

S.02.01.02  
Balance sheet

	Solvency II value
	C0010
<b>Assets</b>	
Goodwill	R0010
Deferred acquisition costs	R0020
Intangible assets	R0030
Deferred tax assets	R0040
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
Property (other than for own use)	R0080
Participations and related undertakings	R0090
Equities	R0100
Equities - listed	R0110
Equities - unlisted	R0120
Bonds	R0130
Government Bonds	R0140
Corporate Bonds	R0150
Structured notes	R0160
Collateralised securities	R0170
Collective Investments Undertakings	R0180
Derivatives	R0190
Deposits other than cash equivalents	R0200
Other investments	R0210
Assets held for index-linked and unit-linked contracts	R0220
Loans and mortgages	R0230
Loans on policies	R0240
Loans and mortgages to individuals	R0250
Other loans and mortgages	R0260
Reinsurance recoverables from:	R0270
Non-life and health similar to non-life	R0280
Non-life excluding health	R0290
Health similar to non-life	R0300
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
Insurance and intermediaries receivables	R0360
Reinsurance receivables	R0370
Receivables (trade, not insurance)	R0380
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
Any other assets, not elsewhere shown	R0420
<b>Total assets</b>	R0500
	Solvency II value
	C0010
<b>Liabilities</b>	
Technical provisions - non-life	R0510
Technical provisions - non-life (excluding health)	R0520
Technical provisions calculated as a whole	R0530
Best Estimate	R0540
Risk margin	R0550
Technical provisions - health (similar to non-life)	R0560
Technical provisions calculated as a whole	R0570
Best Estimate	R0580
Risk margin	R0590
Technical provisions - life (excluding index-linked and unit-linked)	R0600
Technical provisions - health (similar to life)	R0610
Technical provisions calculated as a whole	R0620
Best Estimate	R0630
Risk margin	R0640
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
Contingent liabilities	R0740
Provisions other than technical provisions	R0750
Pension benefit obligations	R0760
Deposits from reinsurers	R0770
Deferred tax liabilities	R0780
Derivatives	R0790
Debts owed to credit institutions	R0800
Financial liabilities other than debts owed to credit institutions	R0810
Insurance & intermediaries payables	R0820
Reinsurance payables	R0830
Payables (trade, not insurance)	R0840
Subordinated liabilities	R0850
Subordinated liabilities not in BOF	R0860
Subordinated liabilities in BOF	R0870
Any other liabilities, not elsewhere shown	R0880
<b>Total liabilities</b>	R0900
<b>Excess of assets over liabilities</b>	R1000

