

S.02.01.01.01 - Balance sheet

		Solvency II value C0010			Solvency II value C0010
Assets			Liabilities		
Goodwill	R0010		Technical provisions – non-life	R0510	500.449.441
Deferred acquisition costs	R0020		Technical provisions – non-life (excluding health)	R0520	
Intangible assets	R0030		Technical provisions calculated as a whole	R0530	
Deferred tax assets	R0040	2.883.196.973	Best Estimate	R0540	
Pension benefit surplus	R0050		Risk margin	R0550	
Property, plant & equipment held for own use	R0060	1.661.033	Technical provisions - health (similar to non-life)	R0560	500.449.441
			Technical provisions calculated as a whole	R0570	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	10.677.970.380	Best Estimate	R0580	494.366.688
Property (other than for own use)	R0080	864.127.075	Risk margin	R0590	6.082.753
Holdings in related undertakings, including participations	R0090	-			
Equities	R0100	1.405.901.617	Technical provisions - life (excluding index-linked and unit-linked)	R0600	6.796.434.879
Equities - listed	R0110	1.307.810.783	Technical provisions - health (similar to life)	R0610	2.110.352.013
Equities - unlisted	R0120	98.090.834	Technical provisions calculated as a whole	R0620	
Bonds	R0130	6.319.546.863	Best Estimate	R0630	2.049.665.923
Government Bonds	R0140	684.649.895	Risk margin	R0640	60.686.090
Corporate Bonds	R0150	5.186.974.360	Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	4.686.082.866
Structured notes	R0160	-	Technical provisions calculated as a whole	R0660	
Collateralised securities	R0170	447.922.608	Best Estimate	R0670	4.612.284.133
Collective Investments Undertakings	R0180	1.749.389.477	Risk margin	R0680	73.798.733
Derivatives	R0190	339.005.348			
Deposits other than cash equivalents	R0200		Technical provisions – index-linked and unit-linked	R0690	276.086.856.133
Other investments	R0210		Technical provisions calculated as a whole	R0700	
			Best Estimate	R0710	275.905.959.075
Assets held for index-linked and unit-linked contracts	R0220	304.504.593.638	Risk margin	R0720	180.897.057
Loans and mortgages	R0230	626.951.504	Other technical provisions	R0730	
Loans on policies	R0240		Contingent liabilities	R0740	
Loans and mortgages to individuals	R0250	626.951.504	Provisions other than technical provisions	R0750	
Other loans and mortgages	R0260		Pension benefit obligations	R0760	
			Deposits from reinsurers	R0770	
Reinsurance recoverables from:	R0270		Deferred tax liabilities	R0780	
Non-life and health similar to non-life	R0280		Derivatives	R0790	363.556.825
Non-life excluding health	R0290		Debts owed to credit institutions	R0800	20.357.911.828
Health similar to non-life	R0300		Financial liabilities other than debts owed to credit institutions	R0810	10.279.373.539
Life and health similar to life, excluding health and index-linked and unit-linked	R0310		Insurance & intermediaries payables	R0820	
Health similar to life	R0320		Reinsurance payables	R0830	
Life excluding health and index-linked and unit-linked	R0330		Payables (trade, not insurance)	R0840	
Life index-linked and unit-linked	R0340				
Deposits to cedants	R0350		Subordinated liabilities	R0850	
Insurance and intermediaries receivables	R0360		Subordinated liabilities not in Basic Own Funds	R0860	
Reinsurance receivables	R0370		Subordinated liabilities in Basic Own Funds	R0870	
Receivables (trade, not insurance)	R0380	537.619.376			
Own shares (held directly)	R0390		Any other liabilities, not elsewhere shown	R0880	10.889.133
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400				
Cash and cash equivalents	R0410	243.731.582	Total liabilities	R0900	314.395.471.777
Any other assets, not elsewhere shown	R0420				
			Excess of assets over liabilities	R1000	5.080.252.710
Total assets	R0500	319.475.724.487			

