

S 02 01- Balance sheet

	Solvency II value	Statutory accounts value
Assets		
Goodwill		
Deferred acquisition costs		
Intangible assets	0,00	2.310.254,69
Deferred tax assets		
Pension benefit surplus		
Property, plant & equipement held for own use	18.331,32	18.331,32
Investments (other than assets held for index-linked and unit-linked funds)	3.125.671.010,82	2.850.504.737,28
Property (other than for own use)	541.738,07	541.738,07
Holdings in related undertakings, including participations	2.046,00	2.046,00
Equities	123.244.570,67	96.674.628,41
Equities - listed	123.203.425,12	96.633.482,86
Equities - unlisted	41.145,55	41.145,55
Bonds	3.000.175.707,91	2.752.030.072,23
Government Bonds	1.535.614.463,35	1.352.622.606,31
Corporate Bonds	1.444.314.851,78	1.379.352.185,64
Structured notes	1.100.480,27	1.030.131,98
Collateralised securities	19.145.912,51	19.025.148,30
Collective Investments Undertakings	1.706.948,17	1.256.252,57
Derivatives		
Deposits other than cash equivalents		
Other investments		
Assets held for index-linked and unit-linked funds	2.581.036.071,36	2.512.920.063,39
Loans & mortgages	1.165.229.401,12	1.037.300.411,14
Loans on policies		
Loans & mortgages to individuals	975.828.374,00	871.560.196,75
Other loans & mortgages	189.401.027,12	165.740.214,39
Reinsurance recoverables from:	10.009.138,59	16.001.855,98
Non-life and health similar to non-life	1.901.815,09	5.567.966,17
Non-life excluding health	1.901.815,09	5.567.966,17
Health similar to non-life	0,00	0,00
Life and health similar to life, excluding health and index-lin- ked and unit-linked	8.107.323,50	10.433.889,81
Health similar to life	0,00	0,00
Life excluding health and index-linked and unit-linked	8.107.323,50	10.433.889,81
Life index-linked and unit-linked	0,00	0,00
Deposits to cedants		
Insurance & intermediaries receivables	998.507,30	3.492.542,88
Reinsurance receivables	0,00	0,00
Receivables (trade, not insurance)	-664.684,43	-664.684,43
Own shares (held directly)		
Amounts due in respect of own fund items or initial fund called up but not yet paid in		
Cash and cash equivalents	73.175.655,81	73.175.655,81
Any other assets, not elsewhere shown	32.305.110,91	32.305.110,91
Total assets	6.987.778.542,80	6.527.364.278,97

	Solvency II value	Statutory accounts value
Liabilities		
Technical provisions - non-life	122.957.837,31	159.865.369,19
Technical provisions – non-life (excluding health)	117.867.490,00	154.459.926,61
TP calculated as a whole	0,00	
Best Estimate	112.199.584,64	
Risk margin	5.667.905,00	
Technical provisions - health (similar to non-life)	5.090.347,31	5.405.442,58
TP calculated as a whole	0,00	
Best Estimate	5.013.081,31	
Risk margin	77.266,00	
Technical provisions - life (excluding index-linked and unit-linked)	3.317.630.491,05	3.179.876.765,22
Technical provisions - health (similar to life)	-39.671.133,58	44.783.317,85
TP calculated as a whole	0,00	
Best Estimate	-106.415.541,58	
Risk margin	66.744.408,00	
Technical provisions – life (excluding health and index-linked and unit-linked)	3.357.301.624,62	3.135.093.447,37
TP calculated as a whole	0,00	
Best Estimate	3.300.207.847,56	
Risk margin	57.093.777,06	
Technical provisions – index-linked and unit-linked	2.469.397.144,57	2.512.920.063,40
TP calculated as a whole	0,00	
Best Estimate	2.440.177.940,74	
Risk margin	29.219.203,83	
Other technical provisions		28.870.527,05
Contingent liabilities		
Provisions other than technical provisions		
Pension benefit obligations		
Deposits from reinsurers	3.437.388,82	3.437.388,82
Deferred tax liabilities	90.639.169,46	0,00
Derivatives		
Debts owed to credit institutions	180.829.770,74	180.692.463,87
Debts owed to credit institutions resident domestically	124.889.930,21	
Debts owed to credit institutions resident in the euro area other than domestic	55.939.840,53	
Debts owed to credit institutions resident in rest of the world		
Financial liabilities other than debts owed to credit institutions		
Debts owed to non-credit institutions		
Debts owed to non-credit institutions resident domestically		
Debts owed to non-credit institutions resident in the euro area other than domestic		
Debts owed to non-credit institutions resident in rest of the world		
Other financial liabilities (debt securities issued)		
Insurance & intermediaries payables	4.781.466,54	4.781.466,54
Reinsurance payables	10.988.770,67	10.988.770,67
Payables (trade, not insurance)	23.503.887,52	23.503.887,52
Subordinated liabilities	41.764,80	41.764,80
Subordinated liabilities not in BOF	41.764,80	41.764,80
Subordinated liabilities in BOF		
Any other liabilities, not elsewhere shown		
Total liabilities	6.224.207.691,48	6.104.978.467,08
Excess of assets over liabilities	763.570.851,32	422.385.811,89



'S.05.01.01 - PREMIUMS, CLAIMS AND EXPENSES BY LINE OF BUSINESS

	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	Legal expen- ses insurance	Assistance	Miscellaneous financial loss	Total
Premiums written													
Gross - Direct Business	0,00	735.043,85	0,00	35.438.859,84	12.185.826,17	0,00	38.803.297,10	5.449.752,96	0,00	7.120.832,30	0,00	0,00	99.733.612,22
Gross - Proportional reinsurance accepted													0,00
Gross - Non-proportional reinsurance accepted													0,00
Reinsurers' share	0,00	26.977,76	0,00	1.331.569,24	81.377,02	0,00	1.262.518,33	182.826,69	0,00	0,00	0,00	0,00	2.885.269,04
Net	0,00	708.066,09	0,00	34.107.290,60	12.104.449,15	0,00	37.540.778,77	5.266.926,27	0,00	7.120.832,30	0,00	0,00	96.848.343,18
Premiums earned													
Gross - Direct Business	0,00	726.679,93	0,00	35.376.921,81	11.948.313,75	0,00	37.872.304,01	5.298.007,98	0,00	7.183.946,75	0,00	0,00	98.406.174,23
Gross - Proportional reinsurance accepted													0,00
Gross - Non-proportional reinsurance accepted													0,00
Reinsurers' share	0,00	26.977,76	0,00	1.331.569,24	81.377,02	0,00	1.262.518,33	182.826,69	0,00	0,00	0,00	0,00	2.885.269,04
Net	0,00	699.702,17	0,00	34.045.352,57	11.866.936,73	0,00	36.609.785,68	5.115.181,29	0,00	7.183.946,75	0,00	0,00	95.520.905,19
Claims incurred													
Gross - Direct Business	15.705.660,20	21.079,14	0,00	20.661.154,32	5.707.887,98	0,00	16.054.276,78	1.555.687,21	0,00	1.700.080,44	0,00	0,00	61.405.826,07
Gross - Proportional reinsurance accepted													0,00
Gross - Non-proportional reinsurance accepted													0,00
Reinsurers' share	0,00	0,00	0,00	270.658,89	0,00	0,00	-119.662,33	-756.508,73	0,00	0,00	0,00	0,00	-605.512,17
Net	15.705.660,20	21.079,14	0,00	20.390.495,43	5.707.887,98	0,00	16.173.939,11	2.312.195,94	0,00	1.700.080,44	0,00	0,00	62.011.338,24
Changes in other technical provisions													
Gross - Direct Business	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Gross - Proportional reinsurance accepted													0,00
Gross - Non-proportional reinsurance accepted													0,00
Reinsurers' share	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Net	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Expenses incurred	621.609,56	230.855,47	0,00	14.144.653,93	3.753.630,80	0,00	13.829.260,53	1.692.617,25	0,00	3.429.516,32	0,00	0,00	37.702.143,86
Other expenses													1.449.125,43
Total expenses													39.151.269,29

