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# PUBLIC DISCLOSURE QUANTITATIVE REPORTING TEMPLATES

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The Quantitative Reporting Templates are part of the Solvency and Financial Condition Report.

Achmea B.V. (Achmea Group)

**Public Disclosure Quantitative Reporting Templates** 



| Assets   | Solvency II value |
|--|-------------------|
| Intangible assets  | , 8               |
| Deferred tax assets  | 606.955           |
| Pension benefit surplus  | 0                 |
| Property, plant & equipment held for own use   | 466.460           |
| Investments (other than assets held for index-linked and unit-linked contracts)        | 51.827.775        |
| Property (other than for own use)  | 972.934           |
| Holdings in related undertakings, including participations                             | 1.059.029         |
| Equities   | 1.178.239         |
| Equities - listed  | 1.056.279         |
| Equities - unlisted  | 121.960           |
| Bonds  | 29.126.130        |
| Government Bonds   | 13.262.125        |
| Corporate Bonds  | 15.575.718        |
| Structured notes   | 0                 |
| Collateralised securities  | 288.287           |
| Collective Investments Undertakings  | 1.076.969         |
| Derivatives  | 8.956.203         |
| Deposits other than cash equivalents   | 205.643           |
| Other investments  | 9.252.628         |
| Assets held for index-linked and unit-linked contracts                                 | 9.031.766         |
| Loans and mortgages  | 10.030.198        |
| Loans on policies  | 11.061            |
| Loans and mortgages to individuals   | 8.574.604         |
| Other loans and mortgages  | 1.444.533         |
| Reinsurance recoverables from:   | 614.021           |
| Non-life and health similar to non-life  | 301.790           |
| Non-life excluding health  | 300.324           |
| Health similar to non-life   | 1.465             |
| Life and health similar to life, excluding health and index-linked and unit-linked     | 312.232           |
| Health similar to life   | 145.338           |
| Life excluding health and index-linked and unit-linked                                 | 166.894           |
| Life index-linked and unit-linked  | 0                 |
| Deposits to cedants  | 4.895             |
| Insurance and intermediaries receivables   | 2.466.407         |
| Reinsurance receivables  | 5.291             |
| Receivables (trade, not insurance)   | 1.869.471         |
| Own shares (held directly)   | 505.633           |
| Amounts due in respect of own fund items or initial fund called up but not yet paid in | 0                 |
| Cash and cash equivalents  | 1.013.817         |
| Any other assets, not elsewhere shown  | 261.895           |
| Total assets   | 78.704.592        |

# S.02.01.02 - Balance sheet

| Liabilities   | Solvency II value |
|---|-------------------|
| Technical provisions – non-life   | 8.038.510         |
| Technical provisions – non-life (excluding health)                              | 3.559.840         |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 3.384.917         |
| Risk margin   | 174.923           |
| Technical provisions - health (similar to non-life)                             | 4.478.670         |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 4.317.956         |
| Risk margin   | 160.713           |
| Technical provisions - life (excluding index-linked and unit-linked)            | 41.102.500        |
| Technical provisions - health (similar to life)                                 | 2.894.796         |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 2.833.392         |
| Risk margin   | 61.404            |
| Technical provisions – life (excluding health and index-linked and unit-linked) | 38.207.704        |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 36.412.331        |
| Risk margin   | 1.795.373         |
| Technical provisions – index-linked and unit-linked                             | 8.507.102         |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 8.452.453         |
| Risk margin   | 54.649            |
| Contingent liabilities  | 0                 |
| Provisions other than technical provisions                                      | 97.254            |
| Pension benefit obligations   | 955.108           |
| Deposits from reinsurers  | 1.461             |
| Deferred tax liabilities  | 44.420            |
| Derivatives   | 2.413.173         |
| Debts owed to credit institutions   | 44.834            |
| Financial liabilities other than debts owed to credit institutions              | 931.203           |
| Insurance & intermediaries payables   | 1.217.728         |
| Reinsurance payables  | 26.671            |
| Payables (trade, not insurance)   | 423.138           |
| Subordinated liabilities  | 2.230.609         |
| Subordinated liabilities not in BOF   | 0                 |
| Subordinated liabilities in BOF   | 2.230.609         |
| Any other liabilities, not elsewhere shown                                      | 3.391.245         |
| Total liabilities   | 69.424.954        |
| Excess of assets over liabilities   | 9.279.639         |

|  |                           |                             | Line of Business for: no        | on-life insurance and reins       | urance obligations (direct l | business and accepted pro                | portional 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<br>property insurance | General liability insurance | Credit and suretyship insurance |
| Premiums written                               |                           |                             |                                 |                                   |                              |  |  |                             |                                 |
| Gross - Direct Business                        | 14.405.682                | 365.217                     | 0                               | 919.943                           | 593.716                      | 46.351                                   | 1.195.135                                      | 302.120                     | 5.75                            |
| Gross - Proportional reinsurance accepted      | 11.730                    | 0                           | 82                              | 584                               | 0                            | 904                                      | 60.877   | 1.128                       |                                 |
| Gross - Non-proportional reinsurance accepted  |                           |                             |                                 |                                   |                              |  |  |                             |                                 |
| Reinsurers' share                              | 4.902                     | 151                         | 0                               | 7.686                             | 2.666                        | 7.639                                    | 107.518  | 13.278                      | 3.81                            |
| Net  | 14.412.510                | 365.066                     | 82                              | 912.841                           | 591.050                      | 39.616                                   | 1.148.494                                      | 289.970                     | 1.94                            |
| Premiums earned                                |                           |                             |                                 |                                   |                              |  |  |                             |                                 |
| Gross - Direct Business                        | 14.284.845                | 365.569                     | 0                               | 889.308                           | 592.445                      | 44.786                                   | 1.163.649                                      | 297.684                     | 3.79                            |
| Gross - Proportional reinsurance accepted      | 5.736                     | 0                           | 140                             | 584                               | 0                            | 873                                      | 56.806   | 1.113                       |                                 |
| Gross - Non-proportional reinsurance accepted  |                           |                             |                                 |                                   |                              |  |  |                             |                                 |
| Reinsurers' share                              | 4.408                     | 212                         | 0                               | 7.553                             | 2.061                        | 6.799                                    | 104.748  | 13.121                      | 2.16                            |
| Net  | 14.286.173                | 365.357                     | 140                             | 882.338                           | 590.384                      | 38.860                                   | 1.115.707                                      | 285.676                     | 1.63                            |
| Claims incurred                                |                           |                             |                                 |                                   |                              |  |  |                             |                                 |
| Gross - Direct Business                        | 13.569.108                | 236.429                     | 0                               | 666.607                           | 291.748                      | 22.537                                   | 650.066  | 215.459                     | 5                               |
| Gross - Proportional reinsurance accepted      | 3.563                     | 0                           | 180                             | 71                                | 0                            | 967                                      | 14.587   | 406                         |                                 |
| Gross - Non-proportional reinsurance accepted  |                           |                             |                                 |                                   |                              |  |  |                             |                                 |
| Reinsurers' share                              | 3.049                     | 406                         | 0                               | 4.335                             | 141                          | 8.477                                    | 88.878   | 20.568                      | -6                              |
| Net  | 13.569.621                | 236.022                     | 180                             | 662.343                           | 291.606                      | 15.027                                   | 575.775  | 195.297                     | 12                              |
| Changes in other technical provisions          |                           |                             |                                 |                                   |                              |  |  |                             |                                 |
| Gross - Direct Business                        | 15                        | -18                         | 0                               | 0                                 | -153                         | 0  | -57  | 0                           | 1                               |
| Gross - Proportional reinsurance accepted      | 0                         | 0                           | 0                               | 0                                 | 0                            | 0  | -190   | 0                           |                                 |
| Gross - Non- proportional reinsurance accepted |                           |                             |                                 |                                   |                              |  |  |                             |                                 |
| Reinsurers'share                               | 0                         | 0                           | 0                               | 0                                 | 0                            | 0  | C  | 0                           |                                 |
| Net  | 15                        | -18                         | 0                               | 0                                 | -153                         | 0  | -247   | 0                           |                                 |
| Expenses incurred                              | 482.896                   | 101.369                     | 69                              | 247.484                           | 194.891                      | 16.236                                   | 374.437  | 113.056                     | 1.53                            |
| Other expenses                                 |                           |                             |                                 |                                   |                              |  |  |                             |                                 |
| Total expenses                                 |                           |                             |                                 |                                   |                              |  |  |                             |                                 |

|  | Line of Business for: non-li | fe insurance and reinsu | rance obligations (direct       |        | Line of bus         | ness for:                      |          |            |
|--|------------------------------|-------------------------|---------------------------------|--------|---------------------|--------------------------------|----------|------------|
|  | business and a               | ccepted proportional r  | einsurance)                     |        | accepted non-propor | tional reinsurance             |          |            |
|  | Legal expenses insurance     | Assistance              | Miscellaneous financial<br>loss | Health | Casualty            | Marine, aviation,<br>transport | Property | Total      |
| Premiums written                               |                              |                         |                                 |        |                     |                                |          |            |
| Gross - Direct Business                        | 184.053                      | 142.188                 | 7.837                           |        |                     |                                |          | 18.167.995 |
| Gross - Proportional reinsurance accepted      | 0                            | 24.944                  | 3                               |        |                     |                                |          | 100.252    |
| Gross - Non-proportional reinsurance accepted  |                              |                         |                                 | 427    | -1                  | 0                              | 7.962    | 8.389      |
| Reinsurers' share                              | 45                           | 338                     | 1.463                           | 10     | 5.269               | 1.260                          | 77.148   | 233.188    |
| Net  | 184.008                      | 166.795                 | 6.377                           | 417    | -5.270              | -1.260                         | -69.186  | 18.043.449 |
| Premiums earned                                |                              |                         |                                 |        |                     |                                |          |            |
| Gross - Direct Business                        | 182.762                      | 144.951                 | 7.721                           |        |                     |                                |          | 17.977.518 |
| Gross - Proportional reinsurance accepted      | 0                            | 24.506                  | 4                               |        |                     |                                |          | 89.763     |
| Gross - Non-proportional reinsurance accepted  |                              |                         |                                 | 427    | -450                | -81                            | 4.372    | 4.269      |
| Reinsurers' share                              | 46                           | 338                     | 1.427                           | 10     | 4.811               | 1.227                          | 72.515   | 221.440    |
| Net  | 182.716                      | 169.119                 | 6.298                           | 417    | -5.261              | -1.308                         | -68.143  | 17.850.110 |
| Claims incurred                                |                              |                         |                                 |        |                     |                                |          |            |
| Gross - Direct Business                        | 121.405                      | 64.715                  | 1.268                           |        |                     |                                |          | 15.839.398 |
| Gross - Proportional reinsurance accepted      | 0                            | 260                     | 0                               |        |                     |                                |          | 20.034     |
| Gross - Non-proportional reinsurance accepted  |                              |                         |                                 | 826    | 40.093              | 53                             | 46.145   | 87.117     |
| Reinsurers' share                              | -14                          | 360                     | 574                             | 5      | 16.063              | 1                              | 2.876    | 145.653    |
| Net  | 121.419                      | 64.616                  | 694                             | 821    | 24.030              | 52                             | 43.269   | 15.800.895 |
| Changes in other technical provisions          |                              |                         |                                 |        |                     |                                |          |            |
| Gross - Direct Business                        | 0                            | -323                    | 0                               |        |                     |                                |          | -537       |
| Gross - Proportional reinsurance accepted      | 0                            | 0                       | 0                               |        |                     |                                |          | -190       |
| Gross - Non- proportional reinsurance accepted |                              |                         |                                 | 0      | 0                   | 0                              | 0        | 0          |
| Reinsurers'share                               | 0                            | 0                       | 0                               | 0      | 0                   | 0                              | 0        | 0          |
| Net  | 0                            | -323                    | 0                               | 0      | 0                   | 0                              | 0        | -727       |
| Expenses incurred                              | 46.725                       | 81.546                  | 2.146                           | 62     | 198                 | 90                             | 4.961    | 1.667.702  |
| Other expenses                                 |                              |                         |                                 |        |                     |                                |          | 59.680     |
| Total expenses                                 |                              |                         |                                 |        |                     |                                |          | 1.727.382  |

|                                       |                  |                                     | Line of Business for: life                 | e insurance obligations |   |   | Line of business for: life | Line of business for: life reinsurance obligations |            |  |  |
|---------------------------------------|------------------|-------------------------------------|--|-------------------------|---|---|----------------------------|--|------------|--|--|
|                                       | Health insurance | Insurance with profit participation | Index-linked and unit-<br>linked insurance | Other life insurance    | Annuities stemming from<br>non-life insurance<br>contracts and relating to<br>health insurance<br>obligations | Annuities stemming from<br>non-life insurance<br>contracts and relating to<br>insurance obligations<br>other than health<br>insurance obligations | Health reinsurance         | Life-reinsurance                                   | Total      |  |  |
| Premiums written                      |                  |                                     |  |                         |   |   |                            |  |            |  |  |
| Gross                                 | 303.445          | 90.572                              | 434.328                                    | 528.782                 | 0   |   | 91.733                     | 41.717   | 1.490.577  |  |  |
| Reinsurers' share                     | 33.047           | 4.956                               | 0  | 1.617                   | 0   | 0   | 55.505                     | 14.593   | 109.719    |  |  |
| Net                                   | 270.398          | 85.615                              | 434.328                                    | 527.165                 | 0   | 0   | 36.229                     | 27.124   | 1.380.858  |  |  |
| Premiums earned                       |                  |                                     |  |                         |   |   |                            |  |            |  |  |
| Gross                                 | 304.864          | 90.598                              | 432.392                                    | 528.813                 | 0   | 0   | 91.733                     | 40.776   | 1.489.175  |  |  |
| Reinsurers' share                     | 33.048           | 4.956                               | 0  | 1.617                   | 0   | 0   | 55.505                     | 14.593   | 109.719    |  |  |
| Net                                   | 271.816          | 85.641                              | 432.392                                    | 527.196                 | 0   | 0   | 36.229                     | 26.182   | 1.379.456  |  |  |
| Claims incurred                       |                  |                                     |  |                         |   |   |                            |  |            |  |  |
| Gross                                 | 305.973          | 663.188                             | 1.378.131                                  | 1.168.389               | 0   | 0   | 54.125                     | -4.086   | 3.565.719  |  |  |
| Reinsurers' share                     | 44.432           | 301                                 | 0  | 28.195                  | 0   | 0   | 35.685                     | 6.423  | 115.036    |  |  |
| Net                                   | 261.541          | 662.888                             | 1.378.131                                  | 1.140.194               | 0   | 0   | 18.440                     | -10.510  | 3.450.683  |  |  |
| Changes in other technical provisions |                  |                                     |  |                         |   |   |                            |  |            |  |  |
| Gross                                 | 544              | -365.969                            | -473.564                                   | -299.854                | 0   | 0   | 0                          | 0  | -1.138.842 |  |  |
| Reinsurers' share                     | 0                | -455                                | 0  | -27.966                 | 0   | 0   | 0                          | 0  | -28.421    |  |  |
| Net                                   | 544              | -365.514                            | -473.564                                   | -271.888                | 0   | 0   | 0                          | 0  | -1.110.422 |  |  |
| Expenses incurred                     | 97.541           | 59.048                              | 60.965                                     | 86.080                  | 0   | 0   | 8.722                      | 20.455   | 332.811    |  |  |
| Other expenses                        |                  |                                     |  |                         |   |   |                            |  | 10.685     |  |  |
| Total expenses                        |                  |                                     |  |                         |   |   |                            |  | 343.496    |  |  |

|                                | Amount with LTG 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 |
|--------------------------------|--|--|---|---|---|
| Technical provisions           | 57.648.111                                 | 0  | 0                                       | 321.447                                     | 0   |
| Basic own funds                | 10.716.516                                 | 0  | 0                                       | -239.768                                    | 0   |
| Eligible own funds to meet SCR | 10.695.538                                 | 0  | 0                                       | -193.180                                    | 0   |
| SCR                            | 5.152.616                                  | 0  | 0                                       | 1.387.001                                   | 0   |

