L'ARDENNE PREVOYANTE

SOLVENCY II - QRTs

Exercice 2019





S.02.01.02

Balance sheet

		Solvency II value
Assets		C0010
Intangible assets	R0030	-
Deferred tax assets	R0040	3.733.111
Pension benefit surplus	R0050	3.733.111
Property, plant & equipment held for own use	R0060	2.019.980
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	138.000.911
Property (other than for own use)	R0080	6.855.949
Holdings in related undertakings, including participations	R0090	-
Equities	R0100	6.621.415
Equities - listed	R0110	6.616.972
Equities - unlisted	R0120	4.443
Bonds	R0130	122.534.301
Government Bonds	R0140	77.817.623
Corporate Bonds	R0150	44.716.678
Structured notes	R0160	-
Collateralised securities	R0170	-
Collective Investments Undertakings	R0180	1.989.246
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	1.726.077
Loans on policies	R0240	458.911
Loans and mortgages to individuals	R0250	159.114
Other loans and mortgages	R0260	1.108.052
Reinsurance recoverables from:	R0270	13.352.253
Non-life and health similar to non-life	R0280	12.969.766
Non-life excluding health	R0290	12.968.040
Health similar to non-life	R0300	1.726
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	382.487
Health similar to life	R0320	382.487
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	4.070.951
Reinsurance receivables	R0370	-
Receivables (trade, not insurance)	R0380	6.299.853
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	59.144.808
Any other assets, not elsewhere shown	R0420	280.837
Total assets	R0500	228.628.781

	Γ	Solvency II
Liabilities		C0010
Technical provisions – non-life	R0510	73.883.080
Technical provisions – non-life (excluding health)	R0520	73.744.411
TP calculated as a whole	R0530	-
Best Estimate	R0540	68.613.378
Risk margin	R0550	5.131.033
Technical provisions - health (similar to non-life)	R0560	138.669
TP calculated as a whole	R0570	-
Best Estimate	R0580	129.021
Risk margin	R0590	9.648
Technical provisions - life (excluding index-linked and unit-linked)	R0600	83.944.911
Technical provisions - health (similar to life)	R0610	1.068.031
TP calculated as a whole	R0620	-
Best Estimate	R0630	1.006.704
Risk margin	R0640	61.327
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	82.876.880
TP calculated as a whole	R0660	-
Best Estimate	R0670	81.202.021
Risk margin	R0680	1.674.859
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	171.424
Pension benefit obligations	R0760	8.538.153
Deposits from reinsurers	R0770	8.273.402
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	6.445.162
Reinsurance payables	R0830	445.230
Payables (trade, not insurance)	R0840	2.499.400
Subordinated liabilities	R0850	10.000.000
Subordinated liabilities not in BOF	R0860	-
Subordinated liabilities in BOF	R0870	10.000.000
Any other liabilities, not elsewhere shown	R0880	46.529
Total liabilities	R0900	194.247.291
Excess of assets over liabilities	R1000	34.381.490