S.05.01.02

Premiums, claims and expenses by line of business

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)													Line of business for: accepted non-proportional reinsurance				Total C0200
	Medical expense C0010	Income protection C0020	Workers' C0030	Motor vehicle liability C0040	Other motor C0050	Marine, aviation and C0060	Fire and other damage C0070	General liability C0080	Credit and suretyship C0090	Legal expenses C0100	Assistance C0110	Miscellaneous C0120	Health C0130	Casualty C0140	Marine, aviation, C0150	Property C0160		
	Premiums written																	
Gross - Direct Business	R0110	207 258 012,31	281 171 073,99	219 722 476,62	728 632 511,07		1 214 491 237,95	89 567 047,13			78 029 656,54						2 818 872 015,61	
Gross - Proportional reinsurance accepted	R0120																	
Gross - Non-proportional reinsurance accepted	R0130																	
Reinsurers' share	R0140	0,00	4 835 000,00	4 816 919,53	0,00		350 244 750,90	2 345 551,04			0,00						162 242 221,48	
Net	R0200	207 258 012,31	276 336 073,99	214 905 557,09	728 632 511,07		1 064 246 487,04	87 221 496,09			78 029 656,54						2 656 629 794,12	
Premiums earned																		
Gross - Direct Business	R0210	203 131 066,84	278 084 782,41	198 109 330,87	689 484 109,22		1 168 297 177,23	90 310 666,67			74 635 550,16						2 702 052 683,40	
Gross - Proportional reinsurance accepted	R0220																	
Gross - Non-proportional reinsurance accepted	R0230																	
Reinsurers' share	R0240	0,00	4 835 000,00	4 816 919,53	0,00		350 438 876,90	2 345 551,04			0,00						162 436 346,48	
Net	R0300	203 131 066,84	273 249 782,41	193 292 411,34	689 484 109,22		1 017 858 301,33	87 965 115,62			74 635 550,16						2 539 616 336,92	
Claims incurred																		
Gross - Direct Business	R0310	310 349 230,94	493 298 761,84	187 912 058,85	512 260 899,99		875 302 494,81	15 860 755,51			34 798 821,96						2 129 783 023,90	
Gross - Proportional reinsurance accepted	R0320																	
Gross - Non-proportional reinsurance accepted	R0330																	
Reinsurers' share	R0340	0,00	0,00	0,00	0,00		310 526 151,30	0,00			0,00						110 526 151,30	
Net	R0400	310 349 230,94	493 298 761,84	187 912 058,85	512 260 899,99		764 776 343,51	15 860 755,51			34 798 821,96						2 019 256 872,60	
Expenses incurred	R0500	53 378 338,41	48 920 743,81	51 860 339,62	158 133 304,34		215 937 045,70	14 189 618,44			15 413 590,12						507 835 871,45	
Balance - other technical expenses/income	R1210																4 127 701,41	
Total technical expenses	R1300																561 943 572,86	

	Line of business for: life insurance obligations						Life reinsurance obligations		Total C0300
	Health insurance C0210	Insurance with profit C0220	Index-linked and unit- C0230	Other life insurance C0240	Annuities stemming C0250	Annuities stemming C0260	Health reinsurance C0270	Life reinsurance C0280	
	Premiums written								
Gross	R1410	430 119 671,43						430 119 671,43	
Reinsurers' share	R1420	0,00						0,00	
Net	R1500	430 119 671,43						430 119 671,43	
Premiums earned									
Gross	R1510	417 434 156,29						417 434 156,29	
Reinsurers' share	R1520	0,00						0,00	
Net	R1600	417 434 156,29						417 434 156,29	
Claims incurred									
Gross	R1610	323 179 089,81						323 179 089,81	
Reinsurers' share	R1620	0,00						0,00	
Net	R1700	323 179 089,81						323 179 089,81	
Expenses incurred	R1900	69 370 144,88						69 370 144,88	
Balance - other technical expenses/income	R2510							0,00	
Total technical expenses	R2600							69 370 144,88	
Total amount of surrenders	R2700								





Accident year / Underwriting year 2020 (Accident year (AV))

