L'ARDENNE PREVOYANTE

SOLVENCY II - QRTs

Exercice 2017





Annex I S.02.01.02 Balance sheet

Datance sneet		Colvenov II velue
		Solvency II value
Assets		C0010
Intangible assets	R0030	-
Deferred tax assets	R0040	1.260.319
Pension benefit surplus	R0050	-
Property, plant & equipment held for own use	R0060	1.913.174
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	133.154.971
Property (other than for own use)	R0080	3.909.999
Holdings in related undertakings, including participations	R0090	-
Equities	R0100	9.050.617
Equities - listed	R0110	9.046.073
Equities - unlisted	R0120	4.544
Bonds	R0130	120.194.355
Government Bonds	R0140	79.436.633
Corporate Bonds	R0150	40.757.722
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	2.055.943
Loans on policies	R0240	483.705
Loans and mortgages to individuals	R0250	281.110
Other loans and mortgages	R0260	1.291.128
Reinsurance recoverables from:	R0270	8.841.380
Non-life and health similar to non-life	R0280	8.487.535
Non-life excluding health	R0290	8.481.033
Health similar to non-life	R0300	6.502
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	353.845
Health similar to life	R0320	353.845
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	4.546.383
Reinsurance receivables	R0370	-
Receivables (trade, not insurance)	R0380	5.251.604
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	37.640.719
Any other assets, not elsewhere shown	R0420	204.383
Total assets	R0500	194.868.877

		Solvency II
		value
Liabilities		C0010
Technical provisions – non-life	R0510	55.071.189
Technical provisions – non-life (excluding health)	R0520	54.912.220
TP calculated as a whole	R0530	-
Best Estimate	R0540	51.386.955
Risk margin	R0550	3.525.265
Technical provisions - health (similar to non-life)	R0560	158.969
TP calculated as a whole	R0570	-
Best Estimate	R0580	148.764
Risk margin	R0590	10.205
Technical provisions - life (excluding index-linked and unit-linked)	R0600	75.648.432
Technical provisions - health (similar to life)	R0610	945.641
TP calculated as a whole	R0620	-
Best Estimate	R0630	896.330
Risk margin	R0640	49.311
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	74.702.791
TP calculated as a whole	R0660	-
Best Estimate	R0670	73.356.113
Risk margin	R0680	1.346.678
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	721.496
Pension benefit obligations	R0760	7.041.254
Deposits from reinsurers	R0770	5.115.478
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	5.510.150
Reinsurance payables	R0830	554.791
Payables (trade, not insurance)	R0840	2.349.604
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	138.332
Total liabilities	R0900	162.150.726
Excess of assets over liabilities	R1000	32.718.151

