.00	-248 150 228.86
<b>R0020</b>	53 122 606 067.22	0.00	0.00	248 150 228.86
<b>R0050</b>	52 949 135 250.41	0.00	0.00	493 948 419.59
<b>R0090</b>	14 679 520 287.16	0.00	0.00	491 596 381.45
<b>R0100</b>	46 343 351 121.19	0.00	0.00	273 641 551.69
<b>R0110</b>	3 669 880 071.79	0.00	0.00	127 456 614.14

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## Own funds

		Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 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	0.00	0.00			
Share premium account related to ordinary share capital	R0030					
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	25 276 526 158.00	25 276 526 158.00			
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	18 903 798 214.87	18 903 798 214.87			
Subordinated liabilities	R0140	4 943 251 532.14		1 429 050 733.96	3 514 200 798.18	
An amount equal to the value of net deferred tax assets	R0160	0.00				0.00
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	3 999 030 162.21			3 999 030 162.21	
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	53 122 606 067.22	44 180 324 372.87	1 429 050 733.96	7 513 230 960.39	0.00
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	15 395 833 581.26			15 395 833 581.26	
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Total ancillary own funds	R0400	15 395 833 581.26			15 395 833 581.26	
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	68 518 439 648.48	44 180 324 372.87	1 429 050 733.96	22 909 064 541.65	0.00
Total available own funds to meet the MCR	R0510	53 122 606 067.22	44 180 324 372.87	1 429 050 733.96	7 513 230 960.39	
Total eligible own funds to meet the SCR	R0540	52 949 135 250.41	44 180 324 372.87	1 429 050 733.96	7 339 760 143.58	0.00
Total eligible own funds to meet the MCR	R0550	46 343 351 121.19	44 180 324 372.87	1 429 050 733.96	733 976 014.36	
SCR	R0580	14 679 520 287.16				
MCR	R0600	3 669 880 071.79				
Ratio of Eligible own funds to SCR	R0620	3.61				
Ratio of Eligible own funds to MCR	R0640	12.63				

		C0060	
Reconciliation reserve			
Excess of assets over liabilities	R0700	48 179 354 535.08	
Own shares (held directly and indirectly)	R0710		
Foreseeable dividends, distributions and charges	R0720		

<b>Other basic own fund items</b>	<b>R0730</b>	29 275 556 320.21	
<b>Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds</b>	<b>R0740</b>	0.00	
<b>Reconciliation reserve</b>	<b>R0760</b>	18 903 798 214.87	
<b>Expected profits</b>			
<b>Expected profits included in future premiums (EPIFP) - Life business</b>	<b>R0770</b>	13 670 570 222.61	
<b>Expected profits included in future premiums (EPIFP) - Non-life business</b>	<b>R0780</b>	0.00	
<b>Total Expected profits included in future premiums (EPIFP)</b>	<b>R0790</b>	13 670 570 222.61	

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Solvency Capital Requirement - for undertakings on Standard Formula

Market risk  
 Counterparty default risk  
 Life underwriting risk  
 Health underwriting risk  
 Non-life underwriting risk  
 Diversification  
 Intangible asset risk  
 Basic Solvency Capital Requirement

Calculation of Solvency Capital Requirement

Operational risk  
 Loss-absorbing capacity of technical provisions  
 Loss-absorbing capacity of deferred taxes  
 Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC  
 Solvency Capital Requirement excluding capital add-on  
 Capital add-on already set  
 of which, capital add-ons already set - Article 37 (1) Type a  
 of which, capital add-ons already set - Article 37 (1) Type b  
 of which, capital add-ons already set - Article 37 (1) Type c  
 of which, capital add-ons already set - Article 37 (1) Type d  
 Solvency capital requirement  
 Other information on SCR  
 Capital requirement for duration-based equity risk sub-module  
 Total amount of Notional Solvency Capital Requirements for remaining part  
 Total amount of Notional Solvency Capital Requirement for ring fenced funds  
 Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios  
 Diversification effects due to RFF nSCR aggregation for article 304

Approach to tax rate

Approach based on average tax rate

Calculation of loss absorbing capacity of deferred taxes

LAC DT  
 LAC DT justified by reversion of deferred tax liabilities  
 LAC DT justified by reference to probable future taxable economic profit  
 LAC DT justified by carry back, current year  
 LAC DT justified by carry back, future years  
 Maximum LAC DT

	Gross solvency capital requirement	USP	Simplifications
	C0110	C0090	C0120
R0010			
R0020			
R0030			
R0040			
R0050			
R0060			
R0070			
R0100			

	C0100
R0130	3 499 158 052.49
R0140	-240 352 140 278.66
R0150	-1 450 542 025.53
R0160	.
R0200	14 679 520 287.16
R0210	.
R0211	
R0212	
R0213	
R0214	
R0220	14 679 520 287.16
R0400	0.00
R0410	.
R0420	0.00
R0430	0.00
R0440	0.00

	C0109
R0590	Approach not based on average tax rate

	LAC DT
	C0130
R0640	-1 450 542 025.53
R0650	-260 382 662.91
R0660	-1 190 159 362.62
R0670	0.00
R0680	0.00
R0690	-1 450 542 025.53



