L'ARDENNE PREVOYANTE

SOLVENCY II – QRTs

Exercice 2018





Annex I S.02.01.02 Balance sheet

Balance sheet		·
		Solvency II value
Assets		C0010
Intangible assets	R0030	-
Deferred tax assets	R0040	2.098.695
Pension benefit surplus	R0050	-
Property, plant & equipment held for own use	R0060	1.881.404
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	138.541.009
Property (other than for own use)	R0080	3.400.000
Holdings in related undertakings, including participations	R0090	-
Equities	R0100	8.364.945
Equities - listed	R0110	8.360.502
Equities - unlisted	R0120	4.443
Bonds	R0130	126.776.064
Government Bonds	R0140	77.967.904
Corporate Bonds	R0150	48.808.160
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	1.788.850
Loans on policies	R0240	488.481
Loans and mortgages to individuals	R0250	211.646
Other loans and mortgages	R0260	1.088.723
Reinsurance recoverables from:	R0270	9.228.261
Non-life and health similar to non-life	R0280	8.805.970
Non-life excluding health	R0290	8.799.484
Health similar to non-life	R0300	6.486
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	422.291
Health similar to life	R0320	422.291
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	2.233.636
Reinsurance receivables	R0370	-
Receivables (trade, not insurance)	R0380	6.031.617
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	37.104.990
Any other assets, not elsewhere shown	R0420	186.482
Total assets	R0500	199.094.944

		Solvency II
		value
Liabilities		C0010
Technical provisions – non-life	R0510	60.564.904
Technical provisions – non-life (excluding health)	R0520	60.354.022
TP calculated as a whole	R0530	-
Best Estimate	R0540	56.084.392
Risk margin	R0550	4.269.630
Technical provisions - health (similar to non-life)	R0560	210.882
TP calculated as a whole	R0570	-
Best Estimate	R0580	195.964
Risk margin	R0590	14.918
Technical provisions - life (excluding index-linked and unit-linked)	R0600	77.953.846
Technical provisions - health (similar to life)	R0610	1.059.174
TP calculated as a whole	R0620	-
Best Estimate	R0630	1.008.624
Risk margin	R0640	50.550
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	76.894.672
TP calculated as a whole	R0660	-
Best Estimate	R0670	75.514.134
Risk margin	R0680	1.380.538
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	843.944
Pension benefit obligations	R0760	7.789.447
Deposits from reinsurers	R0770	5.472.772
Deferred tax liabilities	R0780	0
Derivatives	R0790	-
Debts owed to credit institutions	R0800	-
Financial liabilities other than debts owed to credit institutions	R0810	-
Insurance & intermediaries payables	R0820	5.016.061
Reinsurance payables	R0830	711.182
Payables (trade, not insurance)	R0840	2.115.680
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	64.405
Total liabilities	R0900	170.532.241
Excess of assets over liabilities	R1000	28.562.703