Annex I 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	-	256.169	-	20.433.206	13.241.146	9.453	15.451.349	2.921.434	-	
Gross - Proportional reinsurance accepted	R0120										
Gross - Non-proportional reinsurance accepted	R0130	\mathbb{X}	\bigvee	\bigvee	\bigvee	\bigvee	\bigvee	\langle	$>\!\!<$	$>\!\!<$	
Reinsurers' share	R0140	-	20.170	-	874.364	436.162	337	1.588.702	126.350	-	
Net	R0200	-	235.999	-	19.558.842	12.804.984	9.116	13.862.647	2.795.084	-	
Premiums earned											
Gross - Direct Business	R0210	-	259.577	-	20.281.157	12.909.516	9.213	15.462.096	2.915.290	-	
Gross - Proportional reinsurance accepted	R0220										
Gross - Non-proportional reinsurance accepted	R0230	\bigvee	\bigvee	\bigvee	\bigvee	\bigvee	\bigvee	\bigvee	$>\!\!<$	$>\!\!<$	
Reinsurers' share	R0240	-	20.170	-	874.364	436.162	337	1.588.702	126.350	-	
Net	R0300	-	239.407	-	19.406.793	12.473.354	8.876	13.873.394	2.788.940	-	
Claims incurred											
Gross - Direct Business	R0310	-	74.535	-	28.311.133	7.381.772	1	9.793.498	3.816.727	-	
Gross - Proportional reinsurance accepted	R0320										
Gross - Non-proportional reinsurance accepted	R0330	\langle	\bigvee	\langle	\searrow	\bigvee	\langle	\searrow	$>\!\!<$	$>\!\!<$	
Reinsurers' share	R0340	-	ı	-	4.258.038	ı	1	870.332	940.360	-	
Net	R0400	-	74.535	-	24.053.095	7.381.772	1	8.923.166	2.876.367	-	
Changes in other technical provisions											
Gross - Direct Business	R0410	-	-	-	-	-	-	1.422.227	1.354	-	
Gross - Proportional reinsurance accepted	R0420										
Gross - Non- proportional reinsurance accepted	R0430	$\langle \langle$	\mathbb{X}	\bigvee	\bigvee	\bigvee	\bigvee	\langle	$>\!\!<$	$>\!\!<$	
Reinsurers'share	R0440										
Net	R0500	-	-	-	-	-	-	1.422.227	1.354	-	
Expenses incurred	R0550	-	117.968	-	8.286.414	4.787.675	2.902	7.037.996	1.266.392	-	
Other expenses	R1200	$>\!\!<$	$>\!\!<$	\searrow	$\langle \rangle$	\searrow	\mathbb{N}	\sim	$>\!\!<$	$>\!\!<$	
Total expenses	R1300	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	

		and reins 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				
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property		
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200	
Premiums written				-					•	
Gross - Direct Business	R0110	2.074.052	-	-	$>\!\!<$	\sim	$>\!\!<$	\searrow	54.386.809	
Gross - Proportional reinsurance accepted	R0120				$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$		
Gross - Non-proportional reinsurance accepted	R0130	\langle	\sim	$>\!\!<$						
Reinsurers' share	R0140	1.463	-	-					3.047.548	
Net	R0200	2.072.589	-	-					51.339.261	
Premiums earned		-				_				
Gross - Direct Business	R0210	2.054.614	-	-	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	53.891.463	
Gross - Proportional reinsurance accepted	R0220				> <	$>\!<$	><	$>\!\!<$		
Gross - Non-proportional reinsurance accepted	R0230	$\langle \langle \rangle \rangle$	\langle	$>\!\!<$						
Reinsurers' share	R0240	1.463	-	-					3.047.548	
Net	R0300	2.053.151	-	-					50.843.915	
Claims incurred		-								
Gross - Direct Business	R0310	3.024.122	-	-	$>\!\!<$	> <	$>\!\!<$	> <	52.401.787	
Gross - Proportional reinsurance accepted	R0320				$>\!\!<$	$>\!<$	> <	$>\!\!<$		
Gross - Non-proportional reinsurance accepted	R0330	\searrow	\langle	$>\!\!<$						
Reinsurers' share	R0340								6.068.730	
Net	R0400	3.024.122	-	-					46.333.057	
Changes in other technical provisions		-								
Gross - Direct Business	R0410				$\geq \leq$	$>\!\!<$	$>\!\!<$	$>\!\!<$	1.423.581	
Gross - Proportional reinsurance accepted	R0420				$\geq \leq$	$>\!\!<$	$>\!\!<$	$>\!\!<$		
Gross - Non- proportional reinsurance accepted	R0430	\times	\sim	$>\!\!<$						
Reinsurers'share	R0440									
Net	R0500								1.423.581	
Expenses incurred	R0550	1.186.351	-	-					22.685.698	
Other expenses	R1200	$\geq \leq$	\searrow	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	-	
Total expenses	R1300	\sim	\sim	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	22.685.698	