				Life reinsuran					
	Health insu- rance	Insurance with profit participa- tion	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 insurance obligations	Health reinsurance	Life reinsurance	Total
	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written									
Gross	35.217.882,14	200.239.655,01	407.025.024,63	31.974.392,66	0,00	0,00	0,00	0,00	674.456.954,44
Reinsurers' share	0,00	0,00	1.060.880,19	8.411.952,86	0,00	0,00	0,00	0,00	9.472.833,05
Net	35.217.882,14	200.239.655,01	405.964.144,44	23.562.439,80	0,00	0,00	0,00	0,00	664.984.121,39
Premiums earned									
Gross	35.217.882,14	200.239.655,01	407.025.024,63	31.974.392,66	0,00	0,00	0,00	0,00	674.456.954,44
Reinsurers' share	0,00	0,00	1.060.880,19	8.411.952,86	0,00	0,00	0,00	0,00	9.472.833,05
Net	35.217.882,14	200.239.655,01	405.964.144,44	23.562.439,80	0,00	0,00	0,00	0,00	664.984.121,39
Claims incurred									
Gross	0,00	43.606.125,79	142.772.042,59	114.676.629,81	0,00	0,00	0,00	0,00	301.054.798,19
Reinsurers' share	0,00	0,00	1.324.763,21	7.833.240,24	0,00	0,00	0,00	0,00	9.158.003,45
Net	0,00	43.606.125,79	141.447.279,38	106.843.389,57	0,00	0,00	0,00	0,00	291.896.794,74
Changes in other technical provisions									
Gross	719.915,76	201.792.474,27	329.988.488,94	-102.626.100,52	0,00	0,00	0,00	0,00	429.874.778,45
Reinsurers' share	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Net	719.915,76	201.792.474,27	329.988.488,94	-102.626.100,52	0,00	0,00	0,00	0,00	429.874.778,45
Expenses incurred	13.240.617,60	11.610.177,88	20.292.339,87	17.249.727,22	0,00	0,00	0,00	0,00	62.392.862,57
Other expenses									6.410.546,49
Total expenses									68.803.409,06

PILLAR 3 DISCLOSURES 2017



S.05.02.01 Premiums, claims and expenses by country

non life		Home Country	Top 5 countries (by amount of gross premiums written) - non-life obligations	Total Top 5 and home country - non-life obligations
		C0080	C0090	C0140
Premiums written				
Gross - Direct Business	R0110	99.733.612,22		99.733.612,22
Gross - Proportional reinsurance accepted	R0120			0,00
Gross - Non-proportional reinsurance accepted	R0130			0,00
Reinsurers' share	R0140	2.885.269,04		2.885.269,04
Net	R0200	96.848.343,18		96.848.343,18
Premiums earned				0,00
Gross - Direct Business	R0210	98.406.174,23		98.406.174,23
Gross - Proportional reinsurance accepted	R0220			0,00
Gross - Non-proportional reinsurance accepted	R0230			0,00
Reinsurers' share	R0240	2.885.269,04		2.885.269,04
Net	R0300	95.520.905,19		95.520.905,19
Claims incurred				0,00
Gross - Direct Business	R0310	61.405.826,07		61.405.826,07
Gross - Proportional reinsurance accepted	R0320			0,00
Gross - Non-proportional reinsurance accepted	R0330			0,00
Reinsurers' share	R0340	-605.512,17		-605.512,17
Net	R0400	62.011.338,24		62.011.338,24
Changes in other technical provisions				0,00
Gross - Direct Business	R0410	0,00		0,00
Gross - Proportional reinsurance accepted	R0420			0,00
Gross - Non-proportional reinsurance accepted	R0430			0,00
Reinsurers' share	R0440	0,00		0,00
Net	R0500	0,00		0,00
Expenses incurred	R0550	37.702.143,86		37.702.143,86
Other expenses	R1200			1.449.125,43
Total expenses	R1300			39.151.269,29

non life		Home Country	Top 5 countries (by amount of gross premiums written) - life obligations	Total Top 5 and home country - life obligations
		C0220	C0230	C0280
Premiums written				
Gross	R1410	626.870.123,92	47.586.830,52	674.456.954,44
Reinsurers' share	R1420	6.889.698,47	2.583.134,58	9.472.833,05
Net	R1500	619.980.425,45	45.003.695,94	664.984.121,39
Premiums earned				
Gross	R1510	626.870.123,92	47.586.830,52	674.456.954,44
Reinsurers' share	R1520	6.889.698,47	2.583.134,58	9.472.833,05
Net	R1600	619.980.425,45	45.003.695,94	664.984.121,39
Claims incurred				
Gross	R1610	257.769.018,67	43.285.779,52	301.054.798,19
Reinsurers' share	R1620	6.555.514,16	2.602.489,29	9.158.003,45
Net	R1700	251.213.504,51	40.683.290,23	291.896.794,74
Changes in other technical provisions				
Gross	R1710	416.639.882,48	13.234.895,97	429.874.778,45
Reinsurers' share	R1720	0,00	0,00	0,00
Net	R1800	416.639.882,48	13.234.895,97	429.874.778,45
Expenses incurred	R1900	58.086.649,07	4.306.213,50	62.392.862,57
Other expenses	R2500			6.410.546,49
Total expenses	R2600			68.803.409,06



S.12.01.01 Life and Health SLT Technical Provisions

		Insurance	Index-link	ed and unit-linked	insurance		Other life insuranc	e
		with profit parti- cipation		Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contr opt gua
		C0020	C0030	C0040	C0050	C0060	C 0070	С
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 calculated as a whole	R0020							
Technical provisions calculated as a sum of BE and RM								
Best Estimate								
Gross Best Estimate	R0030	2.136.069.788			2.440.177.941			1.164.
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0040							8
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	R0050							8
Recoverables from SPV before adjustment for expected losses	R0060							
Recoverables from Finite Re before adjustment for expected losses	R0070							
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080							8
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090	2.136.069.788			2.440.177.941			1.156.
Risk Margin	R0100	12.945.239	29.219.204			44.148.538		
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	R0110							
Best estimate	R0120							
Risk margin	R0130							
Technical provisions - total	R0200	2.149.015.027	2.469.397.145			1.208.286.598		
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0210	2.149.015.027	2.469.397.145			1.200.179.274,32		
Best Estimate of products with a surrender option	R0220	2.136.069.788	2.440.177.941			1.164.046.376,09		
Gross BE for Cash flow								
Cash out-flows								
Future guaranteed and discretionary benefits	R0230		2.725.200.817			1.328.246.807		
Future guaranteed benefits	R0240	2.035.259.013,77						
Future discretionary benefits	R0250	22.335.505,36						
Future expenses and other cash out-flows	R0260	96.739.673,73	128.973.165,46			129.556.382,10		
Cash in-flows								
Future premiums	R0270	18.264.404,77	161.118.816,91			293.665.129,66		
Other cash in-flows	R0280		252.877.224,76					
Percentage of gross Best Estimate calculated using approximations	R0290							
Surrender value	R0300	1.852.043.677,00	2.506.656.774,25			1.130.195.304,26		
Best estimate subject to transitional of the interest rate	R0310							
Technical provisions without transitional on interest rate	R0320							
Best estimate subject to volatility adjustment	R0330							
Technical provisions without volatility adjustment and without others transitional measures	R0340							
Best estimate subject to matching adjustment	R0350							
Technical provisions without matching adjustment and without all the others	R0360							