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

		Line of	Business for: n	on-life insuranc	e and reinsuran	ce obligations	(direct business	s and accepted p	proportional re	insurance)
		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	-	253.579	-	21.580.137	14.773.227	8.051	16.066.413	3.050.438	-
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-	-	
Gross - Non-proportional reinsurance accepted	R0130	$\left< \right>$	>	\geq	\geq	\langle	$\left \right\rangle$	$\left.\right\rangle$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$
Reinsurers' share	R0140	-	24.032	-	1.048.707	1.024.008	626	1.141.109	132.161	-
Net	R0200	-	229.547	-	20.531.430	13.749.219	7.425	14.925.304	2.918.277	-
Premiums earned					-					
Gross - Direct Business	R0210	-	256.035	-	21.470.226	14.538.318	8.420	16.028.894	3.049.453	-
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	-	-	
Gross - Non-proportional reinsurance accepted	R0230	$\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	\succ	\geq	\geq	\langle	$\left\langle \right\rangle$	$\left. \right\rangle$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$
Reinsurers' share	R0240	-	24.032	-	1.048.707	1.024.008	626	1.141.109	132.161	-
Net	R0300	-	232.003	-	20.421.519	13.514.310	7.794	14.887.785	2.917.292	-
Claims incurred						-		-	-	
Gross - Direct Business	R0310	-	145.495	-	13.871.409	10.159.246	-	8.782.119	835.128	-
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-	-	
Gross - Non-proportional reinsurance accepted	R0330	\mathbb{X}	\succ	\geq	\geq	\langle	$\left \right\rangle$	$\left.\right\rangle$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$
Reinsurers' share	R0340	-	-	-	431.650	161.252	-	1.065.353	276.408	-
Net	R0400	-	145.495	-	13.439.759	9.997.994	-	7.716.766	558.720	-
Changes in other technical provisions										
Gross - Direct Business	R0410	-	-	-	-	-	-	-177.203	87.937	-
Gross - Proportional reinsurance accepted	R0420	-	-	-	-	-	-	-	-	
Gross - Non- proportional reinsurance accepted	R0430	\geq	\geq	\geq	\geq	\geq	\geq	>	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$
Reinsurers'share	R0440	-	-	-	-	-	-	-	-	
Net	R0500	-	_	-	-	-	-	-177.203	87.937	-
Expenses incurred	R0550	-	96.017	-	7.807.459	4.820.405	2.591	6.962.842	1.224.462	-
Other expenses	R1200	\geq	\geq	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	>	\geq	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$
Total expenses	R1300	\succ	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	>	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$

		and reins business Legal expenses insurance	surance obliga and accepted p reinsurance Assistance	Miscellaneous financial loss	Health	Casualty	nsiness for: ortional reinsur Marine, aviation, transport	Property	Total
	1	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written	D0110	2 2 2 2 1 9 0			\sim	\sim	\sim	\sim	57.065.025
Gross - Direct Business	R0110	2.233.180	-	-	<	<	<	<	57.965.025
Gross - Proportional reinsurance accepted	R0120	· ·			\sim	\sim	\sim	\sim	-
Gross - Non-proportional reinsurance accepted	R0130	\geq	\sim	\sim					-
Reinsurers' share	R0140	1.665	-	-					3.372.308
Net	R0200	2.231.515	-	-					54.592.717
Premiums earned						\sim	\sim	\sim	
Gross - Direct Business	R0210	2.215.348	-	-	\sim	\sim	\sim	\sim	57.566.694
Gross - Proportional reinsurance accepted	R0220	-			\sim	\geq	\geq	\geq	-
Gross - Non-proportional reinsurance accepted	R0230	>	\sim	>					-
Reinsurers' share	R0240	1.665	-	-					3.372.308
Net	R0300	2.213.683	-	-					54.194.386
Claims incurred									
Gross - Direct Business	R0310	363.967	-	-	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	> <	> <	34.157.364
Gross - Proportional reinsurance accepted	R0320	-			$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	-
Gross - Non-proportional reinsurance accepted	R0330	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$					-
Reinsurers' share	R0340	-							1.934.663
Net	R0400	363.967	-	-					32.222.701
Changes in other technical provisions									
Gross - Direct Business	R0410	-			$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	>>	\triangleright	\geq	-89.266
Gross - Proportional reinsurance accepted	R0420	-			$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	\succ	\succ	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	-
Gross - Non- proportional reinsurance accepted	R0430	$\left.\right\rangle$	\setminus	\ge					-
Reinsurers'share	R0440	-							-
Net	R0500	-							-89.266
Expenses incurred	R0550	1.183.969	-	-					22.097.745
Other expenses	R1200	\succ	\ge	\ge	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	\succ	\succ	\geq	-
Total expenses	R1300	\geq	\geq	\geq	\geq	\geq	\geq	\geq	22.097.745