			Line o	of Business for: li	fe insurance ob	O		Life reinsura	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		,				•		1	1	
Gross	R1410	220.390	6.493.653	-	205.882					6.919.925
Reinsurers' share	R1420	146.030	127.275	-	-					273.305
Net	R1500	74.360	6.366.378	-	205.882					6.646.620
Premiums earned										
Gross	R1510	220.390	6.493.653	-	205.882					6.919.925
Reinsurers' share	R1520	146.030	127.275	-	-					273.305
Net	R1600	74.360	6.366.378	-	205.882					6.646.620
Claims incurred										
Gross	R1610	299.929	3.438.640	-	575.515					4.314.084
Reinsurers' share	R1620	233.518	1	-	-					233.518
Net	R1700	66.411	3.438.640	-	575.515					4.080.566
Changes in other technical provisions				-				-		
Gross	R1710	36.552	3.980.186	-	-453.000					3.563.738
Reinsurers' share	R1720	-	-	-	-					-
Net	R1800	36.552	3.980.186	-	-453.000					3.563.738
Expenses incurred	R1900	-9.462	1.717.485	-	16.504					1.724.527
Other expenses	R2500	\bigvee	\bigvee	\searrow	$>\!\!<$	>>	\bigvee	>>	\searrow	-
Total expenses	R2600	$>\!\!<$	$>\!\!<$	>><	>><	>><	>>	>><	>><	1.724.527

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

		Home Country				nount of 1-life obl		Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010	$>\!\!<$						$>\!\!<$
	_	C0080	C0090	C0100	C0110	C0120	C0130	C0140
Premiums written			•		•			
Gross - Direct Business	R0110	54.386.809						54.386.809
Gross - Proportional reinsurance accepted	R0120							
Gross - Non-proportional reinsurance accepted	R0130							
Reinsurers' share	R0140	3.047.548						3.047.548
Net	R0200	51.339.261						51.339.261
Premiums earned								
Gross - Direct Business	R0210	53.891.463						53.891.463
Gross - Proportional reinsurance accepted	R0220							
Gross - Non-proportional reinsurance accepted	R0230							
Reinsurers' share	R0240	3.047.548						3.047.548
Net	R0300	50.843.915						50.843.915
Claims incurred								
Gross - Direct Business	R0310	52.401.787						52.401.787
Gross - Proportional reinsurance accepted	R0320							
Gross - Non-proportional reinsurance accepted	R0330							
Reinsurers' share	R0340	6.068.730						6.068.730
Net	R0400	46.333.057						46.333.057
Changes in other technical provisions								
Gross - Direct Business	R0410	1.423.581						1.423.581
Gross - Proportional reinsurance accepted	R0420							
Gross - Non- proportional reinsurance accepted	R0430				_			
Reinsurers'share	R0440							
Net	R0500	1.423.581						1.423.581
Expenses incurred	R0550	22.685.698						22.685.698
Other expenses	R1200	$\overline{}$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	-
Total expenses	R1300	$\overline{}$	> <	$\supset \sim$	> <	> <	$\supset \sim$	22.685.698

		Home Country	_	countri iums wr	` •		_	Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R1400	$\geq \leq$						$>\!\!<$
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
Premiums written								
Gross	R1410	6.919.925						6.919.925
Reinsurers' share	R1420	273.305						273.305
Net	R1500	6.646.620						6.646.620
Premiums earned								
Gross	R1510	6.919.925						6.919.925
Reinsurers' share	R1520	273.305						273.305
Net	R1600	6.646.620						6.646.620
Claims incurred								
Gross	R1610	4.314.084						4.314.084
Reinsurers' share	R1620	233.518						233.518
Net	R1700	4.080.566						4.080.566
Changes in other technical provisions								
Gross	R1710	3.563.738						3.563.738
Reinsurers' share	R1720	-						-
Net	R1800	3.563.738						3.563.738
Expenses incurred	R1900	1.724.528						1.724.528
Other expenses	R2500	$\overline{}$	$>\!\!<$	> <	>>	$>\!\!<$	$>\!\!<$	-
Total expenses	R2600	$\overline{}$	$>\!\!<$	$\supset \subset$	$\supset \subset$	$>\!\!<$	$\supset \subset$	1.724.528