tracts with ptions or larantees	Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations
C0080	C0090
4.138.059,48	
8.107.323,50	
8.107.323,50	
0.11011.020,000	
8.107.323,50	
6.030.735,97	



S.12.01.01 Life and Health SLT Technical Provisions

			Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life accepted insurance contracts and relating to insurance obligation other than health insurance obligations	Total (Life othe than health insurance, incl. Unit-Linked)
Technical provisions calculated as a whole	R0010	C0100	C0110	C0120	C0130	C0140	C0150
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0020						
Technical provisions calculated as a sum of BE and RM							
Best Estimate							
Gross Best Estimate	R0030						5.740.385.78
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0040						8.107.32
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	R0050						8.107.32
Recoverables from SPV before adjustment for expected losses	R0060						
Recoverables from Finite Re before adjustment for expected losses	R0070						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080						8.107.32
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090						5.732.278.46
Risk Margin	R0100						86.312.98
Amount of the transitional on Technical Provisions							
Technical Provisions calculated as a whole	R0110						
Best estimate	R0120						
Risk margin	R0130						
Technical provisions - total	R0200						5.826.698.76
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0210						5.818.591.44
Best Estimate of products with a surrender option	R0220						5.740.294.10
Gross BE for Cash flow							
Cash out-flows							
Future guaranteed and discretionary benefits	R0230						
Future guaranteed benefits	R0240						
Future discretionary benefits	R0250						
Future expenses and other cash out-flows	R0260						355.269.22
Cash in-flows							
Future premiums	R0270						473.048.35
Other cash in-flows	R0280						252.877.22
Percentage of gross Best Estimate calculated using approximations	R0290						
Surrender value	R0300						5.488.895.75
Best estimate subject to transitional of the interest rate	R0310						
Technical provisions without transitional on interest rate	R0320						
Best estimate subject to volatility adjustment	R0330						
Technical provisions without volatility adjustment and without others transitional measures	R0340						
Best estimate subject to matching adjustment	R0350						