			Line o	of Business for: li	fe insurance ob	ligations		Life reinsura	nce 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 reinsurance	Life reinsurance	
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written							_			
Gross	R1410	237.434	6.500.179	-	-					6.737.613
Reinsurers' share	R1420	166.481	138.421	-	-					304.902
Net	R1500	70.953	6.361.758	-	-					6.432.711
Premiums earned										
Gross	R1510	237.434	6.500.179	-	-					6.737.613
Reinsurers' share	R1520	166.481	138.421	-	-					304.902
Net	R1600	70.953	6.361.758	-	-					6.432.711
Claims incurred						-		-		
Gross	R1610	218.474	3.174.724	-	675.080					4.068.278
Reinsurers' share	R1620	138.472	-	-	-					138.472
Net	R1700	80.002	3.174.724	-	675.080					3.929.806
Changes in other technical provisions										
Gross	R1710	36.263	4.081.840	-	-576.000					3.542.103
Reinsurers' share	R1720	-	-	-	-					-
Net	R1800	36.263	4.081.840	-	-576.000					3.542.103
Expenses incurred	R1900	-10.518	1.656.384	-	10.172					1.656.038
Other expenses	R2500	\geq	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	\geq	\geq	\succ	\geq	-
Total expenses	R2600	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	\triangleright	\geq	\triangleright	\triangleright	1.656.038

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Annex I S.05.02.01 Premiums, claims and expenses by country

		Home Country		countrie ms writte				Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$						$\left.\right>$
		C0080	C0090	C0100	C0110	C0120	C0130	C0140
Premiums written								
Gross - Direct Business	R0110	57.965.025						57.965.025
Gross - Proportional reinsurance accepted	R0120	-						-
Gross - Non-proportional reinsurance accepted	R0130	-						-
Reinsurers' share	R0140	3.372.310						3.372.310
Net	R0200	54.592.715						54.592.715
Premiums earned				-				
Gross - Direct Business	R0210	57.566.693						57.566.693
Gross - Proportional reinsurance accepted	R0220	-						-
Gross - Non-proportional reinsurance accepted	R0230	-						-
Reinsurers' share	R0240	3.372.310						3.372.310
Net	R0300	54.194.383						54.194.383
Claims incurred								
Gross - Direct Business	R0310	34.157.364						34.157.364
Gross - Proportional reinsurance accepted	R0320	-						-
Gross - Non-proportional reinsurance accepted	R0330	-						-
Reinsurers' share	R0340	1.934.663						1.934.663
Net	R0400	32.222.701						32.222.701
Changes in other technical provisions							-	
Gross - Direct Business	R0410	-89.266						-89.266
Gross - Proportional reinsurance accepted	R0420	-						-
Gross - Non- proportional reinsurance accepted	R0430	-						-
Reinsurers'share	R0440	-						-
Net	R0500	-89.266						-89.266
Expenses incurred	R0550	22.097.747						22.097.747
Other expenses	R1200	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	\succ	\succ	\succ	\succ	\ge	-
Total expenses	R1300	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	\succ	\succ	\succ	\succ	\succ	22.097.747

		Home Country	gross itions	Total Top 5 and home country				
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R1400	\geq						$\left. \right\rangle$
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
Premiums written								
Gross	R1410	6.737.613						6.737.613
Reinsurers' share	R1420	304.902		-				304.902
Net	R1500	6.432.711						6.432.711
Premiums earned								
Gross	R1510	6.737.613						6.737.613
Reinsurers' share	R1520	304.902						304.902
Net	R1600	6.432.711						6.432.711
Claims incurred				-				
Gross	R1610	4.068.278						4.068.278
Reinsurers' share	R1620	138.472						138.472
Net	R1700	3.929.806						3.929.806
Changes in other technical provisions							•	
Gross	R1710	3.542.103						3.542.103
Reinsurers' share	R1720	-						-
Net	R1800	3.542.103						3.542.103
Expenses incurred	R1900	1.656.036						1.656.036
Other expenses	R2500	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	\sim	\succ	\sim	\sim	\sim	-
Total expenses	R2600	\geq	\sim	\sim	\bowtie	\bowtie	\sim	1.656.036