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

		Line of	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted 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	
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	
Premiums written											
Gross - Direct Business	R0110	-	250.607	-	21.807.230	15.656.443		16.571.258	3.133.636	-	
Gross - Proportional reinsurance accepted	R0120	-	-	-	-			-	-		
Gross - Non-proportional reinsurance accepted	R0130		$>\!\!<$	$>\!\!<$	\bigvee	\bigvee	\bigvee	\searrow	\gg		
Reinsurers' share	R0140	-	29.668	-	916.568	1.077.882		1.520.078	112.988	-	
Net	R0200	-	220.939	-	20.890.662	14.578.561		15.051.180	3.020.648	-	
Premiums earned		-								-	
Gross - Direct Business	R0210	-	253.085	-	21.805.590	15.514.536		16.537.482	3.136.213	-	
Gross - Proportional reinsurance accepted	R0220	-	-	-	-			-	1		
Gross - Non-proportional reinsurance accepted R0230		$>\!\!<$	$>\!\!<$	$>\!\!<$	\searrow	\mathbb{N}	\bigvee	$>\!\!<$	$>\!\!<$	$>\!\!<$	
Reinsurers' share	R0240	-	29.668	-	916.568	1.077.882		1.520.078	112.988	-	
Net	R0300	-	223.417	-	20.889.022	14.436.654		15.017.404	3.023.225	-	
Claims incurred											
Gross - Direct Business	R0310	-	53.592	-	19.828.300	9.746.321		8.872.982	1.607.948	-	
Gross - Proportional reinsurance accepted	R0320	-	-	-	-			-	-		
Gross - Non-proportional reinsurance accepted	R0330		$>\!\!<$	$>\!\!<$	\bigvee	\bigvee	\bigvee	\searrow	\gg		
Reinsurers' share	R0340	-	-4.769	-	4.942.584	3.943		94.338	178.319	-	
Net	R0400	-	58.361	-	14.885.716	9.742.378		8.778.644	1.429.629	-	
Changes in other technical provisions											
Gross - Direct Business	R0410	-	-	-	-	1		211.644	55.288	-	
Gross - Proportional reinsurance accepted	R0420	-	-	-	-	ı		-	-		
Gross - Non- proportional reinsurance accepted	R0430	$\gg \!$	$>\!\!<$	$>\!\!<$	\searrow	\bigvee	\searrow	\sim	$\gg \! \! \! \! \! \! \! \! \! \! \! \! \! \! \! \! \! \! \!$	$>\!\!<$	
Reinsurers'share	R0440	-	-	-	-	-		-	-		
Net	R0500	-	-	-	-	-		211.644	55.288	-	
Expenses incurred	R0550	-	89.835	-	7.678.603	5.262.934		7.221.882	1.821.235	-	
Other expenses	R1200	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	
Total expenses	R1300	$>\!\!<$	$>\!\!<$	$>\!\!<$	>><	$>\!\!<$	$>\!\!<\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance) Legal expenses Assistance Miscellaneous financial loss			acce Health	Total			
		insurance C0100	C0110	C0120	C0130	C0140	transport C0150	C0160	C0200
Premiums written	Τ			.		·	1	1	
Gross - Direct Business	R0110	2.314.776	-	-	$>\!<$	\sim	\sim	\sim	59.733.950
Gross - Proportional reinsurance accepted	R0120	-			$>\!\!<$	$>\!\!<$		$>\!\!<$	-
Gross - Non-proportional reinsurance accepted	R0130	$>\!\!<$	>>	$>\!\!<$					-
Reinsurers' share	R0140	1.696	-	_					3.658.880
Net	R0200	2.313.080	-	-					56.075.070
Premiums earned					•	•	•	•	
Gross - Direct Business	R0210	2.302.884	-	-	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	59.549.790
Gross - Proportional reinsurance accepted	R0220	-			$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	-
Gross - Non-proportional reinsurance accepted	R0230	\bigvee	\bigvee	$>\!\!<$					-
Reinsurers' share	R0240	1.696	ı	-					3.658.880
Net	R0300	2.301.188	-	-					55.890.910
Claims incurred									
Gross - Direct Business	R0310	484.933	-	-	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	40.594.076
Gross - Proportional reinsurance accepted	R0320	-			$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	-
Gross - Non-proportional reinsurance accepted	R0330	$>\!\!<$	\searrow	$>\!\!<$					-
Reinsurers' share	R0340	-							5.214.415
Net	R0400	484.933	-	-					35.379.661
Changes in other technical provisions									
Gross - Direct Business	R0410	-			$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	266.932
Gross - Proportional reinsurance accepted	R0420	-			$>\!\!<$	$>\!<$	$>\!\!<$	$>\!\!<$	-
Gross - Non- proportional reinsurance accepted	R0430	$>\!\!<$	$>\!\!<$	$>\!\!<$					-
Reinsurers'share	R0440	-							-
Net	R0500	-							266.932
Expenses incurred	R0550	1.250.495							23.324.984
Other expenses	R1200	$\geq \leq$	\gg	$\geq \leq$	$>\!\!<$	$>\!\!\!<$	\geqslant		-
Total expenses	R1300	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	23.324.984