PILLAR 3 DISCLOSURES 2017



S.12.01.01 Life and Health SLT Technical Provisions

Contracts with high reprint and guarantees Contracts with high reprint and guarantees Annualities stemming from non-life main reprint and guarantees Contracts with high reprint and guarantees Annualities stemming from non-life main reprint and purparities Contracts with high reprint and guarantees Annualities stemming from non-life main reprint and purparities Contracts with high reprint and guarantees Annualities stemming from non-life main reprint and purparities Contracts with high reprint and purparities Annualities stemming from non-life main reprint and purparities Contracts with high reprint and purparities Annualities stemming from non-life main reprint and purparities Contracts with high reprint and purparities Contracts with high reprint and purparities Annualities stemming from non-life main reprint and purparities Contracts with high reprint and purparities Annualities stemming from non-life main reprint and purparities Contracts with high reprint and purparities Contract with reprint and purparities Contract with high reprint and purparities Contract with high reprint and purpa			Health	insurance (direct bi	isiness)		Health	Tot
Technical provisions calculated as a whole10001000Total Recoverables from elassurance/SPM and link for the adjustment for expected losses due to current y default associated to TP esclulated as a whole1000Total Recoverables from elassurance/SPM and link for expected losses8000-106.415.542Total cooverables from elassurance/SPM and link for expected losses8000-108.415.542Recoverables from reinsurance/SPM and Finik Re) before adjustment for expected losses8000-108.415.542Recoverables from reinsurance/SPM and Finik Re) before adjustment for expected losses8000-108.415.542Recoverables from reinsurance/SPM and Finik Re) before adjustment for expected losses8000-108.415.542Total Recoverables from reinsurance/SPM and Finik Re)8000-108.415.542Recoverables from reinsurance/SPM and Finik Re)8000-108.415.542Recoverables from reinsurance/SPM and Finik Re)8000-108.415.542Resoverables from reinsurance/SPM and Finik Re)8000-108.415.542R				hout options and	options or	insurance contracts and relating to	(reinsurance	sim
Total Accourselus from reinsurance/SPV and Fielle Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a sum of BE and RM R000 Technical provisions calculated as a sum of BE and RM R000 -106.415.642 Gross Best Estimate R000 -106.415.642 Total accourselus from reinsurance/SPV and Finite Re) before adjustment R000 - Recoverables from reinsurance/SPV and Finite Re) before adjustment R000 - Recoverables from reinsurance/SPV and Finite Re) before adjustment R000 - Recoverables from reinsurance/SPV and Finite Re) before adjustment R000 - Recoverables from reinsurance/SPV and Finite Re after the adjustment R000 - Recoverables from reinsurance/SPV and Finite Re after the adjustment R0000 - Recoverables from reinsurance/SPV and Finite Re after the adjustment R0000 - Resoverables from reinsurance/SPV and Finite Re after the adjustment R0000 - Resoverables from reinsurance/SPV and Finite Re after the adjustment R0000 - Resoverables from reinsurance/SPV and Finite Re total R0100 - Rest adjustment for expected losses R0010 - - Rest adjustment for expected provisions			C0160	C0170	C0180	C0190	C0200	
exacet of losses due to counterparty default associated to TP calculated as awhol Fetchical provisions calculated as annol BE and RM Fetchical provisions calculated as annol BE and Fink Be before adjustment for expected losses due to counterparty default associated to Trepended losses Recoverables from reinsurance/SPV and Finite Re) before adjustment for expected losses due to counterparty default associated to respected losses Recoverables from reinsurance/SPV and Finite Re) before adjustment for expected losses Recoverables from reinsurance/SPV and Finite Re) before adjustment for expected losses Recoverables from reinsurance/SPV and Finite Re) before adjustment for expected losses Recoverables from reinsurance/SPV and Finite Re for the adjustment for expected losses Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses Recoverables from reinsurance/SPV and Finite Re after the adjustment Recoverables from reinsurance/SPV and Finite Re after the adjustment Recoverables from reinsurance/SPV and Finite Reafter the adjustment Recoverables from reinsurance/SPV and Finite Reafter the adjustment Recoverables from reinsurance/SPV and Finite Reafter Recoverables R	Technical provisions calculated as a whole	R0010						
Best StrainstIGross Best StrainstR004-106.415.542Recoverables from neinseurance/SPV and Finite Rie Josen adjustmentR004-Recoverables from neinseurance/SPV and Finite Rie JosenR005-Recoverables from neinseurance/SPV and Finite Rie JosenR006-Recoverables from neinseurance/SPV and Finite Rie JosenR006-Recoverables from neinseurance/SPV and Finite Rie JosenR006-Recoverables from neinseurance/SPV and Finite ReR006-Resoverables from neinseurance/SPV and Finite ReR006-Resoverables from neinseurance/SPV and Finite ReR006-Resk MarginR010Best estimate minus recoverables from neinseurance/SPV and Finite ReR000-Risk MarginR010Resk MarginR010Resk MarginR010Resk MarginR010Resk MarginR010Resk MarginR010Resk MarginR010Resk MarginR020Resk MarginR020Resk MarginR020Resk MarginR020Resk MarginR020Resk MarginR020Resk MarginR020Resk MarginR020Resk MarginR020<	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0020						
Ores Best Estimate 6003 -106.416.542 Total scoresolates fram enisourane/SPV and Finite Re) before adjustment for expected losses due to counterpary default 6004 Recoverables fram risourane/SPV and Finite Re) before adjustment for expected losses due to counterpary default 6006 Recoverables fram risourane/SPV and Finite Re) before adjustment for expected losses due to counterpary default 6006 Recoverables fram risourane/SPV and Finite Re after the adjustment for expected losses due to counterpary default 6006 Rest Margin 6007 -106.415.542 Ret Margin 6008 -106.415.542 Ret Margin 6008 -106.415.542 Ret Margin 6007 -106.415.542 Ret Margin 6007 -106.415.542 Ret Margin 6007 -106.415.542 Ret Margin 6008 -106.415.542 Ret Margin 6010 -30.671.134 Ret Margin 60100 -30.671.1	Technical provisions calculated as a sum of BE and RM							
Total recoverables from reinsurance/SPV and Finite Re blocker disustmentR0040Recoverables from reinsurance (accept SPV and Finite Re) before adjustmentR0050Recoverables from reinsurance (accept SPV and Finite Re) before adjustmentR0050Recoverables from reinsurance/SPV and Finite Re adjustmentR0050Recoverables from reinsurance/SPV and Finite Re adjustmentR0050Recoverables from reinsurance/SPV and Finite Re adjustmentR0050Total Recoverables from reinsurance/SPV and Finite Re adjustmentR0050Finite Resolution finite Resolution of the adjustmentR0050Total Recoverables from reinsurance/SPV and Finite ReR0050Resolution resolution of the transitional of Technical ProvisionsR0050Finite Resolution reinsurance/SPV and Finite ReR0050Resolution resolution of the transitional of technical ProvisionsR0110Best estimateR0110R0200Section adjustment for expected losesR0120Section adjustment for expected losesR0110Best estimate of products with a surrender optionR0200Section Bruins recoverables from reinsurance/SPV and Finite Re totalR0100Cash Ud-Nos	Best Estimate							
Intercepted losses due to contrapperty default Notes Recoverables from reinsurance (accost) SRV and Finite Re) before adjustment Resolution Recoverables from Finite Re before adjustment for expected losses R0000 Recoverables from reinsurance/SVP and Finite Re atter the adjustment R0000 Total Recoverables from reinsurance/SVP and Finite Re R0000 Beat estimate misure coverables from reinsurance/SVP and Finite Re R0000 Resolution misure coverables from reinsurance/SVP and Finite Re R0000 Eachnical Provisions calculated as a whole R0110 Beat estimate situations calculated as a whole R0110 Eachnical Provisions calculated as a whole R0120 Eachnical Provisions atter coverables from reinsurance/SPV and Finite Re total R0200 -38.671.134 R0210 Eachnical Provisions miss recoverables from reinsurance/SPV and Finite Revolute R0210 Eachnical Provisions atter adjustment or expected Asses R0200 Future guaranteed and discretionary benefits R0240 Future guaranteed and discretionary benefits R0240 Future guaranteed and there calculated as aprovematinons R0240 Futur	Gross Best Estimate	R0030		-106.415.542				-
Interspected losses N0000 Recoverables from Yebbars adjustment for expected losses R0000 Total Recoverables from reinsurance/SPV and Finite Re adjustment for expected losses R0000 Total Recoverables from reinsurance/SPV and Finite Re adjustment for expected losses R0000 Bast estimate minus recoverables from reinsurance/SPV and Finite Re R0000 -106.415.542 Bast Margin R0100 665/34.408 -106.415.542 Amount of the transitional on Technical Provisions - - Technical Provisions calculated as a whole R0100 665/34.408 Rest Margin R0110 - - Rechnical provisions calculated as a whole R0100 - - Rechnical provisions relative minus recoverables from reinsurance/SPV and Finite Re + total R020 - - Recoverables from reinsurance/SPV and Finite Re + total R0210 - - - Recoverables references and directionary benefits R0220 - - - - Recoverables references and directionary benefits R0240 - - - - - - -		R0040						