Annex I S.12.01.02 Life and Health SLT Technical Provisions

			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)
	20040	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150
Technical provisions calculated as a whole Total Recoverables from reinsurance/SPV and	R0010			\sim	<		\sim	\leq			
Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0020				\langle		>	\leq			
Technical provisions calculated as a sum of BE and RM		$>\!\!\!<$	\succ	\succ	\succ	\succ	\succ	\succ	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	\succ	>
Best Estimate		$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	\geq	\searrow	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	\geq	>	>	\geq	\ge	>
Gross Best Estimate	R0030	73.604.451	$\geq \leq$			$\geq \leq$		1.909.683			75.514.134
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	-	\ge			\ge		-			-
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	73.604.451	\succ			\succ		1.909.683			75.514.134
Risk Margin	R0100	1.130.786		\sim	\leq	249.752	>	\leq			1.380.538
Amount of the transitional on Technical Provisions		$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	\succ	>	<	\succ	>	<	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	\succ	>
Technical Provisions calculated as a whole	R0110			\sum	<		\geq	<			_
Best estimate	R0120		\geq			\geq					
Risk margin	R0130			\geq	\leq	0 1 50 40 5	\geq				76.004.652
Technical provisions - total	R0200	74.735.237				2.159.435					76.894.672

		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
Technical provisions calculated as a whole	R0210		>	\leq			
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0220			\langle			
Technical provisions calculated as a sum of BE		\searrow	\searrow	\sim	\searrow	\searrow	\searrow
and RM		\frown	\bigtriangleup	\bigtriangleup	\frown	\frown	
Best Estimate		\geq	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	> <	>	> <
Gross Best Estimate	R0030	\geq		1.008.623			1.008.623
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	\times		422.291			422.291
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	\ge		586.332			586.332
Risk Margin	R0100	50.550	>	\leq			50.550
Amount of the transitional on Technical		\searrow			\sim	\searrow	
Provisions		$\leq $	\sim	\rightarrow	\checkmark	\geq	$\leq \geq$
Technical Provisions calculated as a whole	R0110		>	\leq			-
Best estimate	R0120	\ge					-
Risk margin	R0130		\geq	\leq			-
Technical provisions - total	R0200	1.059.173	>	<			1.059.173

Annex I S.17.01.02 **Non-life Technical Provisions**

Gross

default

Gross

default

Risk margin

Direct business and accepted proportional reinsurance Marine. Fire and Medical Workers' Motor vehicle Income General Other motor aviation and other damage compensation liability liability expense protection insurance transport to property insurance insurance insurance insurance insurance insurance insurance C0020 C0060 C0090 C0030 C0040 C0050 C0070 C0080 Technical provisions calculated as a whole R0010 Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty R0050 default associated to TP as a whole Technical provisions calculated as a sum of BE and RM Best estimate Premium provisions 2.185.987 R0060 16.578 2.283.396 1.932.196 -7.381 Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty R0140 2.283.396 Net Best Estimate of Premium Provisions R0150 16.578 2.185.987 1.932.196 -7.381 -**Claims provisions** 33.403.172 1.979.311 5.980.188 3.314.074 179.386 R0160 -Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty R0240 6.486 6.303.537 37.767 1.371.887 1.086.292 -2.227.782 Net Best Estimate of Claims Provisions R0250 172.900 27.099.635 1.941.544 4.608.301 -Total Best estimate - gross R0260 _ 195.964 35.686.568 4.165.298 7.912.384 3.306.693 189.478 29.383.031 6.540.497 2.220.401 4.127.531 **Total Best estimate - net** R0270 -**Risk margin** R0280 14.918 2.716.771 317.099 602.359 251.734 -Amount of the transitional on Technical Provisions Technical Provisions calculated as a whole R0290 Best estimate R0300 R0310