			3								
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annutties stemming from non-life insurance contracts and relating to health insurance obligations C0250	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than C0260	Health reinsurance	Life reinsurance	C0300	
Premiums written	<u> </u>	C0210	C0220	C0230	C0240	C0250	C0200	C0270	C0280	C0300	
Gross	R1410	227.124	5.328.077	_	_	1	Ι	1	1	5.555.201	
Reinsurers' share	R1410	171.118	141.974		-					313.092	
Net	R1500	56.006	5.186.103	-						5.242.109	
Premiums earned	KISUU	30.000	3.160.103	-			l .			3.242.109	
Gross	R1510	227.124	5.328.077				I	ı	ı	5.555.201	
Reinsurers' share	R1520	171.118	141.974		-					313.092	
Net	R1600	56.006	5.186.103	_						5.242.109	
Claims incurred	KIOOU	30.000	3.160.103	-						3.242.109	
Gross	R1610	81.118	4.740.712		2.709.832		I	l	l	7.531.662	
Reinsurers' share	R1620	50.824	4./40./12		2.709.832					50.824	
Net	R1700	30.295	4.740.712		2.709.832					7.480.839	
Changes in other technical provisions	K1700	30.273	1.7 10.712	<u> </u>	2.707.032		ļ	<u> </u>	!	7.100.037	
Gross	R1710	-37.629	1.314.877		-2.634.986			1	1	-1.357.739	
Reinsurers' share	R1720	57.029	1.015//		2.02900					1.55,.759	
Net	R1800	-37.629	1.314.877		-2.634.986					-1.357.739	
Expenses incurred	R1900	-72.253	899.176		5.840					832.763	
Other expenses	R2500		\sim	\sim	\sim	\sim	\sim	\sim	\sim	-	
Total expenses	R2600	>>	> <		$>\!\!<$	$>\!\!<$	>>			832.763	
L		_				_	_				

Line of Business for: life insurance obligations

Life reinsurance obligations

Total

S.05.02.01 Premiums, claims and expenses by country

		Home Country	Top 5		Total Top 5 and home country			
	İ	C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010	$>\!\!<$						\mathbb{X}
		C0080	C0090	C0100	C0110	C0120	C0130	C0140
Premiums written								
Gross - Direct Business	R0110	59.733.951						59.733.951
Gross - Proportional reinsurance accepted	R0120	-						-
Gross - Non-proportional reinsurance accepted	R0130	-						-
Reinsurers' share	R0140	3.658.880						3.658.880
Net	R0200	56.075.071						56.075.071
Premiums earned				•				
Gross - Direct Business	R0210	59.549.790						59.549.790
Gross - Proportional reinsurance accepted	R0220	-						-
Gross - Non-proportional reinsurance accepted	R0230	-						-
Reinsurers' share	R0240	3.658.880						3.658.880
Net	R0300	55.890.910						55.890.910
Claims incurred								
Gross - Direct Business	R0310	40.594.076						40.594.076
Gross - Proportional reinsurance accepted	R0320	-						-
Gross - Non-proportional reinsurance accepted	R0330	-						-
Reinsurers' share	R0340	5.214.415						5.214.415
Net	R0400	35.379.661						35.379.661
Changes in other technical provisions								
Gross - Direct Business	R0410	266.932						266.932
Gross - Proportional reinsurance accepted	R0420	-						-
Gross - Non- proportional reinsurance accepted	R0430	-						-
Reinsurers'share	R0440	-						-
Net	R0500	266.932						266.932
Expenses incurred	R0550	23.324.982						23.324.982
Other expenses	R1200	$>\!\!<$	$>\!\!<$	> <	$>\!\!<$	$>\!\!<$	> <	-
Total expenses	R1300	$>\!\!<$	> <	$\supset \subset$	$>\!\!<$	$>\!\!<$	$\supset \subset$	23.324.982