S.23.01.22 - Own funds € 1.00

|  | Total                | Tier 1 - unrestricted | Tier 1 - restricted | Tier 2    | Tier 3         |
|--|----------------------|-----------------------|---------------------|-----------|----------------|
| Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35   | 70.0.                | Tier 2 dimestriced    | Tier 1 Testricted   | TICL E    | Tiers          |
| Ordinary share capital (gross of own shares)   | 410.820              | 410.820               |                     | 0         |                |
| Non-available called but not paid in ordinary share capital at group level   | 10.590.446           | 10.590.446            |                     | 0         |                |
| Share premium account related to ordinary share capital Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings  | 10.390.440           |                       |                     | 0         |                |
| Subordinated mutual member accounts  | 0                    |                       | 0                   | 0         | 1              |
| Non-available subordinated mutual member accounts at group level Surplus funds   | 0                    |                       | 0                   | 0         | (              |
| Non-available surplus funds at group level   | 0                    | 0                     |                     |           |                |
| Preference shares  Non-available preference shares at group level  | 12.417               |                       | 12.417              | 0         | (              |
| Share premium account related to preference shares   | 298.381              |                       | 298.381             | 0         | (              |
| Non-available share premium account related to preference shares at group level  Reconciliation reserve  | -3.398.258           | -3.398.258            | 0                   | 0         |                |
| Subordinated liabilities   | 2.230.609            | -3.356.236            | 531.257             | 1.699.352 |                |
| Non-available subordinated liabilities at group level  | 0                    |                       | 0                   | 0         | 505.05         |
| An amount equal to the value of net deferred tax assets  The amount equal to the value of net deferred tax assets not available at the group level   | 606.955<br>8.426     |                       |                     |           | 606.95<br>8.42 |
| Other own fund items approved by the supervisory authority as basic own funds not specified above  | 0                    |                       | 0                   | 0         | (              |
| Non available own funds related to other own funds items approved by supervisory authority  Minority interests (if not reported as part of a specific own fund item)   | 0                    | 0                     | 0                   | 0         | (              |
| Non-available minority interests at group level  | 819                  | 819                   | 0                   | 0         |                |
|  |                      |                       |                     |           |                |
| 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  | 0                    |                       |                     |           |                |
| Deductions   |                      | × · **                |                     | . 888     |                |
| Deductions for participations in financial and credit institutions  whereof deducted according to art 228 of the Directive 2009/138/EC   | 25.610               | 25.610<br>0           | 0                   | 0         |                |
| Deductions for participations where there is non-availability of information (Article 229)   | 0                    | 0                     | 0                   | 0         | (              |
| Deduction for participations included by using D&A when a combination of methods is used   | 9.245                | 0<br>819              | 0                   | 0         | 8.42           |
| Total of non-available own fund items Total basic own funds after deductions   | 10.716.516           | 7.576.580             | 842.055             | 1.699.352 | 598.529        |
| Ancillary own funds  |                      |                       |                     |           |                |
| Unpaid and uncalled ordinary share capital callable on demand  | 0                    |                       |                     | 0         |                |
| Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand  | 0                    |                       |                     | 0         |                |
| Unpaid and uncalled preference shares callable on demand   | 0                    |                       |                     | 0         | (              |
| A legally binding commitment to subscribe and pay for subordinated liabilities on demand   | 0                    |                       |                     | 0         | (              |
| Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC  Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC  | 0                    |                       |                     | 0         | (              |
| Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC   | 0                    |                       |                     | 0         |                |
| Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC  Non available ancillary own funds at group level  | 0                    |                       |                     | 0         | (              |
| Other ancillary own funds  | 0                    |                       |                     | 0         | (              |
| Total ancillary own funds  | 0                    |                       |                     | 0         | C              |
| Own funds of other financial sectors   | 0                    | 0                     | 0                   |           |                |
| Credit Institutions, investment firms, financial insitutions, alternative investment fund manager, financial institutions Institutions for occupational retirement provision   | 25.610               | 25.610                | 0                   | 0         |                |
| Non regulated entities carrying out financial activities   | 0                    | 0                     | 0                   | 0         |                |
| Total own funds of other financial sectors   | 25.610               | 25.610                | 0                   | 0         |                |
| Own funds when using the D&A, exclusively or in combination of method 1  |                      |                       |                     |           |                |
| Own funds aggregated when using the D&A and combination of method  Own funds aggregated when using the D&A and a combination of method net of IGT  | 0                    |                       | 0                   | 0         | (              |
| Own runds aggregated when using the D&A and a combination of method net of 1G1   | 0                    | 0                     | 0                   | 0         |                |
| Available and eligible own funds   |                      |                       |                     |           |                |
| Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)  | 10.716.516           | 7.576.580             | 842.055             | 1.699.352 | 598.529        |
| Total available own funds to meet the minimum consolidated group SCR   | 10.117.987           | 7.576.580             | 842.055             | 1.699.352 |                |
| Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)   | 10.669.928           | 7.576.580             | 842.055             | 1.699.352 | 551.943        |
| Total eligible own funds to meet the minimum consolidated group SCR  | 8.907.959            | 7.576.580             | 842.055             | 489.324   |                |
| Minimum consolidated Group SCR (Article 230)   | 2.446.619            |                       |                     |           |                |
| Ratio of Eligible own funds to Minimum Consolidated Group SCR  | 364%                 |                       |                     |           |                |
| Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)  | 10.695.538           | 7.602.190             | 842.055             | 1.699.352 | 551.94         |
| Group SCR Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A   | 5.152.616<br>208%    |                       |                     |           |                |
| Reconciliation reserve   |                      |                       |                     |           |                |
| Excess of assets over liabilities  | 9.279.639            |                       |                     |           |                |
| Own shares (held directly and indirectly)  Foreseeable dividends, distributions and charges  | 505.633<br>217.878   |                       |                     |           |                |
| Other basic own fund items   | 11.919.020           |                       |                     |           |                |
| Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds  | 0                    |                       |                     |           |                |
| Other non available own funds Reconciliation reserve   | 35.365<br>-3.398.258 |                       |                     |           |                |
|  |                      |                       |                     |           |                |
| Expected profits  Expected profits included in future premiums (EPIFP) - Life business   | 666.421              | 666.421               |                     |           |                |
| and the second s | 188.189              | 188.189               |                     |           |                |
| Expected profits included in future premiums (EPIFP) - Non- life business  | 100.105              |                       |                     |           |                |

| Unique number of |   | Calculation of the |                 |      |                 |
|------------------|---|--------------------|-----------------|------|-----------------|
| component        | Components description  | Solvency Capital   | Amount modelled | USP  | Simplifications |
| component        |   | Requirement        |                 |      |                 |
|                  | Market risk   | 2.422.660          | 2.377.611       |      |                 |
| !                | Counterparty default risk                                     | 250.121            | 0               |      |                 |
| }                | Life underwriting risk  | 1.976.572          | 0               | None | Catastrofe risk |
| ļ                | Health underwriting risk                                      | 1.745.514          | 300.025         | None |                 |
| ,                | Non-life underwriting risk                                    | 952.632            | 790.075         | None |                 |
| ;                | Intangible asset risk   | 6                  | 0               |      |                 |
| •                | Operational risk  | 607.408            | 0               |      |                 |
| }                | Loss-absorbing capacity of technical provisions               | 0                  | 0               |      |                 |
| )                | Loss-absorbing capacity of deferred taxes                     | -659.159           | 0               |      |                 |
| .0               | Loss-absorbing capacity of expected profits Underwriting Risk | -56.058            | -56.058         |      |                 |
| .1               | Loss absorbing capacity of expected profits Market Risk       | -131.745           | -131.745        |      |                 |

| Calculation of Solvency Capital Requirement Total undiversified components   | 7.107.952  |
|--|------------|
| Diversification  | -2.637.145 |
| Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC  | 0          |
| Solvency capital requirement excluding capital add-on  | 4.470.807  |
| Capital add-ons already set  | 0          |
| Solvency capital requirement for undertakings under consolidated method  | 5.152.616  |
| Information on other entities  |            |
| Capital requirement for other financial sectors (Non-insurance capital requirements)   | 650.029    |
| Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies | 633.429    |
| Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions   | 16.600     |
| Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-<br>regulated entities carrying out financial activities  | 0          |
| Capital requirement for non-controlled participation requirements  | 3.266      |
| Capital requirement for residual undertakings  | 28.514     |
| <u> </u>   |            |
| Overall SCR  | 5.152.616  |
| SCR for undertakings included via D and A  | 0          |
| Solvency capital requirement   | 5.152.616  |
| Other information on SCR   |            |
| Amount/estimate of the overall loss-absorbing capacity of technical provisions   | 0          |
| Amount/estimate of the overall loss-absorbing capacity of deferred taxes   | -659.159   |
| Capital requirement for duration-based equity risk sub-module  | 0          |
| Total amount of Notional Solvency Capital Requirements for remaining part  | 0          |
| Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business   |            |
| operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))   | 0          |
| Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios   | 0          |
| Diversification effects due to RFF nSCR aggregation for article 304  | 0          |
| Minimum consolidated group solvency capital requirement  | 2.446.619  |