Recoverables from Finite Re before adjustment for expected losses R0070 R0080 Total Recoverables from reinsurance/SPV and Finite Re adjustment for expected losses due to counterparty default R0080 -106.415.542 Best astimate minus recoverables from reinsurance/SPV and Finite Re R0000 6674.408 Technical Provisions calculated as a whole R0110 6674.408 Amount of the transitional on Technical Provisions R0110 6674.408 Technical Provisions calculated as a whole R0110 6674.408 Best astimate R0100 6674.408 Risk Margin R0100 6674.408 Technical Provisions calculated as a whole R0110 Best astimate R0100 -396.671.134 Technical provisions rulus recoverables from reinsurance/SPV and Finite Re - total R020 -396.671.134 Technical provisions rulus recoverables from reinsurance/SPV and Finite Re - total R020 -396.671.134 Technical provisions rulus recoverables from reinsurance/SPV and Finite Re - total R020 -396.671.134 Technical provisions rulus recoverables from reinsurance/SPV and Finite Re - total R020 -396.671.134 Technical provisions rulus rule discritionary benefits R0200 298.101.801 - Future guaranteed discritionary benefits R0200 284.899.971.33 -		R0050						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustmentR080InterfaceBest estimate minus recoverables from reinsurance/SPV and Finite ReR000-106.415.542Risk MarginR010066.744.008Amount of the transitional on Technical ProvisionsR0100Best estimate minus recoverables from reinsurance/SPV and Finite ReR0100Best estimate minus recoverables from reinsurance/SPV and Finite ReR0100Best estimate minus recoverables from reinsurance/SPV and Finite Re totalR0100Best estimate minus recoverables from reinsurance/SPV and Finite Re totalR0200Set Estimate of products with a surreduce optionR0200Best Estimate of products with a surreduce optionR0200Gross Bet For Cesh flowFuture guaranteed and discretionary benefitsFuture guaranteed and discretionary benefitsR0200Future guaranteed and other cash out-flowsR0200Future guaranteed and other cash out-flowsR0200Future guaranteed and other cash out-flowsR0200Cash in-flowsR0200Protent guaranteed and other cash out-flowsR0200Cash in-flowsR0200Cash in-flowsR0200Cash in-flowsR0200Protent geremismsR0200Cash in-flowsR0200Cash in-flowsR0200Best Estimate actualted using approximationsR0200Cash in-flowsR0200Best Estimate actualted using approximationsR0200Cash in-flowsR0300Best Estimate actualted using approximations <td>Recoverables from SPV before adjustment for expected losses</td> <td>R0060</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	Recoverables from SPV before adjustment for expected losses	R0060						
for expected losses due to counterparty defaultR0000-106.415.542Best estimate minus recoverables from reinsurance/SPV and Finite ReR010066.744.408Amount of the transitional on Technical ProvisionsR010066.744.408Amount of the transitional on Technical ProvisionsR010066.744.408Best estimateR01066.744.40860.700Best estimate a wholeR010066.744.40860.700Best estimate for provisions clocal Provisions clocal Provisions clocal Provisions clocal Provisions recoverables from reinsurance/SPV and Finite Re totalR0200-39.671.134Technical provisions minus recoverables from reinsurance/SPV and Finite Re totalR0200-39.671.134Best Estimate of products with a surrender optionR0200-39.671.134Cash outflowsPorture guaranteed and discretionary benefitsR0200-39.671.134Future guaranteed banefitsR0200295.101.801-Future grows baset stimate calculated using approximationsR0200Future grows baset stimate calculated using approximationsR0200Surrender valueR0200666.417.313.4	Recoverables from Finite Re before adjustment for expected losses	R0070						
Risk Margin R0100 667.44.408 Amount of the transitional on Technical Provisions Federal Provisions calculated as a whole R010 Best estimate R0120 Risk margin R0130 Risk margin R0130		R0080						
Amount of the transitional on Technical Provisions R0110 Technical Provisions calculated as a whole R0110 Best estimate R0120 Risk margin R0120 Technical provisions - total R0200 Fachnical provisions - total R0200 Best Estimate of products with a surrender option R0200 Best Estimate of products with a surrender option R0200 Gross BE for Cash flow - Cash out-flows - Future guaranteed and discretionary benefits R0230 Puture guaranteed and other ethios R0250 Future expenses and other cash out-flows 284.899.971.33 Cash in-flows R0270 684.81731.346 Char on flows R0280 - Future granities and other cash in-flows R0280 - Cash in-flows R0280 - Surrender value R0300 - - Future granities calculated using approximations R0280 - - Percentage of gross Best Estimate calculated using approximations R0300 - - Surrender value R0300 - -	Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090		-106.415.542				
Technical Provisions calculated as a whole R0110 Best estimate R0120 Risk margin R0130 Technical provisions - total R0200 Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total R0210 Best Estimate of products with a surrender option R0220 Gross BE for Cash flow	Risk Margin	R0100	66.744.408					
Best estimateR0100Risk marginR0130Technical provisions rotalR0200Technical provisions minus recoverables from reinsurance/SPV and Finite Re totalR0210Best Estimate of products with a surrender optionR0220Gross BE for Cash flow	Amount of the transitional on Technical Provisions							
Risk marginR0130Technical provisions - totalR0200-39.671.134Technical provisions minus recoverables from reinsurance/SPV and Finite Re + totalR0210-39.671.134Best Estimate of products with a surender optionR0220Gross BE for Cash flowR0220Cash out-flowsR0230295.101.801Future guaranteed banefitsR0240Future guaranteed banefitsR0240Future guaranteed banefitsR0240Future guaranteed banefitsR0240Future guaranteed banefitsR0240Future guaranteed banefitsR0250Future actionary benefitsR0260284.899.971.33Cash in-flowsR0270686.417.313.46Other cash in-flowsR0280686.417.313.46Dest estimate subject to transitional on interest rateR0320Best estimate subject to valitility adjustmentR0320Estimate subject to valitility adjustment and without otherst transitional measuresR0340Best estimate subject to valitility adjustment and without otherst ratesR0340Best estimate subject to valitility adjustment and without otherst ratesR0340Best estimate subject to valitility adjustment and without otherst ratesR0340Best estimate subject to valitility adjustment and without otherst ratesR0340Best estimate subject to valitility adjustment and without otherst ratesR0340Best estimate subject to valitility adjustment and without otherst ratesR0340Best estim	Technical Provisions calculated as a whole	R0110						
Technical provisions - totalR020039.671.134Technical provisions minus recoverables from reinsurance/SPV and Finite Re - totalR021039.671.134Best Estimate of products with a surrender optionR020R020Gross BE for Cash flow	Best estimate	R0120						
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - totalR021039.671.134Best Estimate of products with a surrender optionR0220Gross Ef for Cash flowR0230Cash out-flowsR0230Future guaranteed and discretionary benefitsR0240Future guaranteed benefitsR0240Future discretionary benefitsR0250Future discretionary benefitsR0250Future premiumsR0260Cash in-flows284.899.971.33Cash in-flowsR0260Future premiumsR0270Abdite premiumsR0280Other cash in-flowsR0280Percentage of gross Best Estimate calculated using approximationsR0290Surrender valueR0300Best estimate subject to transitional on interest rateR0302Technical provisions without volatility adjustmentR0300Best estimate subject to matching adjustment and without others transitional measuresR0300Best estimate subject to matching adjustmentR0300Best estimate subject to matching adjustment and without others transitional measuresR0300Best estimate subject to matching adjustmentR0300Best estimate subject to matching adjustment and without others transitional measuresR0340Best estimate subject to matching adjustment and	Risk margin	R0130						
Best Estimate of products with a surrender option R020 R020 Gross BE for Cash flow Cash out-flows 295.101.80 Future guaranteed and discretionary benefits R0200 Future guaranteed benefits R0240 Future synamteed benefits R0260 Future expenses and other cash out-flows R0260 Cash in-flows R0270 Cash in-flows R0270 Percentage of gross Best Estimate calculated using approximations R0290 Other cash in-flows R0280 Surrender value R0300 Best estimate subject to transitional of the interest rate R0310 Robistions without vlatility adjustment R0330 Best estimate subject to matching adjustment R0330 Best estimate subject to matching adjustment R0340 Best estimate subject to matching adjustment R0330 Best estimate subject to matching adjustment R0330 Best estimate subject to matching adjustment R0340	Technical provisions - total	R0200	-39.671.134					