Annex I S.12.01.02 Life and Health SLT Technical Provisions

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

		Index-l	inked 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)
D0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150
R0010			$\overline{}$	$\overline{}$		$\overline{}$	\longrightarrow			
R0020										
	$>\!\!<$	\times	\times	$>\!\!<$	$>\!\!<$	><	\times	$>\!\!<$	><	><
		\gg	\times	$>\!\!<$	$\ge \le$	$>\!\!<$	>	$\langle \rangle$	\times	52.256.112
R0030	71.259.387	\sim			$ \Leftrightarrow $		2.096.726			73.356.113
R0080	-	\times			\times		-			-
R0090	71.259.387	\times			> <		2.096.726			73.356.113
R0100	1.103.051		\geq	\leq	243.627	\geq	\leq			1.346.678
	> <	\times	\geq	\leq	\times	\geq	\leq	> <	\times	><
R0110			>	$ \leftarrow $		>	\leq			
R0120		_><			_><					
R0130	72 362 438				2 3/0 353					74 702 791
R0200	72.362.438			\geq	2.340.353		\geq			74.702.791

	Health insur	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	>			
R0220			<			
	\times	\times	\times	\times	\times	$>\!\!<$
	\mathbb{M}	\times	\times	$>\!\!<$	$\langle \langle \rangle \rangle$	$>\!\!<$
R0030			896.331			896.331
R0080	\times		353.845			353.845
R0090	$>\!\!<$		542.486			542.486
R0100 49.311			\leq			49.311
			\leq	\times	> <	> <
R0110			\leq			-
R0120	\sim					-
R0130						-

945.642

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

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

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

R0200

945.642

Risk margin

Technical provisions - total

Annex I 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		\times	\times	> <	> <	> <	> <	><	\times	\times		
Best estimate Premium provisions Gross	R0060		25.917		1.765.437	1.248.809		1.651.375	74.081			
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 Claims provisions	R0150		25.917		1.765.437	1.248.809		1.651.375	74.081	·		
Gross Total recoverable from reinsurance/SPV and Finite Re after	R0160	<u> </u>	122.845	-	31.320.905	1.357.041	-	5.272.160	3.321.720			
the adjustment for expected losses due to counterparty default	R0240	-	6.503	-	6.402.384	-	-	1.105.605	973.044	-		
Net Best Estimate of Claims Provisions	R0250	-	116.342	-	24.918.521	1.357.041	-	4.166.555	2.348.676	-		
Total Best estimate - gross	R0260	-	148.762	-	33.086.342	2.605.850	-	6.923.535	3.395.801	-		
Total Best estimate - net	R0270	-	142.259	-	26.683.958	2.605.850	-	5.817.930	2.422.757	-		
Risk margin	R0280	-	10.205	-	2.269.800	178.767	-	474.971	232.960	-		
Amount of the transitional on Technical Provisions		$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$	$>\!\!<$		
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
	$\gg \!$	\bigvee	\bigvee	\bigvee	$>\!\!<$	\bigvee	\bigvee	\bigvee	\bigvee
0 [-	158.967	-	35.356.142	2.784.617	-	7.398.506	3.628.761	-
0	1	6.503	1	6.402.384	1	1	1.105.605	973.044	1
0	-	152.464	-	28.953.758	2.784.617	-	6.292.901	2.655.717	-

l echnical 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
reingurance/CDV and Finite Do total	R0340