		Home Country	ountry premiums written) - life obligations					
	R1400	C0150	C0160	C0170	C0180	C0190	C0200	C0210
	K1400	C0220	C0230	C0240	C0250	C0260	C0270	C0280
Premiums written		C0220	C0250	C0240	C0230	C0200	C0270	
Gross	R1410	5.555.200						5.555.200
Reinsurers' share	R1420	313.092						313.092
Net	R1500	5.242.108						5.242.108
Premiums earned								
Gross	R1510	5.555.200						5.555.200
Reinsurers' share	R1520	313.092						313.092
Net	R1600	5.242.108						5.242.108
Claims incurred			•	•			•	•
Gross	R1610	7.531.662						7.531.662
Reinsurers' share	R1620	50.824						50.824
Net	R1700	7.480.839						7.480.839
Changes in other technical provisions								
Gross	R1710	-1.357.739						-1.357.739
Reinsurers' share	R1720							-
Net	R1800	-1.357.739						-1.357.739
Expenses incurred	R1900	832.765						832.765
Other expenses	R2500	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	-
Total expenses	R2600	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	832.765

S.12.01.02 Life and Health SLT Technical Provisions

Technical provisions calculated as a whole
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Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole

Technical provisions calculated as a sum of BE and RM

Best Estimate

Gross Best Estimate

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

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

Risk Margin

Amount of the transitional on Technical Provisions

Technical Provisions calculated as a whole

Best estimate Risk margin

Technical provisions - total

		Index-	linked and un insurance	it-linked	Oth	er life insuran	ice	Annuities stemming from		
	Insurance with profit participation		Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees	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)
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150
R0010			\geq	\leq		\geq	\leq			
R0020										
	\ge	\searrow	\searrow	\ge	\ge		\ge	\searrow	\ge	\searrow
R0030	79.556.031	\Longrightarrow			\Longrightarrow		1.645.993			81.202.024
R0080	-	X			$\overline{}$		-			-
R0090	79.556.031	\times			\geq		1.645.993			81.202.024
R0100	1.371.861		>	$ \le $	302.998	\sim	$ \le $			1.674.859
		\times		<	$>\!\!<$		<	> <	><	><
R0110				<			<			
R0120		$>\!\!<$			$>\!\!<$					
R0130	90 027 902			\leq	1 040 001	=	\leq			92 976 992
R0200	80.927.892				1.948.991					82.876.883

		Health insu	rance (direct	business)	Annuities stemming		
			Contracts without options and guarantees	Contracts with options or guarantees	from non- life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
		C0160	C0170	C0180	C0190	C0200	C0210
	R0210		\sim	\leq			
s	R0220			<			
Ξ		$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$
		\mathbb{N}	\mathbb{X}	\mathbb{X}	\mathbb{N}	\mathbb{N}	\searrow
	R0030	\bigvee		1.006.704			1.006.704
s	R0080	\times		382.487			382.487
	R0090	\times		624.217			624.217
	R0100	61.327					61.327
		> <	>	<<	\geq	$>\!\!<$	$\geq \leq$
	R0110			<			-
	R0120	\bigvee					-
	R0130			<			-
	R0200	1.068.031		<<			1.068.031

Technical provisions calculated as a whole

Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole

$\label{eq:control_equation} Technical \ provisions \ calculated \ as \ a \ sum \ of \ BE \\ and \ RM$

Best Estimate

Gross Best Estimate

Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default Best estimate minus recoverables from reinsurance/SPV and Finite Re - total