S.05.01.01.01 - Non-Life - Premiums, claims and expenses by line of business

		Line of Business for: non-life insurance and reinsurance obligations		Total
		Medical expense insurance		
		C0010	C0200	
Premiums written				
Gross	R0110	297.739.848		297.739.848
Reinsurers' share	R0140			
Net	R0200	297.739.848		297.739.848
Premiums earned				
Gross	R0210	297.739.848		297.739.848
Reinsurers' share	R0240			
Net	R0300	297.739.848		297.739.848
Claims incurred				
Gross	R0310	291.295.293		291.295.293
Reinsurers' share	R0340			
Net	R0400	291.295.293		291.295.293
Changes in other technical provisions				
Gross	R0410			
Reinsurers' share	R0440			
Net	R0500			
Expenses incurred	R0550	6.038.334		6.038.334
Other expenses	R1200			
Total expenses	R1300			6.038.334

S.05.01.01.02 - Life - Premiums, claims and expenses by line of business

		Line of Business for: life insurance obligations						Life reinsurance obligations		Total
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written										
Gross	R1410	1.193.191.047	5.891.849	13.477.073.050	496.759.317					15.172.915.264
Reinsurers' share	R1420									
Net	R1500	1.193.191.047	5.891.849	13.477.073.050	496.759.317					15.172.915.264
Premiums earned										
Gross	R1510	1.193.191.047	5.891.849	13.477.073.050	496.759.317					15.172.915.264
Reinsurers' share	R1520									
Net	R1600	1.193.191.047	5.891.849	13.477.073.050	496.759.317					15.172.915.264
Claims incurred										
Gross	R1610	407.007.491	180.749.864	10.076.121.935	494.949.980					11.158.829.269
Reinsurers' share	R1620									
Net	R1700	407.007.491	180.749.864	10.076.121.935	494.949.980					11.158.829.269
Changes in other technical provisions										
Gross	R1710									
Reinsurers' share	R1720									
Net	R1800									
Expenses incurred	R1900		8.646.228	507.335.345	527.857					516.509.430
Other expenses	R2500									
Total expenses	R2600									516.509.430

S.05.02.01.01 - Home country - non-life obligations

		Home country
		C0080
Country	R0010	
Premiums written		
Gross	R0110	297.739.848
Reinsurers' share	R0140	
Net	R0200	297.739.848
Premiums earned		
Gross	R0210	297.739.848
Reinsurers' share	R0240	
Net	R0300	297.739.848
Claims incurred		
Gross	R0310	291.295.293
Reinsurers' share	R0340	
Net	R0400	291.295.293
Changes in other technical provisions		
Gross	R0410	
Reinsurers' share	R0440	
Net	R0500	
Expenses incurred	R0550	6.038.334
Other expenses	R1200	
Total expenses	R1300	6.038.334

S.05.02.01.04 - Home country - life obligations

		Home country
		C0220
Country	R0010	
Premiums written		
Gross	R1410	15.172.915.264
Reinsurers' share	R1420	
Net	R1500	15.172.915.264
Premiums earned		
Gross	R1510	15.172.915.264
Reinsurers' share	R1520	
Net	R1600	15.172.915.264
Claims incurred		
Gross	R1610	11.158.829.269
Reinsurers' share	R1620	
Net	R1700	11.158.829.269
Changes in other technical provisions		
Gross	R1710	
Reinsurers' share	R1720	
Net	R1800	
Expenses incurred	R1900	516.509.430
Other expenses	R2500	
Total expenses	R2600	516.509.430

S.12.01.01.01 - Life and Health SLT Technical Provisions

		Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance			Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit Linked)	Health insurance (direct business)		Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)		
			C0030	Contracts without options and guarantees	Contracts with options or guarantees	C0060	Contracts without options and guarantees				Contracts with options or guarantees	C0160				Contracts without options and guarantees	Contracts with options or guarantees
				C0040	C0050		C0070				C0080					C0170	C0180
	R0010	C0020															
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	2.539.031.461		275.905.959.075		1.821.538.734	251.713.938			280.518.243.208		2.049.665.923			2.049.665.923		
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080																
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	2.539.031.461		275.905.959.075		1.821.538.734	251.713.938			280.518.243.208		2.049.665.923			2.049.665.923		
Risk Margin	R0100	57.166.422	180.897.057		16.632.311					254.695.790	60.686.090				60.686.090		
Amount of the transitional on Technical Provisions																	
Technical Provisions calculated as a whole	R0110																
Best estimate	R0120																
Risk margin	R0130																
Technical provisions - total	R0200	2.596.197.883	276.086.856.133		2.089.884.983					280.772.938.998	2.110.352.013				2.110.352.013		