|      |  |  |   |  |                  |                                    |   |                 | % used for the   |                 |                |                            |  | Inclusion in the scope of group sup  |  | Group solvency calculation                                    |
|------|--|--|---|--|------------------|------------------------------------|---|-----------------|--|-----------------|----------------|----------------------------|--|--|--|---|
| ntry | identification code of the<br>undertaking    | Type of code of the<br>ID of the undertaking | Legal name of the undertaking   | Type of undertaking  | Legal form       | Category<br>(mutual/non<br>mutual) | Supervisory Authority   | % capital share | establishment of<br>accounting<br>consolidated<br>accounts | % voting rights | Other criteria | Level of influence         | Proportional shan<br>used for group<br>solvency<br>calculation | YES/NO   | Date of<br>decision if<br>art. 214 is<br>applied | Method used and under meth<br>treatment of the undertaki      |
|      | 724500007HRY930K051<br>724500675HR7745V4V11  | LEI  | Achmea Pensioen- en Levensverzekeringen N.V.<br>Achmea Schadeverzekeringen N.V.   | Life undertakings<br>Non-Life undertakings   | NV<br>NV         | Non-mutual<br>Non-mutual           | De Nederlandsche Bank De Nederlandsche Bank                         | 100%            | 100%   | 100%            |                | Dominant<br>Dominant       | 100%   | Included into scope of group supervision Included into scope of group supervision    |  | Method 1: Full consolidation Method 1: Full consolidation     |
| -    | 72450067508C745FAV11<br>724500F454W07413KZ77 | LEI  | Achmea Interne Diensten N.V.  | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35   | NV<br>NV         | Non-mutual                         | De Nederlandsche sank   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   | _  | Method 1: Full consolidation                                  |
|      | KCSNL10220                                   | Specific code                                | Klant Contact Services B.V.   | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35   | W.               | Non-mutual                         |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   | _  | Method 1: Full consolidation                                  |
|      | KCDNL10270                                   | Specific code                                | Klant Contact Diensten B.V.   | Ancillary services undertaking as defined in Article 1 (S3) of Delegated Regulation (EU) 2015/35   | DV .             | Non-mutual                         |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   |  | Method 1: Full consolidation                                  |
|      | 7245007QUMI1FHIQV531                         | LEI  | Achmes B.V.   | Mixed financial holding company as defined in Art. 212§1 [h] of Directive 2009/138/EC  | O/               | Non-mutual                         |   |                 |  |                 |                |                            |  | Included into scope of group supervision   |  | Method 1: Full consolidation                                  |
|      | 724500CRDRBKSUWKS986                         | LEI  | N.V. Hagelunie<br>Stichting Achmea Rechtsbijstand   | Non-Life undertakings Ancillary services undertaking as defined in Article 1 (S3) of Delegated Regulation (DJI 2015/35)  | NV               | Non-mutual                         | De Nederlandsche Bank   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   | _  | Method 1: Full consolidation                                  |
| -    | SARNIZOSOO<br>INSHHNIZOSOO                   | Specific code<br>Specific code               | Inshared Holding B.V.   | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35  Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | Foundation<br>By | Non-mutual<br>Non-mutual           |   | 100%            | 100%   | 100%            | Stichting      | Dominant<br>Dominant       | 100%   | Included into scope of group supervision Included into scope of group supervision    | _  | Method 1: Full consolidation<br>Method 1: Full consolidation  |
|      | INSHNUNL20910                                | Specific code                                | Inshared Nederland S.V.   | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35   | BV .             | Non-mutual                         |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   | _  | Method 1: Full consolidation                                  |
|      | INSHSNL20920                                 | Specific code                                | Inshared Services B.V.  | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35   | DV .             | Non-mutual                         |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   |  | Method 1: Full consolidation                                  |
|      | HISERVINL20930                               | Specific code                                | H.I. Services B.V.  | Ancillary services undertaking as defined in Article 1 (S3) of Delegated Regulation (EU) 2015/35   | DV .             | Non-mutual                         |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   |  | Method 1: Full consolidation                                  |
|      | OCSNL20940                                   | Specific code                                | Online Claims Services B.V.   | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35   | DV .             | Non-mutual                         |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   | _  | Method 1: Full consolidation                                  |
|      | LGLSHARNL20950                               | Specific code                                | Legal Shared B.V.   | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35   | DV .             | Non-mutual                         |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   |  | Method 1: Full consolidation                                  |
| -    | OUTNL20960<br>7265000481643G7T11235          | Specific code                                | Outshared B.V. Arhman Dansingspanning N.V.  | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35  Other  | NV NV            | Non-mutual<br>Non-mutual           |   | 100%            | 100%<br>100%   | 100%            |                | Dominant<br>Dominant       | 100%   | Included into scope of group supervision Included into scope of group supervision    | _  | Method 1: Full consolidation<br>Method 1: Adjusted equity met |
| -    | WWCVNLI0520                                  | Specific code                                | Woonaliantie Woerden C.V.   | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35   | CV               | Non-mutual                         |   | 98%             | 98%  | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   | _  | Method 1: Full consolidation                                  |
|      | 724500AFVHXP1AD9F194                         | LDI  | Syntrus Achmes Real Estate & Finance B.V.   | Credit institutions, investment firms and financial institutions   | BV .             | Non-mutual                         | De Nederlandsche Bank   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   | _  | Method 1: Sectoral rules                                      |
|      | AVENL41100                                   | Specific code                                | Achmea Vastgoed Beheer B.V.   | Ancillary services undertaking as defined in Article 1 (S3) of Delegated Regulation (EU) 2015/35   | DV .             | Non-mutual                         |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   |  | Method 1: Full consolidation                                  |
|      | APSUNL41200                                  | Specific code                                | Achmea Woninghypotheken B.V.  | Ancillary services undertaking as defined in Article 1 (S3) of Delegated Regulation (EU) 2015/35   | DV .             | Non-mutual                         |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   |  | Method 1: Full consolidation                                  |
|      | AP\$UNL41300                                 | Specific code                                | Achmea Woninghypotheken II S.V.   | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35   | ev .             | Non-mutual                         |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   |  | Method 1: Full consolidation                                  |
|      | APSUNL41400<br>RESEVNL42000                  | Specific code<br>Specific code               | Achmes Woninghypotheken III S.V. Residex S.V. (in liquidation)  | Ancillary services undertaking as defined in Article 1 (S3) of Delegated Regulation (EU) 2015/35 Other   | 9/               | Non-mutual<br>Non-mutual           |   | 100%            | 100%   | 100%            |                | Dominant<br>Dominant       | 100%   | Included into scope of group supervision Included into scope of group supervision    | _  | Method 1: Full consolidation<br>Method 1: Adjusted equity me  |
|      | RESEVNL42000<br>ANLENL46000                  | Specific code<br>Specific code               | Residex B.V. (in liquidation) Achmea Non-Life Beleggingen B.V.  | Other Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35   | W/               | Non-mutual<br>Non-mutual           |   | 100%            | 100%   | 100%            |                | Dominant<br>Dominant       | 100%   | Included into scope of group supervision<br>Included into scope of group supervision |  | Method 1: Adjusted equity me<br>Method 1: Full consolidation  |
|      | WPLANNL46500                                 | Specific code                                | Actimes non-une seeggingen s.v. Wasenplan B.V.  | Anciety services undertaking as defined in Article 1 (53) or belegated segulation (LU) 2015/35  Other  | BV BV            | Non-mutual<br>Non-mutual           |   | 50%             | 50%  | 50%             |                | Significant                | 50%  | Included into scope of group supervision Included into scope of group supervision    | -  | Method 1: Adjusted equity me                                  |
|      | APSLBNL47000                                 | Specific code                                | AP&L Beleggingen B.V.   | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35   | D/               | Non-mutual                         |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   | _  | Method 1: Full consolidation                                  |
|      | 724500LOB31X0X2AQ31                          | LEI  | Achmea Reinsurance Company N.V.   | Reinsurance undertakings   | NV               | Non-mutual                         | De Nederlandsche Bank   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   |  | Method 1: Full consolidation                                  |
|      |  | LEI  | Eureko Claims Centre B.V.   | Ancillary services undertaking as defined in Article 1 (S3) of Delegated Regulation (EU) 2015/35   | DV .             | Non-mutual                         |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   |  | Method 1: Full consolidation                                  |
|      | 7245002L4PEM4Q5XCL78<br>PMN:61330            | LEI<br>Sperific code                         | Achinea Investment Management B.V.  | Credit institutions, investment firms and financial institutions   | DV .             | Non-mutual<br>Non-mutual           | De Nederlandsche Bank   | 100%            | 100%   | 100%            |                | Dominant<br>Dominant       | 100%   | Included into scope of group supervision   |  | Method 1: Sectoral rules Method 1: Sull roppolidation         |
|      | PMNL61330<br>AVITN 613700                    | Specific code<br>Specific code               | Pim Mulier B.V.<br>Achmea Vitaliteit B.V.   | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35  Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | ev.              | Non-mutual<br>Non-mutual           |   | 100%            | 100%   | 100%            |                | Dominant<br>Dominant       | 100%   | Included into scope of group supervision Included into scope of group supervision    | _  | Method 1: Full consolidation<br>Method 1: Full consolidation  |
|      | FBAHNL64000                                  | Specific code                                | Achmes visites u.v. Frest Holding S.V.  | Other  | m/               | Non-mutual                         |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   | _  | Method 1: Adjusted equity me                                  |
|      | FBASKTNL64010                                | Specific code                                | Frest Assurantiin B.V.  | Other  | gy               | Non-mutual                         |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   |  | Method 1: Adjusted equity me<br>Method 1: Adjusted equity me  |
|      | FBASRDNL64020                                | Specific code                                | Frest Assuradeuren B.V.   | Other  | BV .             | Non-mutual                         |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   | _  | Method 1: Adjusted equity me                                  |
|      | 724500HHXGQVUQF9G08                          | LEI  | Achmea Zorgverzekeringen N.V.   | Non-Life undertakings  | NV               | Non-mutual                         | De Nederlandsche Bank   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   |  | Method 1: Full consolidation                                  |
|      | 724500UF2000JOKVS184                         | LEI  | Zilveren Kruis Zorgverzekeringen N.V.   | Non-Life undertakings  | NV               | Non-mutual                         | De Nederlandsche Bank   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   |  | Method 1: Full consolidation                                  |
|      | 724500NMBSMOP030HT48                         | LEI  | FBTO Zorgverzekeringen N.V.   | Non-Life undertakings  | NV               | Non-mutual                         | De Nederlandsche Bank   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   | _  | Method 1: Full consolidation                                  |
|      | 7245001LQZD01FC0P082                         | Specific code                                | Inshared IP B.V. Interpolis Zoraverzekeringen N.V.  | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (CU) 2015/35<br>Non-Life undertakings  | NV NV            | Non-mutual<br>Non-mutual           | De Nederlandsche Bank   | 100%<br>100%    | 100%<br>100%   | 100%            |                | Dominant<br>Dominant       | 100%   | Included into scope of group supervision Included into scope of group supervision    | _  | Method 1: Full consolidation<br>Method 1: Full consolidation  |
|      | AZKNL71100                                   | Specific code                                | Zilveren Kruis Zorekentoon N.V.   | Non-ure undertakings<br>Other  | NV<br>NV         | Non-mutual<br>Non-mutual           | De Nederlandsche Bank   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   | _  | Method 1: Adjusted equity m                                   |
|      | 72450019GNBB358BYDBB                         | LEI  | Eurocross Assistance Netherlands B.V.   | Ancillary services undertaking as defined in Article 1 (S3) of Delegated Regulation (EU) 2015/35   | RV.              | Non-mutual                         |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   | _  | Method 1: Full consolidation                                  |
|      | 3157004FT6UT730GHU62                         | LEI  | Eurocross International Central Europe SRO  | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35   | SRO              | Non-mutual                         |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   |  | Method 1: Full consolidation                                  |
|      | D08NL71240                                   | Specific code                                | Eurocross International Bulgaria EOOD   | Ancillary services undertaking as defined in Article 1 (S3) of Delegated Regulation (EU) 2015/35   | 0000             | Non-mutual                         |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   |  | Method 1: Full consolidation                                  |
|      | EXICENIC71250                                | Specific code                                | Eurocross Assistance Suriname & Caribbean N.V.  | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35   | NV               | Non-mutual                         |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   | _  | Method 1: Full consolidation                                  |
|      | AGISTRNL76120                                | Specific code                                | Eurocross Assistance Saglik Destek Hizmetleri Ticaret Limited Sirketi   | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/25   | LTD              | Non-mutual                         |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   |  | Method 1: Full consolidation                                  |
|      | ASERVNL71300<br>T2450060NI SKEVYZNE76        | Specific code                                | Achmea Services N.V. De Friesland Zorgverzekeraar N.V.  | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/25 Non-Life undertakings   | NV<br>NV         | Non-mutual<br>Non-mutual           | De Nederlandsche Bank   | 100%<br>100%    | 100%<br>100%   | 100%            |                | Dominant<br>Dominant       | 100%   | Included into scope of group supervision   |  | Method 1: Full consolidation<br>Method 1: Full consolidation  |
|      | ACHIFNL72400                                 | Specific code                                | Achmea Innovation Fund B.V.   | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35   | NV NV            | Non-mutual<br>Non-mutual           | De Nederlandsche Bank   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision Included into scope of group supervision    | _  | Method 1: Full consolidation                                  |
|      | 724500W371T10PQK6G51                         | LEI  | De Friesland Verzekerineen B.V.   | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35   | 9/               | Non-mutual                         |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   | _  | Method 1: Full consolidation                                  |
|      | 724500AH42V5X8BCPE49                         | LD   | Achmes Bank N.V.  | Credit institutions, investment firms and financial institutions   | NV NV            | Non-mutual                         | De Nederlandsche Bank   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   |  | Method 1: Sectoral rules                                      |
|      | AGISTNL76000                                 | Specific code                                | Zilveren Kruis Health Services N.V.   | Ancillary services undertaking as defined in Article 1 (S3) of Delegated Regulation (EU) 2015/35   | NV               | Non-mutual                         |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   |  | Method 1: Full consolidation                                  |
|      |  | LEI  | Staal Beheer N.V.   | Other  | NV               | Non-mutual                         |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   |  | Method 1: Adjusted equity in                                  |
|      | UNIONZSK83100                                | Specific code                                | Union Zdravotna Polst'ovna A.S.   | Institutions for occupational retirement provision   | AS               | Non-mutual                         | National Bank of Slovakia   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   |  | Method 1: Sectoral rules                                      |
|      | 0979000FCN0000010981<br>789000AH2PGZNAVJFX53 | LEI  | Union Poist'ovna A.S.<br>Euroko Sieorta A.S.  | Composite insurer Non-Life undertakings  | AS               | Non-mutual<br>Non-mutual           | National Bank of Slovakia<br>Central Bank of the Republic of Turkey | 100%<br>100%    | 100%   | 100%            |                | Dominant<br>Dominant       | 100%   | Included into scope of group supervision Included into scope of group supervision    | _  | Method 1: Full consolidation<br>Method 1: Full consolidation  |
|      | ACHCAB7200                                   | Specific code                                | Achmea Canada Holdine Inc.  | Other  | INC              | Non-mutual                         | Citizal Bank of the Republic of Folkey                              | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   | _  | Method 1: Adjusted equity to                                  |
|      | ACMCA87210                                   | Specific code                                | Onla Holding Inc.   | Other  | INC              | Non-mutual                         |   | 50%             | 50%  | 50%             |                | Significant                | 50%  | Included into scope of group supervision   | _  | Method 1: Adjusted equity r                                   |
|      | FFHIRLEBO10                                  | Specific code                                | AFFGS Ltd.  | Other  | LTD              | Non-mutual                         |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   |  | Method 1: Adjusted equity m                                   |
|      | WMIRLEEGOD                                   | Specific code                                | Liberty Wealth Management Ltd.  | Other  | LTD              | Non-mutual                         |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   |  | Method 1: Adjusted equity r                                   |
|      | 2138005MTA4315515X40<br>2138005C31V5XC4ZEP91 | LEI<br>LEI                                   | Interamerican Hellenic Life Insurance Company S.A.  | Composite insurer  | SA               | Non-mutual                         | Bank of Greece  | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   | _  | Method 1: Full consolidation                                  |
|      | 2138005C31V5XC4ZEP91<br>IACCATGR89120        | LEI<br>Specific code                         | Interamerican Assistance General Insurance Company S.A. Interassistance Commercial Company of Automobile and Tourism S.A. | Non-Life undertakings  Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/25  | SA FA            | Non-mutual<br>Non-mutual           | Bank of Greece  | 100%            | 100%   | 100%            |                | Dominant<br>Dominant       | 100%   | Included into scope of group supervision   | _  | Method 1: Full consolidation<br>Method 1: Full consolidation  |
|      | MENTORGRESSIO                                | Specific code<br>Specific code               | Interassistance Commercial Company of Automobile and Tourism S.A.  Mentor Assessors, Estimators, Engineers S.A.           | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35  Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | SA<br>SA         | Non-mutual<br>Non-mutual           |   | 100%<br>100%    | 100%   | 100%            |                | Dominant<br>Dominant       | 100%   | Included into scope of group supervision Included into scope of group supervision    | _  | Method 1: Full consolidation<br>Method 1: Full consolidation  |
|      | 2138003TXYKS/7QBRXS6                         | LEI  | Interamerican Property & Casualty Insurance Company S.A.  | Non-life undertakings  | SA SA            | Non-mutual                         | Bank of Greece  | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   | _  | Method 1: Full consolidation                                  |
|      | AGCGR89500                                   | Specific code                                | Athinaki General Clinic S.A.  | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35   | SA               | Non-mutual                         |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   |  | Method 1: Full consolidation                                  |
|      | MEDIFIRSTGR89700                             | Specific code                                | Modern Private Medical Group Practice Medical Company S.A.  | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35   | SA               | Non-mutual                         |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   |  | Method 1: Full consolidation                                  |
|      | IASSISTRAGRE9900                             | Specific code                                | Interassistance Road Assistance Services S.A.   | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35   | SA               | Non-mutual                         |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   |  | Method 1: Full consolidation                                  |
|      | ASERVNLA71300<br>ASERVNLB71300               | Specific code<br>Specific code               | Achmes Indicis Iselect S.V. Dispatch Nederland S.V.   | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (CU) 2015/35  Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (CU) 2015/35 | DV<br>DV         | Non-mutual<br>Non-mutual           |   | 50%             | 50%<br>63%   | 50%<br>63%      |                | Significant<br>Dominant    | 50%<br>100%  | Included into scope of group supervision Included into scope of group supervision    |  | Method 1: Proportional con<br>Method 1: Full consolidation    |
|      | ASERVNLB71100<br>FFHIRLABB000                | Specific code<br>Specific code               | Dispatch Nederland B.V.  Bureko I reland Ltd.   | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35  Other  | LTD              | Non-mutual<br>Non-mutual           |   | 100%            | 100%   | 63%<br>100%     |                | Dominant<br>Dominant       | 100%   | Included into scope of group supervision Included into scope of group supervision    | _  | Method 1: Full consolidation<br>Method 1: Adjusted equity :   |
|      | THIRLASSOOD                                  | Specific code                                | ACCC 144  | Other  | ITD              | Non-mutual<br>Non-mutual           |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   | _  | Method 1: Adjusted equity I                                   |
| ì    | PELNIA30100                                  | Specific code                                | Life Sciences Partners B.V.   | Other  | gv .             | Non-mutual                         |   | 80%             | 80%  | 80%             |                | Dominant                   | 80%  | Included into scope of group supervision   | _  | Method 1: Adjusted equity r                                   |
|      | WMIRLASSS00                                  | Specific code                                | Allied Insurance Consultants Ltd.   | Other  | LTD              | Non-mutual                         |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   |  | Method 1: Adjusted equity r                                   |
| L    | WMIRLESSOO                                   | Specific code                                | Liberty Mortgage Corporation Ltd.   | Other  | LTD              | Non-mutual                         |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   |  | Method 1: Adjusted equity r                                   |
|      | WMIRLCESSOO                                  | Specific code                                | Liberty Nominees Ltd.   | Other  | LTD              | Non-mutual                         |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   |  | Method 1: Adjusted equity r                                   |
|      | ASERVNLC71300                                | Specific code                                | Dispatch Systems B.V.   | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35   | DV .             | Non-mutual                         |   | 63%             | 63%  | 63%             |                | Dominant                   | 100%   | Included into scope of group supervision   |  | Method 1: Full consolidation                                  |
|      | INIONSKABISCO<br>WMIRLDBBGCO                 | Specific code<br>Specific code               | Union Services SRD  LAM Real Estate Opportunities Ltd.  | Ancillary services undertaking as defined in Article 1 (S3) of Delegated Regulation (EU) 2015/35  Other  | SRO              | Non-mutual<br>Non-mutual           |   | 100%            | 100%<br>100%   | 100%            |                | Dominant<br>Dominant       | 100%   | Included into scope of group supervision Included into scope of group supervision    | _  | Method 1: Full consolidation<br>Method 1: Adjusted equity s   |
|      | EURSDH84100                                  | Specific code                                | DAM KIMI LITARI Opportunises Ltd.  Bureko Servis Destek Hizmetleri A.S.   | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35   | AS               | Non-mutual<br>Non-mutual           |   | 100%            | 100%   | 100%            |                | Dominant                   | 100%   | Included into scope of group supervision   | _  | Method 1: Adjusted equity I                                   |
|      | NADMINIV                                     | Specific code                                | InAdmin N.V.  | Other  | NV NV            | Non-mutual                         |   | 50%             | 50%  | 50%             |                | Significant                | 50%  | Included into scope of group supervision   |  | Method 1: Adjusted equity                                     |
|      | NADMINRCG.                                   | Specific code                                | InAdmin RiskCo Group B.V.   | Other  | DV .             | Non-mutual                         |   | 50%             | 50%  | 50%             |                | Significant                | 50%  | Included into scope of group supervision   |  | Method 1: Adjusted equity                                     |
|      | NADMINROL                                    | Specific code                                | InAdmin RiskCo Holding B.V.   | Other  | ev e             | Non-mutual                         |   | 50%             | 50%  | 50%             |                | Significant                | 50%  | Included into scope of group supervision   |  | Method 1: Adjusted equity                                     |
|      | ISKCOADM                                     | Specific code                                | RiskCo Administrations B.V.   | Other  | DV .             | Non-mutual                         |   | 50%             | 50%  | 50%             |                | Significant                | 50%  | Included into scope of group supervision   |  | Method 1: Adjusted equity                                     |
|      | ISKCODKP<br>ISKCODKA                         | Specific code                                | RiskCo Experts B.V. BiskCo Lida   | Other  | DV .             | Non-mutual<br>Non-mutual           |   | 50%             | 50%  | 50%             |                | Significant                | 50%  | Included into scope of group supervision   | 4  | Method 1: Adjusted equity                                     |
|      | ISKCOLDA<br>ISKCOPHIL                        | Specific code<br>Specific code               | RiskCo Lda RiskCo Philippines Inc   | Other Other  | Lda<br>INC       | Non-mutual<br>Non-mutual           |   | 50%<br>50%      | 50%<br>50%   | 50%             |                | Significant<br>Significant | 50%<br>50%   | Included into scope of group supervision Included into scope of group supervision    | _  | Method 1: Adjusted equity<br>Method 1: Adjusted equity        |
|      |  |  | RiskCo Philippines Inc.<br>de Vereende N.V.   | Other Non-Life undertakings  | INC<br>NV        | Non-mutual<br>Non-mutual           |   | 20%             | 20%  | 20%             |                | Significant<br>Significant | 20%  | Included into scope of group supervision Included into scope of group supervision    | _  | Method 1: Adjusted equity<br>Method 1: Proportional cor       |
|      | DEVERTENDE                                   | Sparific code                                |   |  |                  |                                    |   |                 |  |                 |                |                            |  |  |  |   |