Risk Margin

Amount of the transitional on Technical Provisions

Technical Provisions calculated as a whole

Best estimate Risk margin

Technical provisions - total

S.17.01.02 Non-life Technical Provisions

			Direct business and accepted 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			
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100			
Technical provisions calculated as a whole Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0010 R0050												
Technical provisions calculated as a sum of BE and RM		><	> <	><	><	$>\!\!<$	$>\!\!<$	><	$>\!\!<$	><			
Best estimate Premium provisions Gross	R0060	\approx	4.803	\gg	2.216.563	2.107.278	\gg	3.020.971	102.215	\sim			
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty	R0140	-	-	-	-	-	-	-	-	-			
default Net Best Estimate of Premium Provisions	R0150		4.803		2.216.563	2.107.278		3.020.971	102.215				
Claims provisions Gross Total recoverable from reinsurance/SPV and Finite Re after	R0160	<u> </u>	124.217		43.962.510	2.016.008		6.268.119	4.034.278	·			
the adjustment for expected losses due to counterparty default	R0240	-	1.726		11.084.487	3.789		932.246	947.518	-			
Net Best Estimate of Claims Provisions	R0250	_	122.491		32.878.023	2.012.219		5.335.873	3.086.760	_			
Total Best estimate - gross	R0260	-	129.020		46.179.073	4.123.286		9.289.090	4.136.493	-			
Total Best estimate - net	R0270	-	127.294		35.094.586	4.119.497		8.356.844	3.188.975	-			
Risk margin	R0280	-	9.648		3.453.355	308.347		694.655	309.334	-			
Amount of the transitional on Technical Provisions		$>\!\!<$	$\langle \langle$	$>\!\!<$	$>\!\!<$	\sim	\langle	\langle	$>\!\!<$	$>\!\!<$			
Technical Provisions calculated as a whole	R0290												
Best estimate	R0300												
Risk margin	R0310												

			Direc	t business and	accepted prop	ortional reinsu	rance		
	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
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
	\bigvee	\bigvee	\bigvee	\bigvee	$>\!\!<$	\bigvee	\bigvee	\bigvee	$>\!\!<$
R0320	1	138.668		49.632.428	4.431.633		9.983.745	4.445.827	-
R0330	1	1.726		11.084.487	3.789		932.246	947.518	-
R0340	-	136.942		38.547.941	4.427.844		9.051.499	3.498.309	-

Technical provisions - total	
Technical provisions - total	R0320
Recoverable from reinsurance contract/SPV and Finite Re	
after the adjustment for expected losses due to counterparty	R0330
default - total	
Technical provisions minus recoverables from	D0240

reinsurance/SPV and Finite Re - total

			business and ortional rein	-	Acce	pted non-prop	ortional reinsu	rance	
		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
		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		\searrow	>>	>					\sim
Premium provisions		\bigvee	>>	\bigvee	$>\!\!<$	\searrow	$ \bigvee \!$	>>	\mathbb{N}
Gross	R0060	266.407	-	-	-	-	-	-	7.718.237
Total recoverable from reinsurance/SPV and Finite Re after									
the adjustment for expected losses due to counterparty default	R0140	-	-	-	-	-	-	-	-
Net Best Estimate of Premium Provisions	R0150	266.407	-	-	-	-	-	-	7.718.237
Claims provisions		\bigvee	\sim	\bigvee	\langle	\bigvee	\searrow	\gg	\langle
Gross	R0160	4.619.028	-	-	-	-	-	-	61.024.160
Total recoverable from reinsurance/SPV and Finite Re after									
the adjustment for expected losses due to counterparty default	R0240	-	-	-	-	-	-	-	12.969.766
Net Best Estimate of Claims Provisions	R0250	4.619.028	-	-	_	_	-	-	48.054.394
Total Best estimate - gross	R0260	4.885.435	-	-	-	-	-	-	68.742.397
Total Best estimate - net	R0270	4.885.435	-	-	-	-	-	-	55.772.631
Risk margin	R0280	365.342	-		-	-		-	5.140.681
Amount of the transitional on Technical Provisions		\sim	><	\sim	><	$>\!<$	$>\!<$	> <	\sim
Technical Provisions calculated as a whole	R0290								
Best estimate	R0300								
Risk margin	R0310								

		business and ortional rein		Acce	Accepted non-proportional reinsurance						
	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			
	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180			
0	5.250.777	<u> </u>		<u> </u>	<u> </u>	\sim	<u> </u>	73.883.078			
0	1	-	-	-	-	-	-	12.969.766			
0	5.250.777	-	-	-	-	-	-	60.913.312			

i cenincai pi ovisions - total	Technical	provisions	-	total
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Technical provisions - total
Recoverable from reinsurance contract/SPV and Finite Re
after the adjustment for expected losses due to counterparty
default - total
Technical provisions minus recoverables from
reinsurance/SPV and Finite Re - total