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 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		\times	\times	> <	> <	\times	$>\!\!<$	> <	><
Best estimate Premium provisions		$\overline{\mathbb{R}}$	\bowtie		\gg	\gg	\gg	\gg	\gg
Gross	R0060	313.066	-	-	-	-	-	-	5.078.685
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	313.066	-	-	-	-	-	-	5.078.685
Claims provisions		$>\!\!<$	$>\!\!<$	\langle	$>\!\!<$	$>\!\!<$	\langle	$>\!\!<$	$>\!\!<$
Gross	R0160	5.062.361	-	-	-	-	-	-	46.457.032
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	-	-	-	-	-	-	-	8.487.536
Net Best Estimate of Claims Provisions	R0250	5.062.361	-	-	-	-	-	-	37.969.496
Total Best estimate - gross	R0260	5.375.427	-	-	-	-	-	-	51.535.717
Total Best estimate - net	R0270	5.375.427	-	-	-	-	-	-	43.048.181
Risk margin Amount of the transitional on Technical Provisions	R0280	368.767	·	<u> </u>	<u> </u>		<u> </u>		3.535.470
Technical Provisions calculated as a whole	R0290								
Best estimate	R0300								
Risk margin	R0310								

	Direct business and accepted proportional reinsurance			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	
	\langle	\langle	\searrow	\langle	\langle	\langle	\langle	$>\!\!<$	
R0320	5.744.194	-	-	-	-		-	55.071.187	
R0330	-	-	ı	1	1	-	-	8.487.536	
R0340	5.744.194	-	-	-	-	-	-	46.583.651	

Technical provisions - 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

Annex I S.19.01.21

N

Non-life Insurance Claims Information

Total Non-Life Business

Accident year / Z0010 AY

13 505 060,66

Gross Claims Paid (non-cumulative)

(absolute amount)

R0250

	(Development year									
	Year	0	1	2	3	4	5	6	7	8	9	10 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100	$>\!<$	\langle	\langle	\langle	\langle	\langle	\bigvee	$>\!<$	\langle	\langle	6 457 134,47
N-9	R0160	9 311 109,40	3 605 459,05	638 743,07	457 470,00	264 315,71	1 084 215,38	198 190,97	408 509,49	294 210,74	69 888,36	
N-8	R0170	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		
N-7	R0180	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		=	
N-6	R0190	9 395 331,10	4 897 136,31	625 070,77	398 703,84	337 582,87	193 784,76	381 791,73		•		
N-5	R0200	10 030 367,56	4 148 004,33	720 042,55	357 113,19	345 370,24	282 289,09					
N-4	R0210	11 484 548,09	4 341 608,13	593 942,21	277 319,59	420 367,73						
N-3	R0220	11 358 894,13	4 926 913,33	707 817,23	529 621,28							
N-2	R0230	12 437 647,29	5 395 516,36	832 821,53								
N-1	R0240	13 381 685,10	5 286 937,93		ē'							

	In Current year	Sum of years (cumulative)
	C0170	C0180
R0100	1 455 069,42	6 457 134,47
R0160	69 888,36	16 332 112,17
R0170	38 864,98	16 592 624,31
R0180	207 813,15	18 264 043,53
R0190	381 791,73	16 229 401,38
R0200	282 289,09	15 883 186,96
R0210	420 367,73	17 117 785,75
R0220	529 621,28	17 523 245,97
R0230	832 821,53	18 665 985,18
R0240	5 286 937,93	18 668 623,03
R0250	13 505 060,66	13 505 060,66
R0260	23 010 525,86	175 239 203,41

Total

Gross undiscounted Best Estimate Claims Provisions

(absolute amount)