Achmea Pensioen- en Levensverzekeringen N.V.

**Public Disclosure Quantitative Reporting Templates** 



| Assets   | Solvency II value |
|--|-------------------|
| Intangible assets  | 0                 |
| Deferred tax assets  | 853.737           |
| Pension benefit surplus  | 0                 |
| Property, plant & equipment held for own use   | 0                 |
| Investments (other than assets held for index-linked and unit-linked contracts)        | 38.820.022        |
| Property (other than for own use)  | 898.140           |
| Holdings in related undertakings, including participations                             | 1.650.246         |
| Equities   | 376.812           |
| Equities - listed  | 324.829           |
| Equities - unlisted  | 51.983            |
| Bonds  | 17.658.292        |
| Government Bonds   | 8.753.305         |
| Corporate Bonds  | 8.904.987         |
| Structured notes   | 0                 |
| Collateralised securities  | 0                 |
| Collective Investments Undertakings  | 529.442           |
| Derivatives  | 8.580.555         |
| Deposits other than cash equivalents   | 0                 |
| Other investments  | 9.126.535         |
| Assets held for index-linked and unit-linked contracts                                 | 8.813.933         |
| Loans and mortgages  | 8.648.426         |
| Loans on policies  | 0                 |
| Loans and mortgages to individuals   | 386.701           |
| Other loans and mortgages  | 8.261.725         |
| Reinsurance recoverables from:   | 96.551            |
| Non-life and health similar to non-life  | 0                 |
| Non-life excluding health  | 0                 |
| Health similar to non-life   | 0                 |
| Life and health similar to life, excluding health and index-linked and unit-linked     | 96.551            |
| Health similar to life   | 0                 |
| Life excluding health and index-linked and unit-linked                                 | 96.551            |
| Life index-linked and unit-linked  | 0                 |
| Deposits to cedants  | 0                 |
| Insurance and intermediaries receivables   | 46.568            |
| Reinsurance receivables  | 0                 |
| Receivables (trade, not insurance)   | 177.240           |
| Own shares (held directly)   | 0                 |
| Amounts due in respect of own fund items or initial fund called up but not yet paid in | 0                 |
| Cash and cash equivalents  | 288.957           |
| Any other assets, not elsewhere shown  | 6.379             |
| Total assets   | 57.751.813        |

# S.02.01.02 - Balance sheet

| Liabilities   | Solvency II value |
|---|-------------------|
| Technical provisions – non-life   | 0                 |
| Technical provisions – non-life (excluding health)                              | 0                 |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 0                 |
| Risk margin   | 0                 |
| Technical provisions - health (similar to non-life)                             | 0                 |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 0                 |
| Risk margin   | 0                 |
| Technical provisions - life (excluding index-linked and unit-linked)            | 38.801.178        |
| Technical provisions - health (similar to life)                                 | 0                 |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 0                 |
| Risk margin   | 0                 |
| Technical provisions – life (excluding health and index-linked and unit-linked) | 38.801.178        |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 37.026.649        |
| Risk margin   | 1.774.529         |
| Technical provisions – index-linked and unit-linked                             | 8.278.874         |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 8.226.767         |
| Risk margin   | 52.107            |
| Contingent liabilities  | 0                 |
| Provisions other than technical provisions                                      | 1.897             |
| Pension benefit obligations   | 0                 |
| Deposits from reinsurers  | 0                 |
| Deferred tax liabilities  | 0                 |
| Derivatives   | 2.288.875         |
| Debts owed to credit institutions   | 0                 |
| Financial liabilities other than debts owed to credit institutions              | 1.955             |
| Insurance & intermediaries payables   | 734.147           |
| Reinsurance payables  | 5.581             |
| Payables (trade, not insurance)   | 70.689            |
| Subordinated liabilities  | 0                 |
| Subordinated liabilities not in BOF   | 0                 |
| Subordinated liabilities in BOF   | 0                 |
| Any other liabilities, not elsewhere shown                                      | 2.938.361         |
| Total liabilities   | 53.121.556        |
| Excess of assets over liabilities   | 4.630.257         |

| 5.05.01.02 - Freinfullis, Claims and expenses  | -,                        |  |                                 |                                   |                       |  |  |                             | € 1.000                         |
|--|---------------------------|--|---------------------------------|-----------------------------------|-----------------------|--|--|-----------------------------|---------------------------------|
|  |                           | 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<br>property insurance | General liability insurance | Credit and suretyship insurance |
| Premiums written                               |                           |  |                                 |                                   |                       |  |  |                             |                                 |
| Gross - Direct Business                        | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | C  | 0                           | 0                               |
| Gross - Proportional reinsurance accepted      | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | C  | 0                           | 0                               |
| Gross - Non-proportional reinsurance accepted  |                           |  |                                 |                                   |                       |  |  |                             |                                 |
| Reinsurers' share                              | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | C  | 0                           | 0                               |
| Net  | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | C  | 0                           | 0                               |
| Premiums earned                                |                           |  |                                 |                                   |                       |  |  |                             |                                 |
| Gross - Direct Business                        | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | C  | 0                           | 0                               |
| Gross - Proportional reinsurance accepted      | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | C  | 0                           | 0                               |
| Gross - Non-proportional reinsurance accepted  |                           |  |                                 |                                   |                       |  |  |                             |                                 |
| Reinsurers' share                              | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | C  | 0                           | 0                               |
| Net  | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | C  | 0                           | 0                               |
| Claims incurred                                |                           |  |                                 |                                   |                       |  |  |                             |                                 |
| Gross - Direct Business                        | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | C  | 0                           | 0                               |
| Gross - Proportional reinsurance accepted      | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | C  | 0                           | 0                               |
| Gross - Non-proportional reinsurance accepted  |                           |  |                                 |                                   |                       |  |  |                             |                                 |
| Reinsurers' share                              | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | C  | 0                           | 0                               |
| Net  | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | C  | 0                           | 0                               |
| Changes in other technical provisions          |                           |  |                                 |                                   |                       |  |  |                             |                                 |
| Gross - Direct Business                        | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | C  | 0                           | 0                               |
| Gross - Proportional reinsurance accepted      | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | C  | 0                           | 0                               |
| Gross - Non- proportional reinsurance accepted |                           |  |                                 |                                   |                       |  |  |                             |                                 |
| Reinsurers'share                               | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | C  | 0                           | 0                               |
| Net  | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | C  | 0                           | 0                               |
| Expenses incurred                              | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | C  | 0                           | 0                               |
| Other expenses                                 |                           |  |                                 |                                   |                       |  |  |                             |                                 |
| Total expenses                                 |                           |  |                                 |                                   |                       |  |  |                             |                                 |