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

Year	0										1										2										3										4										5										6										7										8										9										10 & +																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
	CO000	CO001	CO002	CO003	CO004	CO005	CO006	CO007	CO008	CO009	CO010	CO011	CO012	CO013	CO014	CO015	CO016	CO017	CO018	CO019	CO020	CO021	CO022	CO023	CO024	CO025	CO026	CO027	CO028	CO029	CO030	CO031	CO032	CO033	CO034	CO035	CO036	CO037	CO038	CO039	CO040	CO041	CO042	CO043	CO044	CO045	CO046	CO047	CO048	CO049	CO050	CO051	CO052	CO053	CO054	CO055	CO056	CO057	CO058	CO059	CO060	CO061	CO062	CO063	CO064	CO065	CO066	CO067	CO068	CO069	CO070	CO071	CO072	CO073	CO074	CO075	CO076	CO077	CO078	CO079	CO080	CO081	CO082	CO083	CO084	CO085	CO086	CO087	CO088	CO089	CO090	CO091	CO092	CO093	CO094	CO095	CO096	CO097	CO098	CO099	CO100	CO101	CO102	CO103	CO104	CO105	CO106	CO107	CO108	CO109	CO110	CO111	CO112	CO113	CO114	CO115	CO116	CO117	CO118	CO119	CO120	CO121	CO122	CO123	CO124	CO125	CO126	CO127	CO128	CO129	CO130	CO131	CO132	CO133	CO134	CO135	CO136	CO137	CO138	CO139	CO140	CO141	CO142	CO143	CO144	CO145	CO146	CO147	CO148	CO149	CO150	CO151	CO152	CO153	CO154	CO155	CO156	CO157	CO158	CO159	CO160	CO161	CO162	CO163	CO164	CO165	CO166	CO167	CO168	CO169	CO170	CO171	CO172	CO173	CO174	CO175	CO176	CO177	CO178	CO179	CO180	CO181	CO182	CO183	CO184	CO185	CO186	CO187	CO188	CO189	CO190	CO191	CO192	CO193	CO194	CO195	CO196	CO197	CO198	CO199	CO200	CO201	CO202	CO203	CO204	CO205	CO206	CO207	CO208	CO209	CO210	CO211	CO212	CO213	CO214	CO215	CO216	CO217	CO218	CO219	CO220	CO221	CO222	CO223	CO224	CO225	CO226	CO227	CO228	CO229	CO230	CO231	CO232	CO233	CO234	CO235	CO236	CO237	CO238	CO239	CO240	CO241	CO242	CO243	CO244	CO245	CO246	CO247	CO248	CO249	CO250	CO251	CO252	CO253	CO254	CO255	CO256	CO257	CO258	CO259	CO260	CO261	CO262	CO263	CO264	CO265	CO266	CO267	CO268	CO269	CO270	CO271	CO272	CO273	CO274	CO275	CO276	CO277	CO278	CO279	CO280	CO281	CO282	CO283	CO284	CO285	CO286	CO287	CO288	CO289	CO290	CO291	CO292	CO293	CO294	CO295	CO296	CO297	CO298	CO299	CO300	CO301	CO302	CO303	CO304	CO305	CO306	CO307	CO308	CO309	CO310	CO311	CO312	CO313	CO314	CO315	CO316	CO317	CO318	CO319	CO320	CO321	CO322	CO323	CO324	CO325	CO326	CO327	CO328	CO329	CO330	CO331	CO332	CO333	CO334	CO335	CO336	CO337	CO338	CO339	CO340	CO341	CO342	CO343	CO344	CO345	CO346	CO347	CO348	CO349	CO350	CO351	CO352	CO353	CO354	CO355	CO356	CO357	CO358	CO359	CO360	CO361	CO362	CO363	CO364	CO365	CO366	CO367	CO368	CO369	CO370	CO371	CO372	CO373	CO374	CO375	CO376	CO377	CO378	CO379	CO380	CO381	CO382	CO383	CO384	CO385	CO386	CO387	CO388	CO389	CO390	CO391	CO392	CO393	CO394	CO395	CO396	CO397	CO398	CO399	CO400	CO401	CO402	CO403	CO404	CO405	CO406	CO407	CO408	CO409	CO410	CO411	CO412	CO413	CO414	CO415	CO416	CO417	CO418	CO419	CO420	CO421	CO422	CO423	