	(,				D	evelopment 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	\mathbb{N}	$>\!<$	\langle	\bigvee	\langle	\langle	\langle	$\backslash\!\!\!/$	\langle	\bigvee	10 309 097,71	R0100	10 064 358,08
N-9	R0160	5 188 890,60	2 138 431,55	1 469 688,48	972 218,48	1 223 102,77	607 878,39	606 922,67	306 333,61	229 203,61	870 878,36		R0160	850 203,57
N-8	R0170	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			R0170	1 067 721,17
N-7	R0180	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		<u>-</u> '		R0180	1 076 180,30
N-6	R0190	4 879 668,90	1 057 532,59	602 689,82	576 439,21	372 764,00	440 477,31	894 026,86	,	•			R0190	872 802,52
N-5	R0200	5 179 632,44	1 158 202,11	908 715,22	647 495,21	754 784,05	1 837 785,58						R0200	1 794 156,26
N-4	R0210	4 606 451,91	871 388,66	194 664,67	69 726,79	1 255 616,55							R0210	1 225 808,01
N-3	R0220	7 381 027,51	1 321 208,05	925 281,23	2 364 629,88								R0220	2 308 493,19
N-2	R0230	7 738 190,69	1 942 267,12	3 954 500,79									R0230	3 860 620,31
N-1	R0240	9 871 301,30	4 029 253,05		-								R0240	3 933 597,94
N	R0250	15 845 513,88											R0250	15 469 338,84
•												Tot	al R0260	42 523 280,16

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	130.719.621	0	0	378.634	0
Basic own funds	R0020	42.718.151	0	0	-272.252	0
Eligible own funds to meet Solvency Capital Requirement	R0050	42.718.151	0	0	-272.252	0
Solvency Capital Requirement	R0090	24.847.981	0	0	86.317	0
Eligible own funds to meet Minimum Capital Requirement	R0100	33.660.096	0	0	-360.476	0
Minimum Capital Requirement	R0110	11.011.321	0	0	17.030	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		/				
Ordinary share capital (gross of own shares)	R0010	2.500.000	2.500.000	\bigvee		\searrow
Share premium account related to ordinary share capital	R0030	153.674	153.674	\supset		\sim
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	D0040					
	R0040					
Subordinated mutual member accounts	R0050		\searrow			
Surplus funds	R0070			\bigvee	\bigvee	\sim
Preference shares	R0090		\bigvee			
Share premium account related to preference shares	R0110		$\langle \langle \rangle \rangle$			
Reconciliation reserve	R0130	28.804.158	28.804.158	\searrow	\searrow	$>\!\!<$
Subordinated liabilities	R0140	10.000.000	$>\!\!<$		10.000.000	
An amount equal to the value of net deferred tax assets	R0160	1.260.319	$>\!\!<$	$>\!\!<$	$>\!\!<$	1.260.319
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	Į.					
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	KUZZU					
Deductions		$>\!\!<$	\searrow	\searrow	\bigvee	\searrow
Deductions for participations in financial and credit institutions	R0230					$>\!\!<$
Total basic own funds after deductions	R0290	42.718.151	31.457.832		10.000.000	1.260.319
Ancillary own funds		$>\!\!<$	$\gg \leq$	\gg	$>\!\!<$	$\geq \leq$
Unpaid and uncalled ordinary share capital callable on demand	R0300		$\geq \leq$	\sim		\sim
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual -	R0310					
type undertakings, callable on demand	ļ					
Unpaid and uncalled preference shares callable on demand	R0320		$\gg \leq$	\gg		
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330		$\gg \leq$	\gg		
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340		$\gg $	\gg		\sim
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350		\gg	\gg		
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360		\gg	\gg		\sim
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370		\sim	\Longrightarrow		
Other ancillary own funds	R0390		\sim	>		
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)

	\bigvee	\bigvee	$>\!\!<$	\gg	$>\!\!<$
R0500	42.718.151	31.457.832		10.000.000	1.260.319
R0510	41.457.832	31.457.832		10.000.000	\gg
R0540	42.718.151	31.457.832	1	10.000.000	1.260.319
R0550	33.660.096	31.457.832	1	2.202.264	\gg
R0580	24.847.981	\bigvee	\langle	\langle	\gg
R0600	11.011.321	\bigvee	\bigvee	\bigvee	\gg
R0620	1,7192	\bigvee	\bigvee	\searrow	$>\!\!<$
R0640	3,0569	\bigvee	\bigvee	\searrow	$>\!\!<$