R0320

R0330

R0340

S.19.01.21

Non-life Insurance Claims Information

Total Non-Life Business

Accident year / Z0010 AY

Gross Claims Paid (non-cumulative)

(absolute amount)

							Development year	•						In Current year	Sum of years
	Year	0	1	2	3	4	5	6	7	8	9	10 & +		In Current year	(cumulative)
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110		C0170	C0180
Prior	R0100	\langle	\mathbb{N}	\mathbb{N}	\sim	\langle	\sim	\bigvee	\bigvee	\bigvee	\bigvee	1.318.111,79	R0100	1.318.111,79	1.318.111,79
N-9	R0160	10.591.519,18	5.473.644,48	782.510,32	431.064,38	252.911,80	296.306,78	228.273,44	207.813,15	166.487,78	319.150,99	-	R0160	319.150,99	18.749.682,30
N-8	R0170	9.395.331,10	4.897.136,31	625.070,77	398.703,84	337.582,87	193.784,76	381.791,73	239.135,44	255.695,24			R0170	255.695,24	16.724.232,06
N-7	R0180	10.030.367,56	4.148.004,33	720.042,55	357.113,19	345.370,24	282.289,09	272.330,70	604.295,44				R0180	604.295,44	16.759.813,10
N-6	R0190	11.484.548,09	4.341.608,13	593.942,21	277.319,59	420.367,73	234.833,92	172.296,74					R0190	172.296,74	17.524.916,41
N-5	R0200	11.358.894,13	4.926.913,33	707.817,23	529.621,28	453.143,97	387.924,05		•'				R0200	387.924,05	18.364.313,99
N-4	R0210	12.437.647,29	5.395.516,36	832.821,53	755.546,40	711.040,50							R0210	711.040,50	20.132.572,08
N-3	R0220	13.381.685,10	5.286.937,93	762.550,28	484.378,38								R0220	484.378,38	19.915.551,69
N-2	R0230	13.505.060,66	6.171.068,54	1.437.713,57									R0230	1.437.713,57	21.113.842,77
N-1	R0240	19.469.311,87	8.020.441,09										R0240	8.020.441,09	27.489.752,96
N	R0250	18.484.142,91											R0250	18.484.142,91	18.484.142,91
·	-											Total	R0260	32.195.190,70	196.576.932,06

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

		,	Development year									
	Year	0	1	2	3	4	5	6	7	8	9	10 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100	\langle	\langle	\langle	\langle	\langle	\langle	\langle	\langle	\langle	\langle	11.674.161,95
N-9	R0160	5.898.480,82	1.774.836,34	1.242.326,02	751.955,64	954.564,80	788.200,27	673.698,80	1.102.350,27	1.182.538,99	2.430.005,33	
N-8	R0170	4.879.668,90	1.057.532,59	602.689,82	576.439,21	372.764,00	440.477,31	894.026,86	713.136,60	577.899,26		
N-7	R0180	5.179.632,44	1.158.202,11	908.715,22	647.495,21	754.784,05	1.837.785,58	1.764.036,15	1.706.436,51			
N-6	R0190	4.606.451,91	871.388,66	194.664,67	69.726,79	1.255.616,55	1.232.553,58	1.542.129,70				
N-5	R0200	7.381.027,51	1.321.208,05	925.281,23	2.364.629,88	1.990.282,03	1.971.242,43					
N-4	R0210	7.738.190,69	1.942.267,12	3.954.500,79	3.560.424,83	2.898.003,93		-				
N-3	R0220	9.871.301,30	4.029.253,05	3.357.871,44	4.878.095,15		-					
N-2	R0230	15.845.513,88	8.281.328,74	7.319.734,67								
N-1	R0240	14.719.763,64	6.272.649,94									
N	R0250	15.274.873,48		-								