|  |                          | Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance) |                                 |        | Line of business for:<br>accepted non-proportional reinsurance |                                |          |       |  |
|--|--------------------------|--|---------------------------------|--------|--|--------------------------------|----------|-------|--|
|  | Legal expenses insurance | Assistance   | Miscellaneous financial<br>loss | Health | Casualty   | Marine, aviation,<br>transport | Property | Total |  |
| Premiums written                               |                          |  |                                 |        |  |                                |          |       |  |
| Gross - Direct Business                        | 0                        | 0  | 0                               |        |  |                                |          | 0     |  |
| Gross - Proportional reinsurance accepted      | 0                        | 0  | 0                               |        |  |                                |          | 0     |  |
| Gross - Non-proportional reinsurance accepted  |                          |  |                                 | 0      | 0  | 0                              | 0        | 0     |  |
| Reinsurers' share                              | 0                        | 0  | 0                               | 0      | 0  | 0                              | 0        | 0     |  |
| Net  | 0                        | 0  | 0                               | 0      | 0  | 0                              | 0        | 0     |  |
| Premiums earned                                |                          |  |                                 |        |  |                                |          |       |  |
| Gross - Direct Business                        | 0                        | 0  | 0                               |        |  |                                |          | 0     |  |
| Gross - Proportional reinsurance accepted      | 0                        | 0  | 0                               |        |  |                                |          | 0     |  |
| Gross - Non-proportional reinsurance accepted  |                          |  |                                 | 0      | 0  | 0                              | 0        | 0     |  |
| Reinsurers' share                              | 0                        | 0  | 0                               | 0      | 0  | 0                              | 0        | 0     |  |
| Net  | 0                        | 0  | 0                               | 0      | 0  | 0                              | 0        | 0     |  |
| Claims incurred                                |                          |  |                                 |        |  |                                |          |       |  |
| Gross - Direct Business                        | 0                        | 0  | 0                               |        |  |                                |          | 0     |  |
| Gross - Proportional reinsurance accepted      | 0                        | 0  | 0                               |        |  |                                |          | 0     |  |
| Gross - Non-proportional reinsurance accepted  |                          |  |                                 | 0      | 0  | 0                              | 0        | 0     |  |
| Reinsurers' share                              | 0                        | 0  | 0                               | 0      | 0  | 0                              | 0        | 0     |  |
| Net  | 0                        | 0  | 0                               | 0      | 0  | 0                              | 0        | 0     |  |
| Changes in other technical provisions          |                          |  |                                 |        |  |                                |          |       |  |
| Gross - Direct Business                        | 0                        | 0  | 0                               |        |  |                                |          | 0     |  |
| Gross - Proportional reinsurance accepted      | 0                        | 0  | 0                               |        |  |                                |          | 0     |  |
| Gross - Non- proportional reinsurance accepted |                          |  |                                 | 0      | 0  | 0                              | 0        | 0     |  |
| Reinsurers'share                               | 0                        | 0  | 0                               | 0      | 0  | 0                              | 0        | 0     |  |
| Net  | 0                        | 0  | 0                               | 0      | 0  | 0                              | 0        | 0     |  |
| Expenses incurred                              | 0                        | 0  | 0                               | 0      | 0  | 0                              | 0        | 0     |  |
| Other expenses                                 |                          |  |                                 |        |  |                                |          | 0     |  |
| Total expenses                                 |                          |  |                                 |        |  |                                |          | 0     |  |

|                                       |                  | Line of Business for: life insurance obligations |  |                      |   |   | Line of business for: life | reinsurance obligations |            |
|---------------------------------------|------------------|--|--|----------------------|---|---|----------------------------|-------------------------|------------|
|                                       | Health insurance | Insurance with profit participation              | Index-linked and unit-<br>linked insurance | Other life insurance | Annuities stemming from<br>non-life insurance<br>contracts and relating to<br>health insurance<br>obligations | Annuities stemming from<br>non-life insurance<br>contracts and relating to<br>insurance obligations<br>other than health<br>insurance obligations | Health reinsurance         | Life-reinsurance        | Total      |
| Premiums written                      |                  |  |  |                      |   |   |                            |                         |            |
| Gross                                 | 0                | 76.736   | 413.172                                    | 519.062              | 0   | 0   | 0                          | 0                       | 1.008.970  |
| Reinsurers' share                     | 0                | 8.373  | 931  | 11.426               | 0   | 0   | 0                          | 0                       | 20.729     |
| Net                                   | 0                | 68.364   | 412.241                                    | 507.636              | 0   | 0   | 0                          | 0                       | 988.241    |
| Premiums earned                       |                  |  |  |                      |   |   |                            |                         |            |
| Gross                                 | 0                | 76.736   | 413.172                                    | 519.062              | 0   | 0   | 0                          | 0                       | 1.008.970  |
| Reinsurers' share                     | 0                | 8.373  | 931  | 11.426               | 0   | 0   | 0                          | 0                       | 20.729     |
| Net                                   | 0                | 68.364   | 412.241                                    | 507.636              | 0   | 0   | 0                          | 0                       | 988.241    |
| Claims incurred                       |                  |  |  |                      |   |   |                            |                         |            |
| Gross                                 | 0                | 620.063  | 1.346.540                                  | 1.166.504            | 0   | 0   | 0                          | 0                       | 3.133.107  |
| Reinsurers' share                     | 0                | 300  | 399  | 31.725               | 0   | 0   | 0                          | 0                       | 32.425     |
| Net                                   | 0                | 619.763  | 1.346.140                                  | 1.134.779            | 0   | 0   | 0                          | 0                       | 3.100.682  |
| Changes in other technical provisions |                  |  |  |                      |   |   |                            |                         |            |
| Gross                                 | 0                | -376.062   | -492.289                                   | -299.032             | 0   | 0   | 0                          | 0                       | -1.167.384 |
| Reinsurers' share                     | 0                | -455   | 0  | -27.966              | 0   | 0   | 0                          | 0                       | -28.421    |
| Net                                   | 0                | -375.607   | -492.289                                   | -271.066             | 0   | 0   | 0                          | 0                       | -1.138.963 |
| Expenses incurred                     | 0                | 54.191   | 55.072                                     | 78.637               | 0   | 0   | 0                          | 0                       | 187.900    |
| Other expenses                        |                  |  |  |                      |   |   |                            |                         | 9.713      |
| Total expenses                        |                  |  |  |                      |   |   |                            |                         | 197.614    |

5.12.01.02 - Life and Health SLT Technical Provisions

|  |                                     | Index-linked and unit-linked insurance Other life insurance |  |                                      |            |  | Annuities stemming                   |  |                      |   |
|--|-------------------------------------|---|--|--------------------------------------|------------|--|--------------------------------------|--|----------------------|---|
|  | Insurance with profit participation |   | Contracts without options and guarantees | Contracts with options or guarantees |            | Contracts without options and guarantees | Contracts with options or guarantees | from non-life insurance<br>contracts and relating to<br>insurance obligation<br>other than health<br>insurance obligations | Accepted reinsurance | Total (Life other than<br>health insurance, incl.<br>Unit-Linked) |
| Technical provisions calculated as a whole   | 0                                   | 0   |  |                                      | 0          |  |                                      | 0  | 0                    | 0   |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole | 0                                   | 0   |  |                                      | 0          |  |                                      | 0  | 0                    | 0   |
| Technical provisions calculated as a sum of BE and RM  |                                     |   |  |                                      |            |  |                                      |  |                      |   |
| Best Estimate  |                                     |   |  |                                      |            |  |                                      |  |                      |   |
| Gross Best Estimate  | 14.849.639                          |   | 7.014.255                                | 1.212.512                            |            | 22.177.011                               | 0                                    | 0  | 0                    | 45.253.416  |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default                             | 5.745                               |   | 0  | 0                                    |            | 90.806                                   | 0                                    | 0  | 0                    | 96.551  |
| Best estimate minus recoverables from reinsurance/SPV and Finite Re - total  | 14.843.894                          |   | 7.014.255                                | 1.212.512                            |            | 22.086.205                               | 0                                    | 0  | 0                    | 45.156.865  |
| Risk Margin  | 785.124                             | 52.107  |  |                                      | 989.405    |  |                                      | 0  | 0                    | 1.826.635   |
| Amount of the transitional on Technical Provisions   |                                     |   |  |                                      |            |  |                                      |  |                      |   |
| Technical Provisions calculated as a whole   | 0                                   | 0   |  |                                      | 0          |  |                                      | 0  | 0                    | 0   |
| Best estimate  | 0                                   |   | 0  | 0                                    |            | 0  | 0                                    | 0  | 0                    | 0   |
| Risk margin  | 0                                   | 0   |  |                                      | 0          |  |                                      | 0  | 0                    | 0   |
| Technical provisions - total   | 15.634.763                          | 8.278.874   |  |                                      | 23.166.415 |  |                                      | 0  | 0                    | 47.080.052  |

|   | Health insurance (direct b | usiness)                                 |                                      | Annuities stemming<br>from non-life insurance                | Health reinsurance     | Total (Health similar to |
|---|----------------------------|--|--------------------------------------|--|------------------------|--------------------------|
|   |                            | Contracts without options and guarantees | Contracts with options or guarantees | contracts and relating to<br>health insurance<br>obligations | (reinsurance accepted) | life insurance)          |
| Technical provisions calculated as a whole  | 0                          |  |                                      | 0  | 0                      | 0                        |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for<br>expected losses due to counterparty default associated to TP as a whole | 0                          |  |                                      | 0  | 0                      | 0                        |
| Technical provisions calculated as a sum of BE and RM<br>Best Estimate  |                            |  |                                      |  |                        |                          |
| Gross Best Estimate   |                            | 0  | 0                                    | 0  | 0                      | 0                        |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default                                |                            | 0  | 0                                    | 0  | 0                      | 0                        |
| Best estimate minus recoverables from reinsurance/SPV and Finite Re - total   |                            | 0  | 0                                    | 0  | 0                      | 0                        |
| Risk Margin   | 0                          |  |                                      | 0  | 0                      | 0                        |
| Amount of the transitional on Technical Provisions  |                            |  |                                      |  |                        |                          |
| Technical Provisions calculated as a whole  | 0                          |  |                                      | 0  | 0                      | 0                        |
| Best estimate   |                            | 0  | 0                                    | 0  | 0                      | 0                        |
| Risk margin   | 0                          |  |                                      | 0  | 0                      | 0                        |
| Technical provisions - total  | 0                          |  |                                      | 0  | 0                      | 0                        |

|                                | Amount with LTG 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 |
|--------------------------------|--|--|---|---|---|
| Technical provisions           | 47.080.052                                 | 0  | 0                                       | 304.881                                     | 0   |
| Basic own funds                | 4.630.257                                  | 0  | 0                                       | -228.486                                    | 0   |
| Eligible own funds to meet SCR | 4.152.279                                  | 0  | 0                                       | -137.638                                    | 0   |
| SCR                            | 2.505.059                                  | 0  | 0                                       | 1.113.395                                   | 0   |
| Eligible own funds to meet MCR | 3.776.520                                  | 0  | 0                                       | -304.648                                    | 0   |
| Minimum Capital Requirement    | 1.110.906                                  | 0  | 0                                       | 8.449                                       | 0   |

S.23.01.01 - **Own funds** € 1.000

|   | Total     | Tier 1 - unrestricted | Tier 1 - restricted | Tier 2 | Tier 3  |
|---|-----------|-----------------------|---------------------|--------|---------|
| 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)  | 455       | 455                   |                     | 0      |         |
| Share premium account related to ordinary share capital   | 1.835.896 | 1.835.896             |                     | 0      |         |
| Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings   | 1.833.890 | 1.055.050             |                     | 0      |         |
| Subordinated mutual member accounts   | 0         | Ü                     | 0                   | 0      | 0       |
| Supplus funds   | 0         | 0                     | U                   | U      | U       |
| ·   | 0         | Ü                     | 0                   | 0      | 0       |
| Preference shares   | 0         |                       | 0                   | 0      | 0       |
| Share premium account related to preference shares  | 1.940.169 | 1.940.169             | U                   | U      | U       |
| Reconciliation reserve  |           | 1.940.169             |                     |        |         |
| Subordinated liabilities  | 0         |                       | 0                   | 0      | 0       |
| An amount equal to the value of net deferred tax assets   | 853.737   |                       |                     |        | 853.737 |
| Other own fund items approved by the supervisory authority as basic own funds not specified above   | 0         | 0                     | 0                   | 0      | 0       |
| 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  | 0         |                       |                     |        |         |
| Deductions  |           |                       |                     |        |         |
| Deductions for participations in financial and credit institutions  | 0         | 0                     | 0                   | 0      |         |
| Total basic own funds after deductions  | 4.630.257 | 3.776.520             | 0                   | 0      | 853.737 |
| Total basic own fullus after deductions   | 4.030.237 | 3.770.320             | 0                   | 0      | 633.737 |
| Ancillary own funds   |           |                       |                     |        |         |
| Unpaid and uncalled ordinary share capital callable on demand   | 0         |                       |                     | 0      |         |
| Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,                                  |           |                       |                     |        |         |
| callable on demand  | 0         |                       |                     | 0      |         |
| Unpaid and uncalled preference shares callable on demand  | 0         |                       |                     | 0      | 0       |
| A legally binding commitment to subscribe and pay for subordinated liabilities on demand  | 0         |                       |                     | 0      | 0       |
| Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC   | 0         |                       |                     | 0      | Ü       |
| Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC  | 0         |                       |                     | 0      | 0       |
| Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC  | 0         |                       |                     | 0      | Ü       |
| Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC   | 0         |                       |                     | 0      | 0       |
| Other ancillary own funds   | 0         |                       |                     | 0      | 0       |
| Total ancillary own funds   | 0         |                       |                     | 0      | 0       |
| Total anchiary own runus  | U         |                       |                     | U      | U       |
| Available and eligible own funds  |           |                       |                     |        |         |
| Total available own funds to meet the SCR   | 4.630.257 | 3.776.520             | 0                   | 0      | 853.737 |
| Total available own funds to meet the MCR   | 3.776.520 | 3.776.520             | 0                   | 0      |         |
| Total eligible own funds to meet the SCR  | 4.152.279 | 3.776.520             | 0                   | 0      | 375.759 |
| Total eligible own funds to meet the MCR  | 3.776.520 | 3.776.520             | 0                   | 0      | 373.733 |
| Total engine own units to meet the men  | 3.770.320 | 3.770.320             | 0                   | 0      |         |
| SCR   | 2.505.059 |                       |                     |        |         |
| MCR C   | 1.110.906 |                       |                     |        |         |
| Ratio of Eligible own funds to SCR  | 166%      |                       |                     |        |         |
| Ratio of Eligible own funds to ock  | 340%      |                       |                     |        |         |
| Ratio of Engline own furios to MCR  | 340%      |                       |                     |        |         |
| Reconciliation reserve  |           |                       |                     |        |         |
| Excess of assets over liabilities   | 4.630.257 |                       |                     |        |         |
| Own shares (held directly and indirectly)   | 0         |                       |                     |        |         |
| Foreseeable dividends, distributions and charges  | 0         |                       |                     |        |         |
| Other basic own fund items  | 2.690.088 |                       |                     |        |         |
| Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds   | 0         |                       |                     |        |         |
| Reconciliation reserve  | 1.940.169 |                       |                     |        |         |
|   |           |                       |                     |        |         |
| Expected profits  |           |                       |                     |        |         |
| Expected profits included in future premiums (EPIFP) - Life business  | 610.817   |                       |                     |        |         |
| Expected profits included in future premiums (EPIFP) - Non- life business   | 0         |                       |                     |        |         |
| Total Expected profits included in future premiums (EPIFP)  | 610.817   |                       |                     |        |         |

| Unique number of component | Components description  | Calculation of the<br>Solvency Capital<br>Requirement | Amount modelled | USP  | Simplifications |
|----------------------------|---|---|-----------------|------|-----------------|
| 1                          | Market risk   | 1.699.535   | 1.685.371       |      |                 |
| 2                          | Counterparty default risk                                     | 111.451   | 0               |      |                 |
| 3                          | Life underwriting risk  | 2.005.789   | 0               | None |                 |
| 4                          | Health underwriting risk                                      | 0   | 0               | None |                 |
| 5                          | Non-life underwriting risk                                    | 0   | 0               | None |                 |
| 6                          | Intangible asset risk   | 0   | 0               |      |                 |
| 7                          | Operational risk  | 177.210   | 0               |      |                 |
| 8                          | Loss-absorbing capacity of technical provisions               | 0   | 0               |      |                 |
| 9                          | Loss-absorbing capacity of deferred taxes                     | -569.076  | 0               |      |                 |
| 10                         | Loss-absorbing capacity of expected profits Underwriting Risk | 0   | 0               |      |                 |
| 11                         | Loss absorbing capacity of expected profits market risk       | -75.442   | 0               |      |                 |

| Calculation | of Solvency | Capital | Requirement |
|-------------|-------------|---------|-------------|

| Total undiversified components  | 3.349.466 |
|---|-----------|
| Diversification   | -844.408  |
| Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | 0         |
| Solvency capital requirement excluding capital add-on                                       | 2.505.059 |
| Capital add-ons already set   | 0         |
| Solvency capital requirement  | 2.505.059 |