Credit and

suretyship

insurance

C0100

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				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
Technical provisions - total		$>\!\!\!\!>$	$\left \right\rangle$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$\left \right\rangle$	$\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	>	$\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$
Technical provisions - total	R0320	-	210.882		38.403.339	4.482.397		8.514.743	3.558.427	-
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-	6.486		6.303.537	37.767		1.371.887	1.086.292	-
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	-	204.396		32.099.802	4.444.630		7.142.856	2.472.135	-

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

Technical provisions calculated as a sum of BE and RM

Best estimate

Premium provisions R Gross Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty R default Net Best Estimate of Premium Provisions R **Claims provisions** Gross R Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty R default Net Best Estimate of Claims Provisions R **Total Best estimate - gross** R Total Best estimate - net R **Risk margin** R Amount of the transitional on Technical Provisions Technical Provisions calculated as a whole R Best estimate R Risk margin

		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 Nor Life obligation		
	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180		
0										
0										
	\ge	\ge	\ge	\ge	\ge	\ge	\ge	\ge		
	\geq	\geq	\geq	\geq	\geq	\geq	\geq	\sim		
50 F	240.602	<u> </u>	\sim	<u> </u>	<u> </u>		<u> </u>	6.651.3		
" -	240.002	-	-	-	-	-	-	0.051.5		
0	-	-	-	-	-	-	-	-		
0	240.602	-	-	-	-	-	-	6.651.3		
	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	\geq	$\left. \right\rangle$		
0	4.772.845	-	-	-	-	-	-	49.628.9		
0	-	-	-	-	-	-	-	8.805.9		
io -	4.772.845	-	-	-	-	-	-	40.823.0		
i0	5.013.447	-	-	-	-	-	-	56.280.3		
'0 [5.013.447	-	-	-	-	-	-	47.474.3		
80 [381.667	-	-	-	-	-	-	4.284.5		
		\sim	\sim	\sim	\searrow	\sim	$\overline{\langle}$	\searrow		

			business and ortional rein	-	Acce	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 - total		>	\geq	>	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!<$	$>\!\!<$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$
Technical provisions - total	R0320	5.395.114	-	-	-	-	-	-	60.564.902
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-	-	-	-	-	-	-	8.805.969
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	5.395.114	-	-	-	-	-	-	51.758.933

Annex I S.19.01.21 Non-life Insurance Claims Information

Total Non-Life Business

Accident year / Underwriting year	Z0010	AY	

Gross Claims Paid (non-cumulative)

(absolute amount)

		,		_		I	Development year		_					In Current year	Sum of years
	Year	0	1	2	3	4	5	6	7	8	9	10 & +		÷	(cumulative)
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110		C0170	C0180
Prior	R0100	\sim	\sim	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	\sim	$>\!\!\!>$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	\geq	\sim	\sim	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	900.560,90	R0100	900.560,90	900.560,90
N-9	R0160	9.332.802,20	4.711.835,76	474.605,28	1.008.796,36	269.375,16	317.975,57	264.152,54	174.216,46	38.864,98	217.412,30		R0160	217.412,30	16.810.036,61
N-8	R0170	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			R0170	166.487,78	18.430.531,31
N-7	R0180	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				R0180	239.135,44	16.468.536,82
N-6	R0190	10.030.367,56	4.148.004,33	720.042,55	357.113,19	345.370,24	282.289,09	272.330,70					R0190	272.330,70	16.155.517,66
N-5	R0200	11.484.548,09	4.341.608,13	593.942,21	277.319,59	420.367,73	234.833,92						R0200	234.833,92	17.352.619,67
N-4	R0210	11.358.894,13	4.926.913,33	707.817,23	529.621,28	453.143,97							R0210	453.143,97	17.976.389,94
N-3	R0220	12.437.647,29	5.395.516,36	832.821,53	755.546,40								R0220	755.546,40	19.421.531,58
N-2	R0230	13.381.685,10	5.286.937,93	762.550,28									R0230	762.550,28	19.431.173,31
N-1	R0240	13.505.060,66	6.171.068,54										R0240	6.171.068,54	19.676.129,20
Ν	R0250	19.469.311,87											R0250	19.469.311,87	19.469.311,87
												Tota	al R0260	29.642.382,10	182.092.338,87