		Year end (discounted data)
		C0360
5	R0100	11.536.058,53
	R0160	2.401.108,31
	R0170	572.339,93
	R0180	1.689.121,99
	R0190	1.526.922,49
	R0200	1.960.415,37
	R0210	2.867.870,88
	R0220	4.829.280,48
	R0230	7.253.234,83
	R0240	6.222.556,95
	R0250	15.185.033,60
Total	R0260	56.043.943,37

S.22.01.21
Impact of long term guarantees and transitional measures

		Amount with Long Term Guarantee measures and transitionals	1	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	157.827.991	0	0	883.322	0
Basic own funds	R0020	44.381.490	0	0	-631.311	0
Eligible own funds to meet Solvency Capital Requirement	R0050	44.381.490	0	0	-631.311	0
Solvency Capital Requirement	R0090	28.617.764	0	0	61.207	0
Eligible own funds to meet Minimum Capital Requirement	R0100	33.194.205	0	0	-820.503	0
Minimum Capital Requirement	R0110	12.729.129	0	0	41.648	0

		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 (EU) 2015/35					$\overline{}$	
Ordinary share capital (gross of own shares)	R0010	12.500.000	12.500.000	\searrow		$\overline{}$
Share premium account related to ordinary share capital	R0030			\searrow		
Iinitial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040			\times		$\overline{}$
Subordinated mutual member accounts	R0050		$\overline{}$			
Surplus funds	R0070			$\overline{}$	$\overline{}$	\searrow
Preference shares	R0090		\mathbb{V}			
Share premium account related to preference shares	R0110		\mathbb{N}			
Reconciliation reserve	R0130	18.148.379	18.148.379	\bigvee	$>\!\!<$	\bigvee
Subordinated liabilities	R0140	10.000.000	\bigvee		10.000.000	
An amount equal to the value of net deferred tax assets	R0160	3.733.111	$>\!\!<$	$>\!\!<$	$>\!\!<$	3.733.111
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					\leq	
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the	R0220				\	
criteria to be classified as Solvency II own funds	KU22U					
Deductions		$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$
Deductions for participations in financial and credit institutions	R0230					\langle
Total basic own funds after deductions	R0290	44.381.490	30.648.379		10.000.000	3.733.111
Ancillary own funds		\sim	\gg	\gg	$>\!\!<$	\gg
Unpaid and uncalled ordinary share capital callable on demand	R0300		\sim	\sim		
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		$\overline{}$	\searrow		
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340		$\searrow \searrow$	>><		\mathbb{N}
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350		\bigvee	\gg		
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		$>\!\!<$	$\geq \leq$		
Total ancillary own funds	R0400		$>\!\!<$	$>\!\!<$		

Available and eligible own funds

Total available own funds to meet the SCR
Total available own funds to meet the MCR
Total eligible own funds to meet the SCR
Total eligible own funds to meet the MCR
SCR
MCR
Ratio of Eligible own funds to SCR
Ratio of Eligible own funds to MCR

Reconciliation reserve

Excess of assets over liabilities

Own shares (held directly and indirectly)

Foreseeable dividends, distributions and charges

Other basic own fund items

Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds

Reconciliation reserve

Expected profits

Expected profits included in future premiums (EPIFP) - Life business

Expected profits included in future premiums (EPIFP) - Non- life business

Total Expected profits included in future premiums (EPIFP)

	\mathbb{X}	\mathbb{N}	$>\!\!<$	\searrow	$>\!\!<$
R0500	44.381.490	30.648.379		10.000.000	3.733.111
R0510	40.648.379	30.648.379		10.000.000	$>\!\!<$
R0540	44.381.490	30.648.379		10.000.000	3.733.111
R0550	33.194.205	30.648.379		2.545.826	$>\!\!<$
R0580	28.617.764	\bigvee	\bigvee	\bigvee	$>\!\!<$
R0600	12.729.129	\bigvee	\bigvee	\bigvee	$>\!\!<$
R0620	1,55	\bigvee	\bigvee	\bigvee	$>\!\!<$
R0640	2,61	\bigvee	\bigvee	\bigvee	$>\!\!<$