#### Other information on SCR

| Amount/estimate of the overall loss-absorbing capacity of technical provisions  | 0        |
|---|----------|
| Amount/estimate of the overall loss-absorbing capacity of deferred taxes  | -569.076 |
| Capital requirement for duration-based equity risk sub-module   | 0        |
| Total amount of Notional Solvency Capital Requirements for remaining part   | 0        |
| Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)) | 0        |
| Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios  | 0        |
| Diversification effects due to RFF nSCR aggregation for article 304   | 0        |

Linear formula component for non-life insurance and reinsurance obligations

|   | 0                                 |  |   |
|---|-----------------------------------|--|---|
|   |                                   | Net (of reinsurance/SPV)<br>best estimate and TP<br>calculated as a whole              | Net (of reinsurance)<br>written premiums in the<br>last 12 months |
| Medical expense insurance and proportional reinsurance  |                                   | 0  |   |
| Income protection insurance and proportional reinsurance  |                                   | 0  |   |
| Workers' compensation insurance and proportional reinsurance  |                                   | 0  |   |
| Motor vehicle liability insurance and proportional reinsurance  |                                   | 0  |   |
| Other motor insurance and proportional reinsurance  |                                   | 0  |   |
| Marine, aviation and transport insurance and proportional reinsurance   |                                   | 0  |   |
| Fire and other damage to property insurance and proportional reinsurance  |                                   | 0  |   |
| General liability insurance and proportional reinsurance  |                                   | 0  |   |
| Credit and suretyship insurance and proportional reinsurance  |                                   | 0  |   |
| Legal expenses insurance and proportional reinsurance   |                                   | 0  |   |
| Assistance and proportional reinsurance   |                                   | 0  |   |
| Miscellaneous financial loss insurance and proportional reinsurance   |                                   | 0  |   |
| Non-proportional health reinsurance   |                                   | 0  |   |
| Non-proportional casualty reinsurance   |                                   | 0  |   |
| Non-proportional marine, aviation and transport reinsurance   |                                   | 0  |   |
| Non-proportional property reinsurance   |                                   | 0  |   |
| MCR <sub>L</sub> Result   | 1.110.906                         |  |   |
|   |                                   | Net (of reinsurance/SPV)   |   |
|   |                                   | Net (of reinsurance/SPV)<br>best estimate and TP<br>calculated as a whole              | Net (of reinsurance/SPV<br>total capital at risk                  |
| Obligations with profit participation - guaranteed benefits   |                                   | best estimate and TP   |   |
|   |                                   | best estimate and TP calculated as a whole   |   |
| Obligations with profit participation - future discretionary benefits   |                                   | best estimate and TP calculated as a whole 14.725.867                                  |   |
| 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  |                                   | best estimate and TP calculated as a whole 14.725.867 118.026                          | Net (of reinsurance/SPV<br>total capital at risk                  |
| Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations  |                                   | best estimate and TP calculated as a whole  14.725.867  118.026  8.226.767             | total capital at risk   |
| 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   |                                   | best estimate and TP calculated as a whole  14.725.867  118.026  8.226.767             | total capital at risk   |
| Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations Overall MCR calculation                                   | 1.110.906                         | best estimate and TP calculated as a whole  14.725.867  118.026  8.226.767  22.086.205 | total capital at risk   |
| Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations  Overall MCR calculation Linear MCR                       | 1.110.906<br>2.505.059            | best estimate and TP calculated as a whole  14.725.867  118.026  8.226.767  22.086.205 | total capital at risk   |
| Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations Overall MCR calculation Linear MCR SCR                    |                                   | best estimate and TP calculated as a whole  14.725.867  118.026  8.226.767  22.086.205 | total capital at risk   |
| Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations Overall MCR calculation Linear MCR SCR MCR cap            | 2.505.059                         | best estimate and TP calculated as a whole  14.725.867  118.026  8.226.767  22.086.205 | total capital at risk   |
| Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations  Overall MCR calculation Linear MCR SCR MCR cap MCR floor | 2.505.059<br>1.127.276            | best estimate and TP calculated as a whole  14.725.867  118.026  8.226.767  22.086.205 |   |
| Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations  | 2.505.059<br>1.127.276<br>626.265 | best estimate and TP calculated as a whole  14.725.867 118.026 8.226.767 22.086.205    | total capital at risk   |

Achmea Schadeverzekeringen N.V.

**Public Disclosure Quantitative Reporting Templates** 



| Assets   | Solvency II value |
|--|-------------------|
| Intangible assets  | 8                 |
| Deferred tax assets  | 0                 |
| Pension benefit surplus  | 0                 |
| Property, plant & equipment held for own use   | 768               |
| Investments (other than assets held for index-linked and unit-linked contracts)        | 5.903.380         |
| Property (other than for own use)  | 0                 |
| Holdings in related undertakings, including participations                             | 187.586           |
| Equities   | 210.363           |
| Equities - listed  | 209.058           |
| Equities - unlisted  | 1.305             |
| Bonds  | 5.130.204         |
| Government Bonds   | 2.417.040         |
| Corporate Bonds  | 2.617.423         |
| Structured notes   | 0                 |
| Collateralised securities  | 95.741            |
| Collective Investments Undertakings  | 279.109           |
| Derivatives  | 9.177             |
| Deposits other than cash equivalents   | 29.528            |
| Other investments  | 57.413            |
| Assets held for index-linked and unit-linked contracts                                 | 0                 |
| Loans and mortgages  | 1.041.378         |
| Loans on policies  | 0                 |
| Loans and mortgages to individuals   | 0                 |
| Other loans and mortgages  | 1.041.378         |
| Reinsurance recoverables from:   | 348.142           |
| Non-life and health similar to non-life  | 125.574           |
| Non-life excluding health  | 125.067           |
| Health similar to non-life   | 507               |
| Life and health similar to life, excluding health and index-linked and unit-linked     | 222.567           |
| Health similar to life   | 222.567           |
| Life excluding health and index-linked and unit-linked                                 | 0                 |
| Life index-linked and unit-linked  | 0                 |
| Deposits to cedants  | 263               |
| Insurance and intermediaries receivables   | 115.340           |
| Reinsurance receivables  | 0                 |
| Receivables (trade, not insurance)   | 37.314            |
| Own shares (held directly)   | 0                 |
| Amounts due in respect of own fund items or initial fund called up but not yet paid in | 0                 |
| Cash and cash equivalents  | 99.239            |
| Any other assets, not elsewhere shown  | 116.556           |
| Total assets   | 7.662.388         |

# S.02.01.02 - Balance sheet

| Liabilities   | Solvency II value |
|---|-------------------|
| Technical provisions – non-life   | 3.222.829         |
| Technical provisions – non-life (excluding health)                              | 2.881.457         |
| TP calculated as a whole  | C                 |
| Best Estimate   | 2.783.233         |
| Risk margin   | 98.224            |
| Technical provisions - health (similar to non-life)                             | 341.371           |
| TP calculated as a whole  | C                 |
| Best Estimate   | 333.112           |
| Risk margin   | 8.259             |
| Technical provisions - life (excluding index-linked and unit-linked)            | 2.787.855         |
| Technical provisions - health (similar to life)                                 | 2.787.855         |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 2.740.403         |
| Risk margin   | 47.452            |
| Technical provisions – life (excluding health and index-linked and unit-linked) | C                 |
| TP calculated as a whole  | C                 |
| Best Estimate   | C                 |
| Risk margin   | C                 |
| Technical provisions – index-linked and unit-linked                             | C                 |
| TP calculated as a whole  | C                 |
| Best Estimate   | C                 |
| Risk margin   | C                 |
| Contingent liabilities  | C                 |
| Provisions other than technical provisions                                      | 7.694             |
| Pension benefit obligations   | C                 |
| Deposits from reinsurers  | 263               |
| Deferred tax liabilities  | 119.430           |
| Derivatives   | 7.227             |
| Debts owed to credit institutions   | C                 |
| Financial liabilities other than debts owed to credit institutions              | 730               |
| Insurance & intermediaries payables   | 139.887           |
| Reinsurance payables  | 12.088            |
| Payables (trade, not insurance)   | 130.425           |
| Subordinated liabilities  | C                 |
| Subordinated liabilities not in BOF   | C                 |
| Subordinated liabilities in BOF   | C                 |
| Any other liabilities, not elsewhere shown                                      | 119.776           |
| Total liabilities   | 6.548.202         |
| Excess of assets over liabilities   | 1.114.185         |
|   |                   |

|  |                              |                             | Line of Business for: no        | on-life insurance and reins       | urance obligations (direct b | ousiness and accepted pro                | portional reinsurance)                         |                             |                                    |
|--|------------------------------|-----------------------------|---------------------------------|-----------------------------------|------------------------------|--|--|-----------------------------|------------------------------------|
|  | Medical expense<br>insurance | Income protection insurance | Workers' compensation insurance | Motor vehicle liability insurance | Other motor insurance        | Marine, aviation and transport insurance | Fire and other damage to<br>property insurance | General liability insurance | Credit and suretyship<br>insurance |
| Premiums written                               |                              |                             |                                 |                                   |                              |  |  |                             |                                    |
| Gross - Direct Business                        | 0                            | 352.295                     | 0                               | 787.824                           | 527.089                      | 33.043                                   | 921.743  | 278.392                     |                                    |
| Gross - Proportional reinsurance accepted      | 0                            | 0                           | 0                               | 0                                 | 0                            | 0  | 28.331   | . 0                         |                                    |
| Gross - Non-proportional reinsurance accepted  |                              |                             |                                 |                                   |                              |  |  |                             |                                    |
| Reinsurers' share                              | 0                            | 603                         | 0                               | 7.469                             | 13.221                       | 1.553                                    | 74.581   | 4.697                       |                                    |
| Net  | 0                            | 351.692                     | 0                               | 780.355                           | 513.868                      | 31.490                                   | 875.492  | 273.695                     |                                    |
| Premiums earned                                |                              |                             |                                 |                                   |                              |  |  |                             |                                    |
| Gross - Direct Business                        | 0                            | 352.095                     | 0                               | 761.418                           | 527.723                      | 32.651                                   | 909.807  | 273.882                     |                                    |
| Gross - Proportional reinsurance accepted      | 0                            | 0                           | 0                               | 0                                 | 0                            | 0  | 28.331   | . 0                         |                                    |
| Gross - Non-proportional reinsurance accepted  |                              |                             |                                 |                                   |                              |  |  |                             |                                    |
| Reinsurers' share                              | 0                            | 488                         | 0                               | 7.325                             | 10.535                       | 1.574                                    | 73.400   | 4.334                       |                                    |
| Net  | 0                            | 351.608                     | 0                               | 754.093                           | 517.188                      | 31.077                                   | 864.738  | 269.547                     |                                    |
| Claims incurred                                |                              |                             |                                 |                                   |                              |  |  |                             |                                    |
| Gross - Direct Business                        | 0                            | 233.779                     | 0                               | 610.625                           | 248.845                      | 12.975                                   | 516.978  | 190.357                     |                                    |
| Gross - Proportional reinsurance accepted      | 0                            | 0                           | 0                               | 0                                 | 0                            | 0  | 5.734  | 0                           |                                    |
| Gross - Non-proportional reinsurance accepted  |                              |                             |                                 |                                   |                              |  |  |                             |                                    |
| Reinsurers' share                              | 0                            | 13                          | 0                               | 14.668                            | 1.121                        | 67                                       | 20.029   | 10.126                      |                                    |
| Net  | 0                            | 233.766                     | 0                               | 595.957                           | 247.723                      | 12.907                                   | 502.683  | 180.230                     |                                    |
| Changes in other technical provisions          |                              |                             |                                 |                                   |                              |  |  |                             |                                    |
| Gross - Direct Business                        | 0                            | 0                           | 0                               | 0                                 | 0                            | 0  | C  | 0                           |                                    |
| Gross - Proportional reinsurance accepted      | 0                            | 0                           | 0                               | 0                                 | 0                            | 0  | C  | 0                           |                                    |
| Gross - Non- proportional reinsurance accepted |                              |                             |                                 |                                   |                              |  |  |                             |                                    |
| Reinsurers'share                               | 0                            | 0                           | 0                               | 0                                 | 0                            | 0  | C  | 0                           |                                    |
| Net  | 0                            | 0                           | 0                               | 0                                 | 0                            | 0  | C  | 0                           |                                    |
| Expenses incurred                              | 0                            | 94.975                      | 0                               | 214.733                           | 178.955                      | 12.978                                   | 301.290  | 105.336                     |                                    |
| Other expenses                                 |                              |                             |                                 |                                   |                              |  |  |                             |                                    |
| Total expenses                                 |                              |                             |                                 |                                   |                              |  |  |                             |                                    |