CO424	CO425	CO426	CO427	CO428	CO429	CO430	CO431	CO432	CO433	CO434	CO435	CO436	CO437	CO438	CO439	CO440	CO441	CO442	CO443	CO444	CO445	CO446	CO447	CO448	CO449	CO450	CO451	CO452	CO453	CO454	CO455	CO456	CO457	CO458	CO459	CO460	CO461	CO462	CO463	CO464	CO465	CO466	CO467	CO468	CO469	CO470	CO471	CO472	CO473	CO474	CO475	CO476	CO477	CO478	CO479	CO480	CO481	CO482	CO483	CO484	CO485	CO486	CO487	CO488	CO489	CO490	CO491	CO492	CO493	CO494	CO495	CO496	CO497	CO498	CO499	CO500	CO501	CO502	CO503	CO504	CO505	CO506	CO507	CO508	CO509	CO510	CO511	CO512	CO513	CO514	CO515	CO516	CO517	CO518	CO519	CO520	CO521	CO522	CO523	CO524	CO525	CO526	CO527	CO528	CO529	CO530	CO531	CO532	CO533	CO534	CO535	CO536	CO537	CO538	CO539	CO540	CO541	CO542	CO543	CO544	CO545	CO546	CO547	CO548	CO549	CO550	CO551	CO552	CO553	CO554	CO555	CO556	CO557	CO558	CO559	CO560	CO561	CO562	CO563	CO564	CO565	CO566	CO567	CO568	CO569	CO570	CO571	CO572	CO573	CO574	CO575	CO576	CO577	CO578	CO579	CO580	CO581	CO582	CO583	CO584	CO585	CO586	CO587	CO588	CO589	CO590	CO591	CO592	CO593	CO594	CO595	CO596	CO597	CO598	CO599	CO600	CO601	CO602	CO603	CO604	CO605	CO606	CO607	CO608	CO609	CO610	CO611	CO612	CO613	CO614	CO615	CO616	CO617	CO618	CO619	CO620	CO621	CO622	CO623	CO624	CO625	CO626	CO627	CO628	CO629	CO630	CO631	CO632	CO633	CO634	CO635	CO636	CO637	CO638	CO639	CO640	CO641	CO642	CO643	CO644	CO645	CO646	CO647	CO648	CO649	CO650	CO651	CO652	CO653	CO654	CO655	CO656	CO657	CO658	CO659	CO660	CO661	CO662	CO663	CO664	CO665	CO666	CO667	CO668	CO669	CO670	CO671	CO672	CO673	CO674	CO675	CO676	CO677	CO678	CO679	CO680	CO681	CO682	CO683	CO684	CO685	CO686	CO687	CO688	CO689	CO690	CO691	CO692	CO693	CO694	CO695	CO696	CO697	CO698	CO699	CO700	CO701	CO702	CO703	CO704	CO705	CO706	CO707	CO708	CO709	CO710	CO711	CO712	CO713	CO714	CO715	CO716	CO717	CO718	CO719	CO720	CO721	CO722	CO723	CO724	CO725	CO726	CO727	CO728	CO729	CO730	CO731	CO732	CO733	CO734	CO735	CO736	CO737	CO738	CO739	CO740	CO741	CO742	CO743	CO744	CO745	CO746	CO747	CO748	CO749	CO750	CO751	CO752	CO753	CO754	CO755	CO756	CO757	CO758	CO759	CO760	CO761	CO762	CO763	CO764	CO765	CO766	CO767	CO768	CO769	CO770	CO771	CO772	CO773	CO774	CO775	CO776	CO777	CO778	CO779	CO780	CO781	CO782	CO783	CO784	CO785	CO786	CO787	CO788	CO789	CO790	CO791	CO792	CO793	CO794	CO795	CO796	CO797	CO798	CO799	CO800	CO801	CO802	CO803	CO804	CO805	CO806	CO807	CO808	CO809	CO810	CO811	CO812	CO813	CO814	CO815	CO816	CO817	CO818	CO819	CO820	CO821	CO822	CO823	CO824	CO825	CO826	CO827	CO828	CO829	CO830	CO831	CO832	CO833	CO834	CO835	CO836	CO837	CO838	CO839	CO840	CO841	CO842	CO843	CO844	CO845	CO846	CO847	CO848	CO849	CO850	CO851	CO852	CO853	CO854	CO855	CO856	CO857	CO858	CO859	CO860	CO861	CO862	CO863	CO864	CO865	CO866	CO867	CO868	CO869	CO870	CO871	CO872	CO873	CO874	CO875	CO876	CO877	CO878	CO879	CO880	CO881	CO882	CO883	CO884	CO885	CO886	CO887	CO888	