Gross BE for Cash flow Image: Cash out-flows Cash out-flows R0230 295.101.801 Future guaranteed and discretionary benefits R0240 Future guaranteed benefits R0240 Future discretionary benefits R0250 Future expenses and other cash out-flows R0260 284.899.971,33 Cash in-flows R0270 686.417.313,46 Other cash in-flows R0280 Image: R0290 Future premiums R0270 686.417.313,46 Other cash in-flows R0280 Image: R0290 Best estimate calculated using approximations R0290 Image: R0290 Surrender value R0300 Image: R0300 Image: R0300 Best estimate subject to transitional on interest rate R0300 Image: R0300 Image: R0300 Best estimate subject to valuitily adjustment R0300 Image: R0300	Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0210	-39.671.134					
Cash out-flows R0230 295.101.801 Image: Constraint of the interest rate R0240 Future guaranteed benefits R0240 Image: Constraint of the interest rate R0250 Future expenses and other cash out-flows R0250 284.899.971,33 Cash in-flows R0270 686.417.313,46 Other cash in-flows R0280 Image: Constraint of the interest rate Percentage of gross Best Estimate calculated using approximations R0290 Image: Constraint of the interest rate Surrender value R0300 Image: Constraint of the interest rate R0300 Best estimate subject to valuitity adjustment and without others transitional measures R0340 Image: Constraint of the interest rate R0350 Best estimate subject to matching adjustment R0350 Image: Constraint of the interest rate R0340 Best estimate subject to matching adjustment R0340 Image: Constraint of the interest rate R0340 Best estimate subject to matching adjustment R0350 Image: Constraint of the interest rate R0340 Best estimate subject to matching adjustment R0350 Image: Constraint of the interest rate R0340 Best estimate subject to matching adjustment R0350 Image: Constr	Best Estimate of products with a surrender option	R0220						
Future guaranteed and discretionary benefitsR0230295.101.801Future guaranteed benefitsR0240Future discretionary benefitsR0250Future expenses and other cash out-flowsR0250Cash in-flowsR0270Future premiumsR0270Other cash in-flowsR0280Percentage of gross Best Estimate calculated using approximationsR0290Surrender valueR0300Best estimate subject to transitional on interest rateR0310Best estimate subject to volatility adjustmentR0330Best estimate subject to volatility adjustment and without others transitional measuresR0340Best estimate subject to matching adjustmentR0330Best estimate subject to matching adjustmentR0340Best estimate subject to matching	Gross BE for Cash flow							
Future guaranteed benefitsR0240Future discretionary benefitsR0250Future expenses and other cash out-flowsR0260284.899.971,33Cash in-flowsR0270686.417.313,46Future premiumsR0270686.417.313,46Other cash in-flowsR0280R0280Percentage of gross Best Estimate calculated using approximationsR0290R0280Surrender valueR0300R0280R0280Best estimate subject to transitional of the interest rateR0310R0320Best estimate subject to volatility adjustmentR0330R0330Best estimate subject to volatility adjustment and without others transitional measuresR0340R0340R0350R0350R0350R0350	Cash out-flows							
Future discretionary benefits R0250 Future expenses and other cash out-flows R0260 284.899.971,33 Cash in-flows R0270 686.417.313,46 Other cash in-flows R0280 R0280 Percentage of gross Best Estimate calculated using approximations R0290 R0290 Surrender value R0300 R0300 R0300 Best estimate subject to transitional of the interest rate R0320 R0320 R0320 Technical provisions without transitional on interest rate R0330 R0330 R0330 R0330 Best estimate subject to volatility adjustment R0330 R0330 R0330 R0330 R0330 R0330 Best estimate subject to volatility adjustment and without others transitional measures R0330 R0340 R0340 R0340 R0340 Best estimate subject to matching adjustment R0350 R0340 R0350 R0340 R0350 R0	Future guaranteed and discretionary benefits	R0230	295.101.801					
Future expenses and other cash out-flowsR0260284.899.971,33Cash in-flowsR0270686.417.313,46Future premiumsR0270686.417.313,46Other cash in-flowsR0280R0280Percentage of gross Best Estimate calculated using approximationsR0290R0290Surrender valueR0300R0310Best estimate subject to transitional on interest rateR0320R0320Best estimate subject to volatility adjustmentR0330R0330Technical provisions without volatility adjustment and without others transitional measuresR0340Best estimate subject to matching adjustmentR0350R0340	Future guaranteed benefits	R0240						
Cash in-flowsR0270686.417.313,46Future premiumsR0270686.417.313,46Other cash in-flowsR0280686.417.313,46Percentage of gross Best Estimate calculated using approximationsR0290686.417.313,46Surrender valueR0300686.417.313,46Best estimate subject to transitional of the interest rateR0310686.417.313,46Technical provisions without transitional on interest rateR0320686.417.313,46Best estimate subject to volatility adjustmentR0320686.417.313,46Technical provisions without volatility adjustment and without others transitional measuresR0340686.417.313,46Best estimate subject to matching adjustmentR0350686.417.313,46	Future discretionary benefits	R0250						
Future premiumsR0270686.417.313,46Other cash in-flowsR0280R0280Percentage of gross Best Estimate calculated using approximationsR0290R0290Surrender valueR0300R0300R0300Best estimate subject to transitional of the interest rateR0310R0300Technical provisions without transitional on interest rateR0320R0300Best estimate subject to volatility adjustmentR0330R0330Technical provisions without volatility adjustment and without others transitional measuresR0340Best estimate subject to matching adjustmentR0350R0350	Future expenses and other cash out-flows	R0260	284.899.971,33					
Other cash in-flowsR0280Percentage of gross Best Estimate calculated using approximationsR0290Surrender valueR0300Best estimate subject to transitional of the interest rateR0310Best estimate subject to transitional on interest rateR0320Best estimate subject to volatility adjustmentR0330Technical provisions without volatility adjustment and without others transitional measuresR0340Best estimate subject to matching adjustmentR0350	Cash in-flows							
Percentage of gross Best Estimate calculated using approximationsR0290Surrender valueR0300Best estimate subject to transitional of the interest rateR0310Technical provisions without transitional on interest rateR0320Best estimate subject to volatility adjustmentR0330Technical provisions without volatility adjustment and without others transitional measuresR0340Best estimate subject to matching adjustmentR0350Best estimate subject to matching adjustmentR0350	Future premiums	R0270	686.417.313,46					
Surrender valueR0300R0300Best estimate subject to transitional of the interest rateR0310R0320Technical provisions without transitional on interest rateR0320R0330Best estimate subject to volatility adjustmentR0340R0340Technical provisions without volatility adjustment and without others transitional measuresR0340R0340Best estimate subject to matching adjustmentR0350R0350R0350	Other cash in-flows							
Best estimate subject to transitional of the interest rateR0310Technical provisions without transitional on interest rateR0320Best estimate subject to volatility adjustmentR0330Technical provisions without volatility adjustment and without others transitional measuresR0340Best estimate subject to matching adjustmentR0350Best estimate subject to matching adjustmentR0350	Percentage of gross Best Estimate calculated using approximations	R0290						
Technical provisions without transitional on interest rateR0320Best estimate subject to volatility adjustmentR0330Technical provisions without volatility adjustment and without others transitional measuresR0340Best estimate subject to matching adjustmentR0350	Surrender value	R0300						
Best estimate subject to volatility adjustmentR0330Technical provisions without volatility adjustment and without others transitional measuresR0340Best estimate subject to matching adjustmentR0350	Best estimate subject to transitional of the interest rate	R0310						
Technical provisions without volatility adjustment and without others transitional measuresR0340Best estimate subject to matching adjustmentR0350	Technical provisions without transitional on interest rate	R0320						
Best estimate subject to matching adjustment R0350	Best estimate subject to volatility adjustment	R0330						
	Technical provisions without volatility adjustment and without others transitional measures							
Technical provisions without matching adjustment and without all the others R0360	Best estimate subject to matching adjustment							
	Technical provisions without matching adjustment and without all the others	R0360						