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

	(absolute an	iount)				1	Development year							Year end
	Year	0	1	2	3	4	5	6	7	8	9	10 & +		(discounted data)
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300		C0360
Prior	R0100	\langle	$\left \right\rangle$	\geq	$\left \right\rangle$	$\left \right\rangle$	$\left \right\rangle$	\geq	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	\times	\mathbb{N}	9.786.102,43	R0100	9.267.265,34
N-9	R0160	6.217.197,80	1.925.362,04	1.140.756,76	906.960,40	613.585,24	666.271,44	467.472,54	553.474,16	1.093.685,44	855.423,17		R0160	811.629,74
N-8	R0170	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			R0170	1.120.711,59
N-7	R0180	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		-		R0180	680.826,67
N-6	R0190	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		-			R0190	1.689.891,51
N-5	R0200	4.606.451,91	871.388,66	194.664,67	69.726,79	1.255.616,55	1.232.553,58						R0200	1.167.948,18
N-4	R0210	7.381.027,51	1.321.208,05	925.281,23	2.364.629,88	1.990.282,03							R0210	1.914.561,25
N-3	R0220	7.738.190,69	1.942.267,12	3.954.500,79	3.560.424,83								R0220	3.390.707,31
N-2	R0230	9.871.301,30	4.029.253,05	3.357.871,44									R0230	3.215.839,64
N-1	R0240	15.845.513,88	8.281.328,74		-								R0240	7.946.201,15
Ν	R0250	14.719.763,64		-									R0250	14.228.658,12
												To	tal R0260	45.434.240,49

Annex I S.22.01.21 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	138.518.750	0	0	2.587.784	0
Basic own funds	R0020	38.562.703	0	0	-1.890.369	0
Eligible own funds to meet Solvency Capital Requirement	R0050	38.562.703	0	0	-1.890.369	0
Solvency Capital Requirement	R0090	25.476.333	0	0	750.373	0
Eligible own funds to meet Minimum Capital Requirement	R0100	28.756.878	0	0	-2.412.181	0
Minimum Capital Requirement	R0110	11.464.350	0	0	337.668	0

Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35

Ordinary share capital (gross of own shares)

Share premium account related to ordinary share capital

Iinitial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings

Subordinated mutual member accounts Surplus funds Preference shares Share premium account related to preference shares Reconciliation reserve Subordinated liabilities An amount equal to the value of net deferred tax assets Other own fund items approved by the supervisory authority as basic own funds not specified above 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 Deductions Deductions for participations in financial and credit institutions Total basic own funds after deductions Ancillary own funds Unpaid and uncalled ordinary share capital callable on demand

Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand

Unpaid and uncalled preference shares callable on demand

A legally binding commitment to subscribe and pay for subordinated liabilities on demand

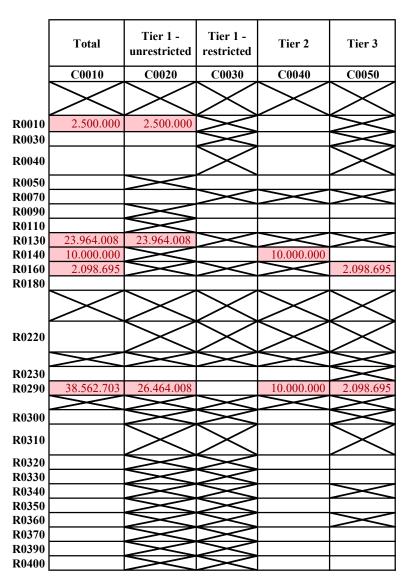
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC

Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC

Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC

Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC Other ancillary own funds

Total ancillary own funds



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

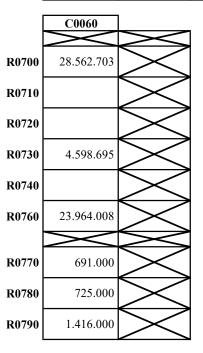
Expected profits

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)

	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	\geq
R0500	38.562.703	26.464.008		10.000.000	2.098.695
R0510	36.464.008	26.464.008		10.000.000	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$
R0540	38.562.703	26.464.008	-	10.000.000	2.098.695
R0550	28.756.878	26.464.008	-	2.292.870	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$
R0580	25.476.333	$\left.\right\rangle$	\geq	$\left< \right>$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$
R0600	11.464.350	$\left\langle \right\rangle$	\geq	\langle	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$
R0620	1,51	$\left< \right>$	$\left.\right\rangle$	$\left< \right>$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$
R0640	2,51	$\left. \right\rangle$	$\left \right\rangle$	$\left< \right>$	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$



Annex I S.25.01.21 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 **Solvency capital requirement**

Other information on SCR

Capital requirement for duration-based equity risk sub-module Total amount of Notional Solvency Capital Requirement for remaining part Total amount of Notional Solvency Capital Requirements for ring fenced funds Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios Diversification effects due to RFF nSCR aggregation for article 304

	Gross solvency capital requirement	USP	Simplifications
	C0110	C0090	C0100
R0010	8.441.506	>	
R0020	2.720.449	$\left.\right>$	\searrow
R0030	1.595.468		
R0040	277.748		
R0050	19.938.955		
R0060	-7.687.705	$\left.\right>$	\searrow
R0070	-	>	\geq
R0100	25.286.420	\geq	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$

	C0100
R0130	2.032.763,07
R0140	-32.728,22
R0150	-1.810.121,44
R0160	
R0200	25.476.333,41
R0210	
R0220	25.476.333,41
	>
R0400	
R0410	
R0420	
R0430	
R0440	

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

		Non-life activities	Life activities
		MCR _(NL,NL) Result C0010	MCR _(NL,L) R esult C0020
Linear formula component for non-life insurance and reinsurance obligations	R0010	8.872.158	

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
R0020	-	-		
R0030	189.479	229.547		
R0040	-	-		
R0050	29.383.032	20.531.429		
R0060	4.127.531	13.756.644		
R0070	-	-		
R0080	6.540.497	14.925.304		
R0090	2.220.401	2.918.277		
R0100	-	-		
R0110	5.013.447	2.231.515		
R0120	-	-		
R0130	-	-		
R0140	-	-		
R0150	-	-		
R0160	-	-		
R0170	-	-		

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 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
		MCR _(L,NL)	MCR _(L,L)
		Result	Result
		C0070	C0080
Linear formula component for life insurance and reinsurance obligations	R0200		2.821.892

Non-life activities

Life activities

	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		\searrow	75.847.233	$\langle \rangle$
R0220		\geq	253.233	$\left \right\rangle$
R0230		\ge		\langle
R0240		\searrow		\langle
R0250	>		$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	41.018.376

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

Overall MCR calculation

	C0130
R0300	11.694.050
R0310	25.476.333
R0320	11.464.350
R0330	6.369.083
R0340	11.464.350
R0350	7.400.000
	C0130
R0400	11.464.350
	R0310 R0320 R0330 R0340 R0350

Notional non-life and life MCR calculation		Non-life activities	Life activities
		C0140	C0150
Notional linear MCR	R0500	8.872.158	2.821.892
Notional SCR excluding add-on (annual or latest calculation)	R0510	19.328.637	6.147.696
Notional MCR cap	R0520	8.697.887	2.766.463
Notional MCR floor	R0530	4.832.159	1.536.924
Notional Combined MCR	R0540	8.697.887	2.766.463
Absolute floor of the notional MCR	R0550	3.700.000	3.700.000
Notional MCR	R0560	8.697.887	3.700.000