|  | Line of Business for: non- |                          |                                 |        | Line of bu         |                                |          |           |
|--|----------------------------|--------------------------|---------------------------------|--------|--------------------|--------------------------------|----------|-----------|
|  | business and               | accepted proportional re |                                 |        | accepted non-propo |                                |          |           |
|  | Legal expenses insurance   | Assistance               | Miscellaneous financial<br>loss | Health | Casualty           | Marine, aviation,<br>transport | Property | Total     |
| Premiums written                               |                            |                          |                                 |        |                    |                                |          |           |
| Gross - Direct Business                        | 178.875                    | 133.448                  | 0                               |        |                    |                                |          | 3.212.708 |
| Gross - Proportional reinsurance accepted      | 0                          | 0                        | 0                               |        |                    |                                |          | 28.331    |
| Gross - Non-proportional reinsurance accepted  |                            |                          |                                 | 0      | 0                  | 0                              | 0        | 0         |
| Reinsurers' share                              | 45                         | 34                       | 0                               | 0      | 0                  | 0                              | 0        | 102.204   |
| Net  | 178.829                    | 133.414                  | 0                               | 0      | 0                  | 0                              | 0        | 3.138.835 |
| Premiums earned                                |                            |                          |                                 |        |                    |                                |          |           |
| Gross - Direct Business                        | 177.720                    | 136.663                  | 0                               |        |                    |                                |          | 3.171.959 |
| Gross - Proportional reinsurance accepted      | 0                          | 0                        | 0                               |        |                    |                                |          | 28.331    |
| Gross - Non-proportional reinsurance accepted  |                            |                          |                                 | 0      | 0                  | 0                              | 0        | 0         |
| Reinsurers' share                              | 45                         | 34                       | 0                               | 0      | 0                  | 0                              | 0        | 97.735    |
| Net  | 177.674                    | 136.629                  | 0                               | 0      | 0                  | 0                              | 0        | 3.102.555 |
| Claims incurred                                |                            |                          |                                 |        |                    |                                |          |           |
| Gross - Direct Business                        | 121.332                    | 62.632                   | 0                               |        |                    |                                |          | 1.997.522 |
| Gross - Proportional reinsurance accepted      | 0                          | 0                        | 0                               |        |                    |                                |          | 5.734     |
| Gross - Non-proportional reinsurance accepted  |                            |                          |                                 | 0      | 0                  | 0                              | 0        | 0         |
| Reinsurers' share                              | 0                          | 0                        | 0                               | 0      | 0                  | 0                              | 0        | 46.026    |
| Net  | 121.332                    | 62.632                   | 0                               | 0      | 0                  | 0                              | 0        | 1.957.231 |
| Changes in other technical provisions          |                            |                          |                                 |        |                    |                                |          |           |
| Gross - Direct Business                        | 0                          | 0                        | 0                               |        |                    |                                |          | 0         |
| Gross - Proportional reinsurance accepted      | 0                          | 0                        | 0                               |        |                    |                                |          | 0         |
| Gross - Non- proportional reinsurance accepted |                            |                          |                                 | 0      | 0                  | 0                              | 0        | 0         |
| Reinsurers'share                               | 0                          | 0                        | 0                               | 0      | 0                  | 0                              | 0        | 0         |
| Net  | 0                          | 0                        | 0                               | 0      | 0                  | 0                              | 0        | 0         |
| Expenses incurred                              | 45.463                     | 48.343                   | 0                               | 0      | 0                  | 0                              | 0        | 1.002.073 |
| Other expenses                                 |                            |                          |                                 |        |                    |                                |          | 8.531     |
| Total expenses                                 |                            |                          |                                 |        |                    |                                |          | 1.010.605 |

|                                       |                  |                                     | Line of Business for: lit                  | fe insurance obligations |   |   | Line of business for: life | reinsurance obligations |         |
|---------------------------------------|------------------|-------------------------------------|--|--------------------------|---|---|----------------------------|-------------------------|---------|
|                                       | Health insurance | Insurance with profit participation | Index-linked and unit-<br>linked insurance | Other life insurance     | Annuities stemming from<br>non-life insurance<br>contracts and relating to<br>health insurance<br>obligations | Annuities stemming from<br>non-life insurance<br>contracts and relating to<br>insurance obligations<br>other than health<br>insurance obligations | Health reinsurance         | Life-reinsurance        | Total   |
| Premiums written                      |                  |                                     |  |                          |   |   |                            |                         |         |
| Gross                                 | 348.919          | 0                                   | 0  | 0                        | 0   | 0   | 37.430                     | 0                       | 386.348 |
| Reinsurers' share                     | 87.295           | 0                                   | 0  | 0                        | 0   | 0   | 1.201                      | 0                       | 88.496  |
| Net                                   | 261.624          | 0                                   | 0  | 0                        | 0   | 0   | 36.229                     | 0                       | 297.852 |
| Premiums earned                       |                  |                                     |  |                          |   |   |                            |                         |         |
| Gross                                 | 350.196          | 0                                   | 0  | 0                        | 0   | 0   | 37.430                     | 0                       | 387.625 |
| Reinsurers' share                     | 87.295           | 0                                   | 0  | 0                        | 0   | 0   | 1.201                      | 0                       | 88.496  |
| Net                                   | 262.901          | 0                                   | 0  | 0                        | 0   | 0   | 36.229                     | 0                       | 299.129 |
| Claims incurred                       |                  |                                     |  |                          |   |   |                            |                         |         |
| Gross                                 | 295.467          | 0                                   | 0  | 0                        | 0   | 0   | 18.440                     | 0                       | 313.907 |
| Reinsurers' share                     | 69.076           | 0                                   | 0  | 0                        | 0   | 0   | 0                          | 0                       | 69.076  |
| Net                                   | 226.391          | 0                                   | 0  | 0                        | 0   | 0   | 18.440                     | 0                       | 244.831 |
| Changes in other technical provisions |                  |                                     |  |                          |   |   |                            |                         |         |
| Gross                                 | 0                | 0                                   | 0  | 0                        | 0   | 0   | 0                          | 0                       | 0       |
| Reinsurers' share                     | 0                | 0                                   | 0  | 0                        | 0   | 0   | 0                          | 0                       | 0       |
| Net                                   | 0                | 0                                   | 0  | 0                        | 0   | 0   | 0                          | 0                       | 0       |
| Expenses incurred                     | 95.267           | 0                                   | 0  | 0                        | 0   | 0   | 8.846                      | 0                       | 104.112 |
| Other expenses                        |                  |                                     |  |                          |   |   |                            |                         | -144    |
| Total expenses                        |                  |                                     |  |                          |   |   |                            |                         | 103.968 |

5.12.01.02 - Life and Health SLT Technical Provisions

|  |                                     | Index-linked and unit-lin   | ked insurance |   | Other life insurance  |   |  | Annuities stemming   |   |   |
|--|-------------------------------------|---|---------------|---|---|---|--|----------------------|---|---|
|  | Insurance with profit participation | Contracts without Contracts with options options and guarantees or guarantees |               |   | Contracts without Contracts with options options and guarantees or guarantees |   | from non-life insurance<br>contracts and relating to<br>insurance obligation<br>other than health<br>insurance obligations | Accepted reinsurance | Total (Life other than<br>health insurance, incl.<br>Unit-Linked) |   |
| Technical provisions calculated as a whole   | 0                                   | 0   | 1             |   | 0   |   |  | 0                    | 0   | 0 |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole | 0                                   | 0   | 1             |   | 0   |   |  | 0                    | 0   | 0 |
| Technical provisions calculated as a sum of BE and RM<br>Best Estimate   |                                     |   |               |   |   |   |  |                      |   |   |
| Gross Best Estimate  | 0                                   |   | 0             | 0 |   | 0 | 0  | 0                    | 0   | 0 |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for<br>expected losses due to counterparty default                          | 0                                   |   | 0             | 0 |   | 0 | 0  | 0                    | 0   | 0 |
| Best estimate minus recoverables from reinsurance/SPV and Finite Re - total  | 0                                   |   | 0             | 0 |   | 0 | 0  | 0                    | 0   | 0 |
| Risk Margin  | 0                                   | 0   |               |   | 0   |   |  | 0                    | 0   | 0 |
| Amount of the transitional on Technical Provisions   |                                     |   |               |   |   |   |  |                      |   |   |
| Technical Provisions calculated as a whole   | 0                                   | 0   |               |   | 0   |   |  | 0                    | 0   | 0 |
| Best estimate  | 0                                   |   | 0             | 0 |   | 0 | 0  | 0                    | 0   | 0 |
| Risk margin  | 0                                   | 0   | 1             |   | 0   |   |  | 0                    | 0   | 0 |
| Technical provisions - total   | 0                                   | 0   |               |   | 0   |   |  | 0                    | 0   | 0 |

|   | Health insurance (direct b | Contracts without options and guarantees | Contracts with options or guarantees | Annuities stemming<br>from non-life insurance<br>contracts and relating to<br>health insurance<br>obligations | Health reinsurance<br>(reinsurance accepted) | Total (Health similar to<br>life insurance) |
|---|----------------------------|--|--------------------------------------|---|--|---|
| Technical provisions calculated as a whole  | 0                          |  |                                      | 0   | 0  | 0   |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for<br>expected losses due to counterparty default associated to TP as a whole | 0                          |  |                                      | 0   | 0  | 0   |
| Technical provisions calculated as a sum of BE and RM<br>Best Estimate  |                            |  |                                      |   |  |   |
| Gross Best Estimate   |                            | 2.773.992                                | 0                                    | 0   | -33.589                                      | 2.740.403                                   |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default                                |                            | 222.567                                  | 0                                    | 0   | 0  | 222.567                                     |
| Best estimate minus recoverables from reinsurance/SPV and Finite Re - total   |                            | 2.551.424                                | 0                                    | 0   | -33.589                                      | 2.517.836                                   |
| Risk Margin   | 44.951                     |  |                                      | 0   | 2.501  | 47.452                                      |
| Amount of the transitional on Technical Provisions  |                            |  |                                      |   |  |   |
| Technical Provisions calculated as a whole  | 0                          |  |                                      | 0   | 0  | 0   |
| Best estimate   |                            | 0  | 0                                    | 0   | 0  | 0   |
| Risk margin   | 0                          |  |                                      | 0   | 0  | 0   |
| Technical provisions - total  | 2.818.943                  |  |                                      | 0   | -31.088                                      | 2.787.855                                   |

S.17.01.02 - Non-life Technical Provisions €1.000

|  |                           |                             |                                 | Direct busines                    | ss and accepted proportion | al 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 |
| Technical provisions calculated as a whole   | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0   | 0                           |                                 |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole | 0                         | 0                           | 0                               | 0                                 | 0                          | O  | 0   | 0                           |                                 |
| Technical provisions calculated as a sum of BE and RM Best estimate Premium provisions   |                           |                             |                                 |                                   |                            |  |   |                             |                                 |
| Gross  | 0                         | -1.696                      | 0                               | 77.048                            | 35.932                     | 1.613                                    | 53.132                                      | 9.830                       |                                 |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default                              | 0                         | 54                          | 0                               | 2.057                             | 2.403                      | 523                                      | 22.392                                      | 994                         |                                 |
| Net Best Estimate of Premium Provisions  | 0                         | -1.749                      | 0                               | 74.991                            | 33.529                     | 1.090                                    | 30.740                                      | 8.836                       |                                 |
| Claims provisions<br>Gross   | 0                         | 334.807                     | 0                               | 1.471.835                         | 39.289                     | 8.615                                    | 322.517                                     | 653.481                     |                                 |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default                              | 0                         | 454                         | 0                               | 40.966                            | 2.221                      | 268                                      | 22.987                                      | 30.224                      |                                 |
| Net Best Estimate of Claims Provisions   | 0                         | 334.354                     | 0                               | 1.430.869                         | 37.068                     | 8.347                                    | 299.530                                     | 623.257                     |                                 |
| Total Best estimate - gross  | 0                         | 333.112                     | 0                               | 1.548.883                         | 75.221                     | 10.229                                   | 375.649                                     | 663.312                     |                                 |
| Total Best estimate - net  | 0                         | 332.605                     | 0                               | 1.505.860                         | 70.597                     | 9.437                                    | 330.270                                     | 632.094                     |                                 |
| Risk margin  | 0                         | 8.259                       | 0                               | 49.012                            | 4.026                      | 357                                      | 17.805                                      | 23.026                      |                                 |
| Amount of the transitional on Technical Provisions Technical Provisions calculated as a whole  | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0   | 0                           |                                 |
| Best estimate  | 0                         | 0                           | 0                               | 0                                 |                            | 0  |   | 0                           |                                 |
| Risk margin  | 0                         | 0                           |                                 |                                   |                            | 0  |   | 0                           |                                 |
|  | -                         | <del>-</del>                | -                               | -                                 | •                          |  |   | -                           |                                 |
| Technical provisions - total   | 0                         | 341.371                     | 0                               | 1.597.895                         | 79.248                     | 10.586                                   | 393.454                                     | 686.338                     |                                 |
| Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total                   | 0                         | 507                         | 0                               | 43.023                            | 4.624                      | 792                                      | 45.378                                      | 31.218                      |                                 |
| Technical provisions minus recoverables from reinsurance/SPV and   | 0                         | 340.864                     | 0                               | 1.554.872                         | 74.624                     | 9.794                                    | 348.075                                     | 655.120                     |                                 |