CO889	CO890	CO891	CO892	CO893	CO894	CO895	CO896	CO897	CO898	CO899	CO900	CO901	CO902	CO903	CO904	CO905	CO906	CO907	CO908	CO909	CO910	CO911	CO912	CO913	CO914	CO915	CO916	CO917	CO918	CO919	CO920	CO921	CO922	CO923	CO924	CO925	CO926	CO927	CO928	CO929	CO930	CO931	CO932	CO933	CO934	CO935	CO936	CO937	CO938	CO939	CO940	CO941	CO942	CO943	CO944	CO945	CO946	CO947	CO948	CO949	CO950	CO951	CO952	CO953	CO954	CO955	CO956	CO957	CO958	CO959	CO960	CO961	CO962	CO963	CO964	CO965	CO966	CO967	CO968	CO969	CO970	CO971	CO972	CO973	CO974	CO975	CO976	CO977	CO978	CO979	CO980	CO981	CO982	CO983	CO984	CO985	CO986	CO987	CO988	CO989	CO990	CO991	CO992	CO993	CO994	CO995	CO996	CO997	CO998	CO999	CO1000	CO1001	CO1002	CO1003	CO1004	CO1005	CO1006	CO1007	CO1008	CO1009	CO1010	CO1011	CO1012	CO1013	CO1014	CO1015	CO1016	CO1017	CO1018	CO1019	CO1020	CO1021	CO1022	CO1023	CO1024	CO1025	CO1026	CO1027	CO1028	CO1029	CO1030	CO1031	CO1032	CO1033	CO1034	CO1035	CO1036	CO1037	CO1038	CO1039	CO1040	CO1041	CO1042	CO1043	CO1044	CO1045	CO1046	CO1047	CO1048	CO1049	CO1050	CO1051	CO1052	CO1053	CO1054	CO1055	CO1056	CO1057	CO1058	CO1059	CO1060	CO1061	CO1062	CO1063	CO1064	CO1065	CO1066	CO1067	CO1068	CO1069	CO1070	CO1071	CO1072	CO1073	CO1074	CO1075	CO1076	CO1077	CO1078	CO1079	CO1080	CO1081	CO1082	CO1083	CO1084	CO1085	CO1086	CO1087	CO1088	CO1089	CO1090	CO1091	CO1092	CO1093	CO1094	CO1095	CO1096	CO1097	CO1098	CO1099	CO1100	CO1101	CO1102	CO1103	CO1104	CO1105	CO1106	CO1107	CO1108	CO1109	CO1110	CO1111	CO1112	CO1113	CO1114	CO1115	CO1116	CO1117	CO1118	CO1119	CO1120	CO1121	CO1122	CO1123	CO1124	CO1125	CO1126	CO1127	CO1128	CO1129	CO1130	CO1131	CO1132	CO1133	CO1134	CO1135	CO1136	CO1137	CO1138	CO1139	CO1140	CO1141	CO1142	CO1143	CO1144	CO1145	CO1146	CO1147	CO1148	CO1149	CO1150	CO1151	CO1152	CO1153	CO1154	CO1155	CO1156	CO1157	CO1158	CO1159	CO1160	CO1161	CO1162	CO1163	CO1164	CO1165	CO1166	CO1167	CO1168	CO1169	CO1170	CO1171	CO1172	CO1173	CO1174	CO1175	CO1176	CO1177	CO1178	CO1179	CO1180	CO1181	CO1182	CO1183	CO1184	CO1185	CO1186	CO1187	CO1188	CO1189	CO1190	CO1191	CO1192	CO1193	CO1194	CO1195	CO1196	CO1197	CO1198	CO1199	CO1200	CO1201	CO1202	CO1203	CO1204	CO1205	CO1206	CO1207	CO1208	CO1209	CO1210	CO1211	CO1212	CO1213	CO1214	CO1215	CO1216	CO1217	CO1218	CO1219	CO1220	CO1221	CO1222	CO1223	CO1224	CO1225	CO1226	CO1227	CO1228	CO1229	CO1230	CO1231	CO1232	CO1233	CO1234	CO1235	CO1236	CO1237	CO1238	CO1239	CO1240	CO1241	CO1242	CO1243	CO1244	CO1245	CO1246	CO1247	CO1248	CO1249	CO1250	CO1251	CO1252	CO1253	CO1254	CO1255	CO1256	CO1257	CO1258	CO1259	CO1260	CO1261	CO1262	CO1263	CO1264	CO1265	CO1266	CO1267	CO1268	CO1269	CO1270	CO1271	CO1272	CO1273	CO1274	CO1275	CO1276	CO1277	CO1278	CO1279	CO1280	CO1281	CO1282	CO1283	CO1284	CO1285	CO1286	CO1287	CO1288	CO1289	CO1290	CO1291	CO1292	CO1293	CO1294	CO1295	CO1296	CO1297	CO1298	CO1299	CO1300	CO1301	CO1302	CO1303