	C0060	
	$>\!\!<$	$>\!\!<$
R0700	34.381.490	$>\!\!<$
R0710		$>\!\!<$
R0720		><
R0730	16.233.111	><
R0740		$>\!\!<$
R0760	18.148.379	$>\!\!<$
	\bigvee	\bigvee
R0770	422.190	>>
R0780	522.328	>>
R0790	944.518	> <

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

		cross sorvency cupical
		requirement
		C0110
Market risk	R0010	8.312.661,25
Counterparty default risk	R0020	3.921.628,37
Life underwriting risk	R0030	2.106.046,41
Health underwriting risk	R0040	237.258,74
Non-life underwriting risk	R0050	21.120.578,72
Diversification	R0060	-8.558.810,86
Intangible asset risk	R0070	-
Basic Solvency Capital Requirement	R0100	27.139.362,62
Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	2.432.211,19
Loss-absorbing capacity of technical provisions	R0140	1
Loss-absorbing capacity of deferred taxes	R0150	-953.809,45
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	28.617.764,37
Capital add-on already set	R0210	
Solvency capital requirement	R0220	28.617.764,37
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirement for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements 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	

Gross solvency capital

USP

C0090

Simplifications

C0100

S.28.02.01
Minimum capital Requirement - Both life and non-life insurance activity

 $\begin{tabular}{lll} Non-life & Life \\ activities & activities \\ MCR_{(NL,NL)} & MCR_{(NL,L)}R \\ Result & esult \\ \hline \hline $C0010$ & $C0020$ \\ \hline $R0010$ & $9.727.840$ \\ \hline \end{tabular}$

Linear formula component for non-life insurance and reinsurance obligations

Medical expense insurance 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

Non-life activities Life activities

_		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0030	C0040	C0050	C0060
R	0020	-	-		
R	20030	127.293	220.939		
R	20040	-	-		
R	20050	35.094.587	20.890.662		
R	20060	4.119.498	14.578.561		
R	20070	-	-		
R	0800	8.356.844	15.051.181		
R	20090	3.188.975	3.020.649		
R	20100	-	-		
R	20110	4.885.435	2.313.080		
R	R0120	•	-		
R	20130	•	-		
R	20140	-	-		
R	20150	-	-		
R	20160	-	-		
R	0170	-	-		

	Non-life activities	Life activities	
	$MCR_{(L,NL)}$	$MCR_{(L,L)}$	
	Result	Result	
	C0070	C0080	
R0200		3.001.289	

Linear formula component for life insurance and reinsurance obligations

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	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
	C0090	C0100	C0110	C0120
R0210		\bigwedge	79.388.936	\bigvee
R0210 R0220			79.388.936 167.095	\mathbb{W}
				\mathbb{W}
R0220				$ \rangle\!\!\!/ \rangle$

Life activities

Non-life activities

Overall MCR calculation

		C0130
Linear MCR	R0300	12.729.129
SCR	R0310	28.617.764
MCR cap	R0320	12.877.994
MCR floor	R0330	7.154.441
Combined MCR	R0340	12.729.129
Absolute floor of the MCR	R0350	7.400.000
		C0130
Minimum Capital Requirement	R0400	12.729.129

Notional non-life and life MCR calculation	Non-life activities	Life activities	
		C0140	C0150
Notional linear MCR	R0500	9.727.840	3.001.289
Notional SCR excluding add-on (annual or latest calculation)	R0510	21.870.235	6.747.530
Notional MCR cap	R0520	9.841.606	3.036.388
Notional MCR floor	R0530	5.467.559	1.686.882
Notional Combined MCR	R0540	9.727.840	3.001.289
Absolute floor of the notional MCR	R0550	3.700.000	3.700.000
Notional MCR	R0560	9.727.840	3.700.000