PILLAR 3 DISCLOSURES 2017

tal (Health nilar to life nsurance)	
C0210	
-106.415.542	
-106.415.542	
66.744.408	
-39.671.134 -39.671.134	
284.899.971	
686.417.313	



S.17.01.01 Non-Life Technical Provisions

			Index-linked	l and unit-lin	ked insurance								
		Medical expense insurance	Income protection insurance	Workers' compen- sation 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	Legal expenses insurance	Assis- tance	Miscel- laneous financial loss
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130
Technical provisions calculated as a whole	R0010												
Direct business	R0020												
Accepted proportional reinsurance business	R0030												
Accepted non-proportional reinsurance Total Recoverables from reinsurance/SPV and Finite Re after the adjustment	R0040												
for expected losses due to counterparty default associated to TP calculated	R0050												
as a whole													
Technical provisions calculated as a sum of BE and RM													
Best estimate													
Premium provisions Gross - Total	R0060	-	206.326,64		10.988.725,70	2.092.641,55		10.691.469,70	872.668,48		2.211.662,07		
Gross - direct business	R0070	-			10.988.725,70	2.092.641,55		10.691.469,70	872.668,48		2.211.662,07		
Gross - accepted proportional reinsurance business	R0080												
Gross - accepted non-proportional reinsurance business	R0090												
Total recoverable from reinsurance/SPV and Finite Re before the adjustment	R0100	-	-		-438.494,24	29.551,23		334.852,92	-63.151,73		-		
for expected losses due to counterparty default Recoverables from reinsurance (except SPV and Finite Reinsurance) before													
adjustment for expected losses	R0110	-	-		-438.494,24	29.551,23		334.852,92	-63.151,73		-		
Recoverables from SPV before adjustment for expected losses	R0120												
Recoverables from Finite Reinsurance before adjustment for expected losses	R0130												
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-	-		-438.717,98	29.543,60		334.637,39	-63.204,67		-		
Net Best Estimate of Premium Provisions	R0150	-	206.326,64		11.427.443,68	2.063.097,95		10.356.832.31	935.873,15		2.211.662,07		
Claims provisions													
Gross - Total	R0160	4.184.234,74	86.097,73	536.422,2	58.840.854,87	799.148,92		7.536.418,98	7.455.593,91	31.451,77	10.678.469,38	479,31	
Gross - direct business	R0170	4.184.234,74	86.097,73	536.422,2	58.840.854,87	799.148,92		7.536.418,98	7.455.593,91	31.451,77	10.678.469,38	479,31	
Gross - accepted proportional reinsurance business Gross - accepted non-proportional reinsurance business	R0180 R0190												
Total recoverable from reinsurance/SPV and Finite Re before the adjustment													
for expected losses due to counterparty default	R0200	-	-		- 1.641.888,70	-		397.668,05	-	-	-	-	
Recoverables from reinsurance (except SPV and Finite Reinsurance) before	R0210	_	_		1.641.888,70	-		397.668,05	_		_		
adjustment for expected losses					1.041.000,70			391.000,00					
Recoverables from SPV before adjustment for expected losses	R0220												
Recoverables from Finite Reinsurance before adjustment for expected losses Total recoverable from reinsurance/SPV and Finite Re after the adjustment													
for expected losses due to counterparty default	R0240	-	-		1.641.888,70	-		397.668,05	-		-		
Net Best Estimate of Claims Provisions	R0250	4.184.234,74	86.097,73	536.422,2	57.198.966,17	799.148,92		7.138.750,93	7.455.593,91	31.451,77	10.678.469,38	479,31	
Total Best estimate - gross	R0260	4.184.234,74	292.424,37		69.829.580,57	2.891.790,47		18.227.888,68			12.890.131,45	479,31	
Total Best estimate - net	R0270	1	292.424,37		68.626.409,85	2.862.246,87		17.495.583,24	8.391.467,06		12.890.131,45	479,31	
Risk margin Amount of the transitional on Technical Provisions	R0280	48.343,24	20.654,51	8.267,76	6 2.683.217,26	329.796,40		1.211.979,12	491.642,12	1.587,23	949.658,24	24,19	
TP as a whole	R0290												
Best estimate	R0300												
Risk margin	R0310												
Technical provisions - total													
Technical provisions - total	R0320	4.232.577,98	313.078,88	544.689,9	7 72.512.797,83	3.221.586,87		- 19.439.867,80	8.819.904,51	33.039,00	13.839.789,69	503,50	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-	-		- 1.203.170,72	29.543,60		- 732.305,44	-63.204,67	-	-	-	
Technical provisions minus recoverables from reinsurance/SPV and Finite													
Re- total	R0340	4.232.577,98	313.078,88	544.689,9	7 71.309.627,11	3.192.043,27		- 18.707.562,36	8.883.109,18	33.039,00	13.839.789,69	503,50	
Line of Business: further segmentation (Homogeneous Risk Groups)													
Premium provisions - Total number of homogeneous risk groups	R0350												
Claims provisions - Total number of homogeneous risk groups	R0360												
Cash-flows of the Best estimate of Premium Provisions (Gross) Cash out-flows													
Future benefits and claims	R0370	-	213.273,78		20.866.181,98	8.017.032,98		19.971.930,80	2.189.864,80		4.218.840.46		
Future expenses and other cash-out flows	R0380	-	-		5.951.692,84			6.547.561,63	594.560,68		1.351.185,01		
Cash in-flows													
Future premiums	R0390	-			15.149.458,39	5.784.177,52		14.607.301,86			2.585.773,67		
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400	-	6.947,14		679.690,73	2.174.018,60		1.220.720,85	92.392,34		772.589,74		
Cash-flows of the Best estimate of Claims Provisions (Gross) Cash out-flows													
Future benefits and claims	R0410	4.078.363,55	80.909,57		- 54.127.293,38	943.200,13		7.761.041,63	6.930.889,24	-	10.674.964,70	-	
Future expenses and other cash-out flows	R0420	210.534,03	7.823,69	536.422,2		111.721,05		249.746,37	818.979,12	31.451,77	1.533.707,40	479,31	
Cash in-flows													
Future premiums	R0430	-	-			-		-	-	-	-	-	
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0440 R0450	104.662,84	2.635,53		- 1.763.131,34	255.772,26		474.369,03	294.274,45	-	1.530.202,73	-	
Percentage of gross Best Estimate calculated using approximations Best estimate subject to transitional of the interest rate	R0450 R0460												
Technical provisions without transitional on interest rate	R0400												
Best estimate subject to volatility adjustment	R0480												
Technical provisions without volatility adjustment and without others	R0490												
transitional measures	1.0430												



		Other lif	e insurance		
;	Non-pro- portional health reinsu- rance C0140	Non-pro- portional casualty reinsu- rance C0150	Non-pro- portional marine, aviation and transport reinsurance C0160	Non-pro- portional property reinsu- rance C0170	Total Non-Life obligation C0180
					27.063.494,14
					27.063.494,14
					-
					-137.241,82
					-137.241,82
					-137.741,66
					27.201.235,80
					90.149.171,82 90.149.171,82
					-
					2.039.556,75
					2.039.556,75
					-
					2.039.556,75
					88.109.615,07 117.212.665,96 115.310.850,87
					5.745.170,07
					-
					-
-	-	-	-	-	122.957.836,03
-	-	-	-	-	1.901.815,09
-	-	-	-	-	121.056.020,94
					55.477.124,80
					16.478.804,84
					39.946.076,10 4.946.359,40
					84.596.662,21
					9.977.557,77
					- 4.425.048,18
					-
					-
					-



S.19.01.21 Non-life insurance claims

Gross Claims Paid (non-cumulative) - Development year (absolute amount). Total Non-Life Business