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Own funds

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
<b>Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35</b>					
Ordinary share capital (gross of own shares)	R0010 220 000 000,00	220 000 000,00			
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 0,00	0,00			
Subordinated mutual member accounts	R0050				
Surplus funds	R0070				
Preference shares	R0090				
Share premium account related to preference shares	R0110				
Reconciliation reserve	R0130 2 853 511 148,02	2 853 511 148,02			
Subordinated liabilities	R0140				
An amount equal to the value of net deferred tax assets	R0150 0,00				0,00
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180 163 360 354,61			163 360 354,61	
<b>Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds</b>					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220				
<b>Deductions</b>					
Deductions for participations in financial and credit institutions	R0230				
<b>Total basic own funds after deductions</b>	R0290 3 236 871 502,63	3 073 511 148,02		163 360 354,61	0,00
<b>Ancillary own funds</b>					
Unpaid and uncalled ordinary share capital callable on demand	R0300				
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310				
Unpaid and uncalled preference shares callable on demand	R0320				
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330				
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340				
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350				
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360				
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370				
Other ancillary own funds	R0390				
<b>Total ancillary own funds</b>	R0400				
<b>Available and eligible own funds</b>					
Total available own funds to meet the SCR	R0500 3 236 871 502,63	3 073 511 148,02		163 360 354,61	0,00
Total available own funds to meet the MCR	R0510 3 236 871 502,63	3 073 511 148,02		163 360 354,61	
Total eligible own funds to meet the SCR	R0540 3 236 871 502,63	3 073 511 148,02	0,00	163 360 354,61	0,00
Total eligible own funds to meet the MCR	R0550 3 198 295 114,75	3 073 511 148,02		124 783 966,73	
SCR	R0580 1 386 488 519,23				
MCR	R0600 623 919 833,66				
Ratio of Eligible own funds to SCR	R0620 2,33				
Ratio of Eligible own funds to MCR	R0640 5,13				
<b>Reconciliation reserve</b>					
Excess of assets over liabilities	R0700 3 236 871 502,63				
Own shares (held directly and indirectly)	R0710				
Foreseeable dividends, distributions and charges	R0720				
Other basic own fund items	R0730 383 360 354,61				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740 0,00				
<b>Reconciliation reserve</b>	R0760 2 853 511 148,02				
<b>Expected profits</b>					
Expected profits included in future premiums (EPIFP) - Life business	R0770 66 839 259,03				
Expected profits included in future premiums (EPIFP) - Non- life business	R0780 417 921 980,49				
<b>Total Expected profits included in future premiums (EPIFP)</b>	R0790 484 761 239,51				