ı		
	C0060	
	$\bigg / \bigg /$	$>\!\!<$
R0700	32.718.151	\times
R0710		> <
R0720		$\geq \leq$
R0730	3.913.993	$>\!\!<$
R0740		><
R0760	28.804.158	$>\!\!<$
	\bigvee	\bigvee
R0770	764.962	> <
R0780	799.765	> <
R0790	1.564.727	$>\!\!<$

Annex I S.25.01.21

Solvency Capital Requirement - for undertakings on Standard Formula

Total amount of Notional Solvency Capital Requirements for ring fenced funds

Diversification effects due to RFF nSCR aggregation for article 304

Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios

		1 0 9 4411 0 1111 0 111
		C0110
Market risk	R0010	8.884.654
Counterparty default risk	R0020	1.881.012
Life underwriting risk	R0030	1.737.068
Health underwriting risk	R0040	240.829
Non-life underwriting risk	R0050	21.202.581
Diversification	R0060	-7.709.086
Intangible asset risk	R0070	-
Basic Solvency Capital Requirement	R0100	26.237.057
Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	1.893.540,92
Loss-absorbing capacity of technical provisions	R0140	1,07
Loss-absorbing capacity of deferred taxes	R0150	-3.282.618,12
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	24.847.980,81
Capital add-on already set	R0210	
Solvency capital requirement	R0220	24.847.980,81
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	
		·

Gross solvency capital

requirement

R0420

R0430

R0440

USP

C0090

Simplifications

C0100

Annex I S.28.02.01

Minimum capital Requirement - Both life and non-life insurance activity

	Non-life	Life
	activities	activities
	$MCR_{(NL,NL)}$	MCR _(NL,L) R
	Result	esult
	C0010	C0020
R0010	8.248.358	

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
	R0020	-	-		
	R0030	142.260	235.999		
	R0040	-	-		
Ī	R0050	26.683.959	19.558.841		
	R0060	2.605.850	12.814.100		
	R0070	-	-		
	R0080	5.817.929	13.862.647		
	R0090	2.422.757	2.795.084		
	R0100	-	-		
	R0110	5.375.427	2.072.589		
	R0120	-	-		
	R0130	-	-		
	R0140	-	-		
	R0150	-	-		
	R0160	-	-		
	R0170	-	-		

	Non-life activities	Life activities
	$MCR_{(L,NL)}$	$MCR_{(L,L)}$
	Result	Result
	C0070	C0080
R0200		2.762.963

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		$ \nearrow \! \! \! \! \! \! \! \! \! \! \! \! \! \! \! \! \! \! $	73.897.164	\bigvee
R0220		\bigvee	1.435	\bigvee
R0230		$\overline{\mathbb{Q}}$		\searrow
R0240				$\bigg\rangle$
R0250	\sim		$\bigg / \bigg /$	41.204.080

Life activities

Non-life activities

Overall MCR calculation

O TOTAL PROOF CHICAMATOR		
		C0130
Linear MCR	R0300	11.011.321
SCR	R0310	24.847.981
MCR cap	R0320	11.181.591
MCR floor	R0330	6.211.995
Combined MCR	R0340	11.011.321
Absolute floor of the MCR	R0350	7.400.000
		C0130
Minimum Capital Requirement	R0400	11.011.321

Notional non-life and life MCR calculation	Non-life activities	Life activities	
		C0140	C0150
Notional linear MCR	R0500	8.248.358	2.762.963
Notional SCR excluding add-on (annual or latest calculation)	R0510	18.613.120	6.234.861
Notional MCR cap	R0520	8.375.904	2.805.688
Notional MCR floor	R0530	4.653.280	1.558.715
Notional Combined MCR	R0540	8.248.358	2.762.963
Absolute floor of the notional MCR	R0550	3.700.000	3.700.000
Notional MCR	R0560	8.248.358	3.700.000