		0	1	2	3	4	5	6	7	8	9	10 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											901.855
N-9	R0160									70.180	15.647	
N-8	R0170								95.081	317.882		
N-7	R0180							247.438	321.687			
N-6	R0190						674.058	259.137				
N-5	R0200					1.031.246	471.987					
N-4	R0210				1.103.719	975.045						
N-3	R0220			2.825.003	1.879.653							
N-2	R0230		15.872.237	2.489.918								
N-1	R0240	35.512.284	18.674.890									
Ν	R0250	35.722.442										

Gross undiscounted Best Estimate Claims Provisions - Development year (absolute amount). Total Non-Life Business

		0	1	2	3	4	5	6	7	8	9	10 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100											13.049.046
N-9	R0160									1.886.144	357.515	
N-8	R0170								2.725.085	247.796		
N-7	R0180							965.082	391.722			
N-6	R0190						1.274.581	1.157.846				
N-5	R0200					2.348.450	1.720.574					
N-4	R0210				6.615.567	5.801.268						
N-3	R0220			10.251.246	7.993.116							
N-2	R0230		14.603.903	11.686.920								
N-1	R0240	30.039.717	10.517.982									
Ν	R0250	27.395.884										

Gross Claims Paid (non-cumulative) -Current year, sum of years (cumulative). Total Non-Life Business

		In Current year	Sum of years (cumulative)
		C0170	C0180
Prior	R0100	901.855	1.992.847
N-9	R0160	15.647	85.827
N-8	R0170	317.882	412.963
N-7	R0180	321.687	569.125
N-6	R0190	259.137	933.195
N-5	R0200	471.987	1.503.234
N-4	R0210	975.045	2.078.764
N-3	R0220	1.879.653	4.704.655
N-2	R0230	2.489.918	18.362.155
N-1	R0240	18.674.890	54.187.174
Ν	R0250	35.722.442	35.722.442
Total	R0260	62.030.143	120.552.381

Gross discounted Best Estimate Claims Provisions - Current year, sum of years (cumulative). Total Non-Life Business

		Year end (discounted data)
		C0360
Prior	R0100	13.074.598
N-9	R0160	359.626
N-8	R0170	248.082
N-7	R0180	391.464
N-6	R0190	1.155.801
N-5	R0200	1.716.730
N-4	R0210	5.783.086
N-3	R0220	7.962.432
N-2	R0230	11.641.251
N-1	R0240	10.476.301
Ν	R0250	27.362.242
Total	R0260	80.171.614



S.23.01.01 Own funds

		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 2015/35						
Ordinary share capital (gross of own shares)	R0010	131.467.000,00	131.467.000,00			
Share premium account related to ordinary share capital	R0030					
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070	26.666.319,94	26.666.319,94			
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	605.437.531,38	605.437.531,38			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160					
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						
Own funds from the financial statements that should not be represented by the reconcilia- tion reserve and do not meet the criteria to be classified as Solvency II own funds	R0220					
Deductions						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	763.570.851,32	763.570.851,32			
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/ EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Total ancillary own funds						

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	763.570.851,32	763.570.851,32			
Total available own funds to meet the MCR	R0510	763.570.851,32	763.570.851,32			
Total eligible own funds to meet the SCR	R0540	763.570.851,32	763.570.851,32			
Total eligible own funds to meet the MCR	R0550	763.570.851,32	763.570.851,32			
SCR	R0580	277.199.859				
MCR	R0600	124.739.937				
Ratio of Eligible own funds to SCR	R0620	2,7546				
Ratio of Eligible own funds to MCR	R0640	6,1213				

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	763.570.851,32
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	
Other basic own fund items	R0730	158.133.319,94
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	605.437.531,38
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	118.055.522
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	3.100.399
Total Expected profits included in future premiums (EPIFP)	R0790	121.155.921



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

		MCR com	ponents
		Non-life activities	Life activities
		MCR(NL, NL) Result	MCR(NL, L) Result
		C0010	C0020
Linear formula component for non-life insurance and reinsurance obligations	R0010	18.461.029,35	

			Background	information	
		Non-life	activities	Life a	ctivities
		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
Medical expense insurance and proportional reinsurance	R0020	4.184.234,73			
Income protection insurance and proportional reinsurance	R0030	292.424,37	708.066,09		
Workers' compensation insurance and proportional reinsurance	R0040	536.422,21			
Motor vehicle liability insurance and proportional reinsurance	R0050	68.626.409,85	34.107.290,60		
Other motor insurance and proportional reinsurance	R0060	2.862.246,87	12.104.449,15		
Marine, aviation and transport insurance and proportional reinsurance	R0070				
Fire and other damage to property insurance and proportional reinsurance	R0080	17.495.583,23	37.540.778,77		
General liability insurance and proportional reinsurance	R0090	8.391.467,06	5.266.926,27		
Credit and suretyship insurance and proportional reinsurance	R0100	31.451,77	-		
Legal expenses insurance and proportional reinsurance	R0110	12.890.131,44	7.120.832,30		
Assistance and proportional reinsurance	R0120	479,31			
Miscellaneous financial loss insurance and proportional reinsurance	R0130				
Non-proportional health reinsurance	R0140				
Non-proportional casualty reinsurance	R0150				
Non-proportional marine, aviation and transport reinsurance	R0160				
Non-proportional property reinsurance	R0170				

		Linear formula component for life insurance and reinsurance obligations			
		Non-life activities	Life activities		
		MCR(L, NL) Result	MCR(L, L) Result		
		C0070	C0080		
Linear formula component for life insurance and reinsurance obligations	R0200		129.379.655,54		

		Total capital at risk for all life (re)insurance obligations						
		Non-life	activities	Life ad	ctivities			
		Net (of reinsurance/ SPV) best estimate and TP calculated as a whole	SPV) total capital	Net (of reinsurance/ SPV) best estimate and TP calculated as a whole	Net (of reinsurance/ SPV) total capital at risk			
		C0090	C0100	C0110	C0120			
Obligations with profit participation - guaranteed benefits	R0210			2.113.193.529				
Obligations with profit participation - future discretio- nary benefits	R0220			22.876.259				
Index-linked and unit-linked insurance obligations	R0230			2.440.177.941				
Other life (re)insurance and health (re)insurance obligations	R0240			1.164.138.059				
Total capital at risk for all life (re)insurance obligations	R0250				15.504.165.204			

		Overall MCR calculation		
		C0130		
Linear MCR	R0300	147.840.684,90		
SCR	R0310	277.199.858,99		
MCR cap	R0320	124.739.936,55		
MCR floor	R0330	69.299.964,75		
Combined MCR	R0340	124.739.936,55		
Absolute floor of the MCR	R0350	7.400.000,00		
Minimum Capital Requirement	R0400	124.739.936,55		

		Notional non-life and life MCR calculation	
		Non-life activities	Life activities
		C0140	C0150
Notional linear MCR	R0500	18.461.029,35	129.379.655,54
Notional SCR excluding add-on (annual or latest calculation)	R0510	34.614.252,07	242.585.606,92
Notional MCR cap	R0520	15.576.413,43	109.163.523,11
Notional MCR floor	R0530	8.653.563,02	60.646.401,73
Notional Combined MCR	R0540	15.576.413,43	109.163.523,11
Absolute floor of the notional MCR	R0550	3.700.000,00	3.700.000,00
Notional MCR	R0560	15.576.413,43	109.163.523,11