S.23.01.01.01 - Own funds

		Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 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	7.648.500	7.648.500			
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					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	4.618.721.697	4.618.721.697			
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	453.882.513	453.882.513			
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220					
Deductions						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	5.080.252.710	5.080.252.710			
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					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	5.080.252.710	5.080.252.710			
Total available own funds to meet the MCR	R0510	5.080.252.710	5.080.252.710			
Total eligible own funds to meet the SCR	R0540	5.080.252.710	5.080.252.710			
Total eligible own funds to meet the MCR	R0550	5.080.252.710	5.080.252.710			
SCR	R0580	1.516.670.868				
MCR	R0600	682.501.890				
Ratio of Eligible own funds to SCR	R0620	3,3496				
Ratio of Eligible own funds to MCR	R0640	7,4436				

S.23.01.01.02 - Reconciliation reserve

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	5.080.252.710
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	
Other basic own fund items	R0730	461.531.013
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	4.618.721.697
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	
Total Expected profits included in future premiums (EPIFP)	R0790	

S.28.02.01.01 - Linear formula component for non-life insurance and reinsurance obligations

		C0010
MCRL Result Non-life	R0010	37.229.007

S.28.02.01.02 - Background information

		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0030	C0040
Medical expense insurance and proportional reinsurance	R0020	30.998.065	297.739.848
Income protection insurance and proportional reinsurance	R0030	463.368.623	

S.28.02.01.03 - Linear formula component for life insurance and reinsurance obligations

		C0080
MCRL Result Life	R0200	3.079.531.947

S.28.02.01.04 - 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
		C0110	C0120
Obligations with profit participation - guaranteed benefits	R0210	2.539.031.461	
Obligations with profit participation - future discretionary benefits	R0220	103.162.944	
Index-linked and unit-linked insurance obligations	R0230	275.905.959.075	
Other life (re)insurance and health (re)insurance obligations	R0240	4.122.918.596	
Total capital at risk for all life (re)insurance obligations	R0250		1.390.041.788.119

S.28.02.01.05 - Overall MCR calculation

		C0130
Linear MCR	R0300	3.116.760.954
SCR	R0310	1.516.670.868
MCR cap	R0320	682.501.890
MCR floor	R0330	379.167.717
Combined MCR	R0340	682.501.890
Absolute floor of the MCR	R0350	23.796.601
Minimum Capital Requirement	R0400	682.501.890

S.28.02.01.06 - Notional non-life and life MCR calculation

		Non-life	Life
		C0140	C0150
Notional linear MCR	R0500	37.229.007	3.079.531.947
Notional SCR excluding add-on (annual or latest calculation)	R0510	18.116.292	1.498.554.576
Notional MCR cap	R0520	8.152.331	674.349.559
Notional MCR floor	R0530	4.529.073	374.638.644
Notional Combined MCR	R0540	8.152.331	674.349.559
Absolute floor of the MCR	R0550	16.360.163	23.796.601
Notional MCR	R0560	16.360.163	674.349.559

S.25.01.01.01 - Basic Solvency Capital Requirement

		Net solvency capital requirement	Gross solvency capital requirement
		C0030	C0040
Market risk	R0010	1.240.496.929	2.039.729.597
Counterparty default risk	R0020	16.261.563	25.044.840
Life underwriting risk	R0030	270.788.577	508.205.788
Health underwriting risk	R0040	305.966.655	681.593.504
Non-life underwriting risk	R0050	-	-
Diversification	R0060	-181.048.537	-600.650.527
Intangible asset risk	R0070	-	-
Basic Solvency Capital Requirement	R0100	1.652.465.188	2.653.923.203

S.25.01.01.02 - Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Operational risk	R0130	138.173.381
Loss-absorbing capacity of technical provisions	R0140	-1.001.458.015
Loss-absorbing capacity of deferred taxes	R0150	-273.967.701
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	1.516.670.868
Capital add-on already set	R0210	
Solvency capital requirement	R0220	1.516.670.868
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	
Net future discretionary benefits	R0460	1.001.458.015