## S.25.01.21

## Solvency Capital Requirement - for undertakings on Standard Formula

	Gross solvency capital requirement		USP
	C0110		C0090
Market risk	R0010	839 775 918,95	<del>0,00</del>
Counterparty default risk	R0020	213 125 671,21	<del>0,00</del>
Life underwriting risk	R0030	0,00	<del>0,00</del>
Health underwriting risk	R0040	704 957 735,66	<del>0,00</del>
Non-life underwriting risk	R0050	761 399 997,40	<del>0,00</del>
Diversification	R0060	-854 947 888,64	<del>0,00</del>
Intangible asset risk	R0070	0,00	<del>0,00</del>
Basic Solvency Capital Requirement	R0100	1 664 311 434,58	<del>0,00</del>
<b>Calculation of Solvency Capital Requirement</b>		<b>C0100</b>	
Operational risk	R0130	97 758 946,75	
Loss-absorbing capacity of technical provisions	R0140	0,00	
Loss-absorbing capacity of deferred taxes	R0150	-375 581 862,08	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	.	
Solvency Capital Requirement excluding capital add-on	R0200	1 386 488 519,25	
Capital add-on already set	R0210	.	
of which, capital add-ons already set - Article 37 (1) Type a	R0211		
of which, capital add-ons already set - Article 37 (1) Type b	R0212		
of which, capital add-ons already set - Article 37 (1) Type c	R0213		
of which, capital add-ons already set - Article 37 (1) Type d	R0214		
Solvency capital requirement	R0220	1 386 488 519,25	
Other information on SCR			
Capital requirement for duration-based equity risk sub-module	R0400	0,00	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	.	
Total amount of Notional Solvency Capital Requirement for ring fenced funds	R0420	0,00	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	0,00	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0,00	
<b>Approach to tax rate</b>		<b>C0109</b>	

S.28.01.01

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

Linear formula component for non-life insurance and reinsurance obligations

	<b>C0010</b>
MCRL Result	<b>R0010</b> 507 358 541,73

Medical expenses and proportional reinsurance
Income protection insurance and proportional reinsurance
Workers' compensation insurance and proportional reinsurance
Motor vehicle liability insurance and proportional reinsurance
Other motor insurance and proportional reinsurance
Marine, aviation and transport insurance and proportional reinsurance
Fire and other damage to property insurance and proportional reinsurance
General liability insurance and proportional reinsurance
Credit and suretyship insurance and proportional reinsurance
Legal expenses insurance and proportional reinsurance
Assistance and proportional reinsurance
Miscellaneous financial loss insurance and proportional reinsurance
Non-proportional health reinsurance
Non-proportional casualty reinsurance
Non-proportional marine, aviation and transport reinsurance
Non-proportional property reinsurance

	Net (of reinsurance/SPV) best estimate and TP calculated as a whole provisions		Net (of reinsurance) written premiums in the last 12 months	
	C0020		C0030	
R0020		0,00		0,00
R0030		579 393 700,95		207 258 012,31
R0040		855 879 761,39		276 336 073,99
R0050		203 815 210,14		214 905 557,09
R0060		139 974 236,01		728 632 511,07
R0070		0,00		0,00
R0080		945 314 044,39		1 064 246 487,04
R0090		117 759 525,12		87 221 496,09
R0100		0,00		0,00
R0110		0,00		0,00
R0120		0,00		78 029 656,54
R0130		0,00		0,00
R0140				-
R0150				-
R0160				-
R0170				-

Linear formula component for life insurance and reinsurance obligations

	<b>C0040</b>
MCRL Result	<b>R0200</b> 415 005 588,16

Obligations with profit participation - guaranteed benefits
Obligations with profit participation - future discretionary benefits
Index-linked and unit-linked insurance obligations
Other life (re)insurance and health (re)insurance obligations
Total capital at risk for all life (re)insurance obligations

	Net (of reinsurance/SPV) best estimate and TP calculated as a whole provisions		Net (of reinsurance/SPV) total capital at risk	
	C0050		C0060	
R0210		0,00		
R0220		0,00		
R0230		0,00		
R0240		240 210 530,14		
R0250				585 658 810 039,50

Overall MCR calculation

	<b>C0070</b>
Linear MCR	<b>R0300</b> 922 364 129,89
SCR	<b>R0310</b> #####
MCR cap	<b>R0320</b> 623 919 833,66
MCR floor	<b>R0330</b> 346 622 129,81
Combined MCR	<b>R0340</b> 623 919 833,66
Absolute floor of the MCR	<b>R0350</b> 46 594 000,00

Minimum Capital Requirement	<b>R0400</b> 623 919 833,66
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