|  | Direct husines           | s and accepted proportion | al reinsurance               |                                     | Accepted non-prop                     | ortional reinsurance  |                                       | 1                         |
|--|--------------------------|---------------------------|------------------------------|-------------------------------------|---------------------------------------|---|---------------------------------------|---------------------------|
|  | Legal expenses insurance | Assistance                | Miscellaneous financial loss | Non-proportional health reinsurance | Non-proportional casualty reinsurance | Non-proportional<br>marine, aviation and<br>transport reinsurance | Non-proportional property reinsurance | Total Non-Life obligation |
| Technical provisions calculated as a whole   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     | 0                         |
| Total Recoverables from reinsurance/SPV and Finite Re after the  |                          |                           |                              |                                     |                                       |   |                                       |                           |
| adjustment for expected losses due to counterparty default   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     | 0                         |
| associated to TP as a whole  |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Technical provisions calculated as a sum of BE and RM  |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Best estimate  |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Premium provisions   |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Gross  | 9.138                    | 5.547                     | 0                            | 0                                   | 0                                     | 0   | (                                     | 190.546                   |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default            | 19                       | 14                        | 0                            | 0                                   | 0                                     | 0   | C                                     | 28.455                    |
| Net Best Estimate of Premium Provisions  | 9.119                    | 5.534                     | 0                            | 0                                   | 0                                     | 0   | (                                     | 162.091                   |
| Claims provisions  |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Gross  | 89.494                   | 5.760                     | 0                            | 0                                   | 0                                     | 0   | (                                     | 2.925.799                 |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default            | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     | 97.119                    |
| Net Best Estimate of Claims Provisions   | 89.494                   | 5.760                     | 0                            | 0                                   | 0                                     | 0   | (                                     | 2.828.680                 |
| Total Best estimate - gross  | 98.632                   | 11.307                    | 0                            | 0                                   | 0                                     | 0   | C                                     | 3.116.345                 |
| Total Best estimate - net  | 98.613                   | 11.294                    | 0                            | 0                                   | 0                                     | 0   | (                                     | 2.990.770                 |
| Risk margin  | 3.295                    | 704                       | 0                            | 0                                   | 0                                     | 0   | C                                     | 106.484                   |
| Amount of the transitional on Technical Provisions   |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Technical Provisions calculated as a whole   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     | 0                         |
| Best estimate  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     | 0                         |
| Risk margin  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     | 0                         |
|  |                          |                           |                              |                                     |                                       | _   |                                       |                           |
| Technical provisions - total   | 101.927                  | 12.011                    | 0                            | 0                                   | 0                                     | 0   |                                       | 3.222.829                 |
| Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total | 19                       | 14                        | 0                            | 0                                   | 0                                     | 0   | C                                     | 125.574                   |
| Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total   | 101.908                  | 11.998                    | 0                            | 0                                   | 0                                     | 0   | C                                     | 3.097.254                 |

S.19.01.21 - Non-life Insurance Claims Information

Total Non-Life Business

Accident year

| Gross Claims Paid (non-cumulative) |  |
|------------------------------------|--|
|------------------------------------|--|

| (absolute amount) |                  |         |         |        |        |        |        |        |        |       |        |                 |              |
|-------------------|------------------|---------|---------|--------|--------|--------|--------|--------|--------|-------|--------|-----------------|--------------|
|                   | Development year |         |         |        |        |        |        |        |        |       |        |                 | Sum of years |
| Year              | 0                | 1       | 2       | 3      | 4      | 5      | 6      | 7      | 8      | 9     | 10 & + | In Current year | (cumulative) |
| Prior             |                  |         |         |        |        |        |        |        |        |       | 35.076 | 35.076          |              |
| N-9               | 852.189          | 360.660 | 98.498  | 57.543 | 42.827 | 32.345 | 17.202 | 20.945 | 16.971 | 7.873 |        | 7.873           | 1.507.053    |
| N-8               | 901.394          | 399.085 | 114.581 | 70.363 | 38.818 | 29.674 | 20.563 | 18.193 | 11.430 |       |        | 11.430          | 1.604.102    |
| N-7               | 975.331          | 485.783 | 117.635 | 71.052 | 40.433 | 30.683 | 23.246 | 19.023 |        |       |        | 19.023          | 1.763.186    |
| N-6               | 886.943          | 405.566 | 114.484 | 58.912 | 41.686 | 36.831 | 29.771 |        |        |       |        | 29.771          | 1.574.193    |
| N-5               | 939.408          | 416.445 | 101.701 | 73.679 | 47.483 | 33.774 |        |        |        |       |        | 33.774          | 1.612.489    |
| N-4               | 1.057.344        | 421.867 | 119.138 | 73.580 | 51.118 |        |        |        |        |       |        | 51.118          | 1.723.047    |
| N-3               | 929.728          | 419.805 | 103.260 | 65.358 |        |        |        |        |        |       |        | 65.358          | 1.518.151    |
| N-2               | 1.078.030        | 435.452 | 132.482 |        |        |        |        |        |        |       |        | 132.482         | 1.645.964    |
| N-1               | 1.015.964        | 437.320 |         |        |        |        |        |        |        |       |        | 437.320         | 1.453.284    |
| N                 | 953.977          |         |         |        |        |        |        |        |        |       |        | 953.977         | 953.977      |
|                   |                  |         |         |        |        |        |        |        |        |       | Total  | 1.777.204       | 15.355.445   |

| Gross undiscounted | Best | Estimate | Claims | Provision | S |
|--------------------|------|----------|--------|-----------|---|
|                    |      |          |        |           |   |

|       |         |         |         |         |         | Development year |         |        |        |        |         | Year end          |
|-------|---------|---------|---------|---------|---------|------------------|---------|--------|--------|--------|---------|-------------------|
| Year  | 0       | 1       | 2       | 3       | 4       | 5                | 6       | 7      | 8      | 9      | 10 & +  | (discounted data) |
| Prior |         |         |         |         |         |                  |         |        |        |        | 261.628 | 265.028           |
| N-9   | 0       | 0       | 0       | 0       | 0       | 109.305          | 87.130  | 88.727 | 72.990 | 71.744 |         | 72.847            |
| N-8   | 0       | 0       | 0       | 0       | 121.112 | 89.154           | 70.558  | 65.377 | 56.833 |        |         | 57.697            |
| N-7   | 0       | 0       | 0       | 183.293 | 130.219 | 106.722          | 79.290  | 85.600 |        |        |         | 86.868            |
| N-6   | 0       | 0       | 276.202 | 214.406 | 169.624 | 128.940          | 101.091 |        |        |        |         | 102.542           |
| N-5   | 0       | 373.374 | 291.492 | 240.299 | 191.367 | 176.049          |         |        |        |        |         | 178.588           |
| N-4   | 886.899 | 432.705 | 290.271 | 234.023 | 202.139 |                  |         |        |        |        |         | 205.020           |
| N-3   | 903.064 | 434.975 | 300.426 | 233.106 |         |                  |         |        |        |        |         | 236.462           |
| N-2   | 888.931 | 429.104 | 312.028 |         |         |                  |         |        |        |        |         | 316.487           |
| N-1   | 919.157 | 462.555 |         |         |         |                  |         |        |        |        |         | 468.553           |
| N     | 927.928 |         |         |         |         |                  |         |        |        |        |         | 935.707           |
|       |         |         |         |         |         |                  |         |        |        |        | Total   | 2,925,799         |

Underwriting year

| Gross | Claims | Paid | non-cumu | lative |
|-------|--------|------|----------|--------|
|       |        |      |          |        |

|       |   |   |   |   |   | Development year |   |   |   |   |        | In Current year  | Sum of years<br>(cumulative) |
|-------|---|---|---|---|---|------------------|---|---|---|---|--------|------------------|------------------------------|
| Year  | 0 | 1 | 2 | 3 | 4 | 5                | 6 | 7 | 8 | 9 | 10 & + | iii current yeur | (cumulative)                 |
| Prior |   |   |   |   |   |                  |   |   |   |   |        | 0 0              |                              |
| N-9   | 0 | 0 | 0 | 0 | 0 | 0                | 0 | 0 | 0 |   | 0      | 0                |                              |
| N-8   | 0 | 0 | 0 | 0 | 0 | 0                | 0 | 0 | 0 |   |        | 0                |                              |
| N-7   | 0 | 0 | 0 | 0 | 0 | 0                | 0 | 0 |   |   |        | 0                |                              |
| N-6   | 0 | 0 | 0 | 0 | 0 | 0                | 0 |   |   |   |        | 0                |                              |
| N-5   | 0 | 0 | 0 | 0 | 0 | 0                |   |   |   |   |        | 0                |                              |
| N-4   | 0 | 0 | 0 | 0 | 0 |                  |   |   |   |   |        | 0                |                              |
| N-3   | 0 | 0 | 0 | 0 |   |                  |   |   |   |   |        | 0                |                              |
| N-2   | 0 | 0 | 0 |   |   |                  |   |   |   |   |        | 0                |                              |
| N-1   | 0 | 0 |   |   |   |                  |   |   |   |   |        | 0                |                              |
| N     | 0 |   |   |   |   |                  |   |   |   |   |        | 0                |                              |
|       |   |   |   |   |   |                  |   |   |   |   | T      | otal 0           |                              |

| Gross undiscounted | Best | Estimate Claims | Provisions |
|--------------------|------|-----------------|------------|
|                    |      |                 |            |

|      |   |   |   |   |   | Development year |   |   |   |     |        | Year end       |
|------|---|---|---|---|---|------------------|---|---|---|-----|--------|----------------|
| 'ear | 0 | 1 | 2 | 3 | 4 | 5                | 6 | 7 | 8 | 9   | 10 & + | (discounted da |
| rior |   |   |   |   |   |                  |   |   |   |     | 0      |                |
| 1-9  | 0 | 0 | 0 | 0 | 0 | 0                | 0 | 0 | ( | ) ( | 0      |                |
| 4-8  | 0 | 0 | 0 | 0 | 0 | 0                | 0 | 0 | ( | )   | _      |                |
| N-7  | 0 | 0 | 0 | 0 | 0 | 0                | 0 | 0 |   | _   |        |                |
| N-6  | 0 | 0 | 0 | 0 | 0 | 0                | 0 |   |   |     |        |                |
| N-5  | 0 | 0 | 0 | 0 | 0 | 0                |   |   |   |     |        |                |
| V-4  | 0 | 0 | 0 | 0 | 0 |                  |   |   |   |     |        |                |
| V-3  | 0 | 0 | 0 | 0 |   |                  |   |   |   |     |        |                |
| N-2  | 0 | 0 | 0 |   |   |                  |   |   |   |     |        |                |
| V-1  | 0 | 0 |   |   |   |                  |   |   |   |     |        |                |
| 4    | 0 |   |   |   |   |                  |   |   |   |     |        |                |

|                                | Amount with LTG 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 |
|--------------------------------|--|--|---|---|---|
| Technical provisions           | 6.010.684                                  | 0  | 0                                       | 21.997                                      | 0   |
| Basic own funds                | 1.092.485                                  | 0  | 0                                       | -15.386                                     | 0   |
| Eligible own funds to meet SCR | 1.092.485                                  | 0  | 0                                       | -15.386                                     | 0   |
| SCR                            | 752.473                                    | 0  | 0                                       | 127.560                                     | 0   |
| Eligible own funds to meet MCR | 1.092.485                                  | 0  | 0                                       | -20.515                                     | 0   |
| Minimum Capital Requirement    | 338.613                                    | 0  | 0                                       | 57.402                                      | 0   |

S.23.01.01 - Own funds € 1.000

| Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35  Ordinary share capital (gross of own shares) Share premium account related to ordinary share capital intilial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings Supplis funds Preference shares Supplis funds Preference shares Share premium account related to preference shares Share premium account related to preference shares Supplis funds Share premium account related to preference shares Supplis funds Share premium account related to preference shares Supplis funds Share premium account related to preference shares Supplis funds Share premium account related to preference shares Supplis funds Share premium account related to preference shares Supplis funds Share premium account related to preference shares Supplis funds Share premium account related to preference shares Supplis funds Share premium account related to preference shares Supplis funds Share premium account related to preference shares Supplis funds Share premium account related to preference shares Supplis funds Share premium account related to preference shares Supplis funds Share premium account related to preference shares Supplis funds Share premium account related to preference shares Supplied shares Share premium account related to preference shares Supplied shares Shares premium account related to preference shares Shares premium account related to preference shares Supplied shares Shares premium account related to preference shares Supplied shares Shares premium account related to preference shares Supplied shares Shares premium account related to preference shares Shares premium account related to preference shares Supplied shares Shares premium account related to preference shares Shares pr | Tier 3 0 0 0 0 0 0 0 0 0 0 0 0 0        |
|--|---|
| Arctinary share capital (gross of own shares) Share premium account related to ordinary share capital Share premium accounts Share premium account related to preference shares Share premium account related | 0 |
| thare premium account related to ordinary share capital  165.775   | 0 |
| nitial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   | 0 0 0 0 0                               |
| upordinated mutual member accounts  0 0 0  urplus funds 0 0  reference shares 0 0 0  have premium account related to preference shares 0 0 0  have premium account related to preference shares 0 0 0  deconciliation reserve 947.29 947.729  ubordinated liabilities 0 0 0  an amount equal to the value of net deferred tax assets  where you fund items approved by the supervisory authority as basic own funds not specified above 0 0 0 0  or funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be  | 0 0 0 0                                 |
| urplus funds 0 0 0 reference shares 0 0 0 0 have premium account related to preference shares 0 0 0 0 heconciliation reserve 947.729 947.729 hubordinated liabilities 0 0 0 0 ha amount equal to the value of net deferred tax assets 0 0 0 0 hor funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be  | 0 0                                     |
| Perference shares 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | 0                                       |
| Share premium account related to preference shares 0 0 0 Reconciliation reserve 947.729 947.729 Subor dinated liabilities 0 0 0 0 An amount equal to the value of net deferred tax assets Other own fund items approved by the supervisory authority as basic own funds not specified above 0 0 0 0 Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be  | 0                                       |
| Reconciliation reserve 947.729 947.729 047.729 | 0                                       |
| Subordinated liabilities 0 0 0 An amount equal to the value of net deferred tax assets 0 0 0 Determined with their supervisory authority as basic own funds not specified above 0 0 0 0 0 Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be  |   |
| An amount equal to the value of net deferred tax assets  Other own fund items approved by the supervisory authority as basic own funds not specified above  Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be  |   |
| Other own fund items approved by the supervisory authority as basic own funds not specified above 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | 0                                       |
| Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be  | U                                       |
|  |   |
|  |   |
| Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified 21.700  |   |
| as Solvency II own funds   |   |
| Deductions   |   |
| Deductions for participations in financial and credit institutions 0 0   | 0                                       |
| Total basic own funds after deductions 1.092.485 1.092.485 0   | 0                                       |
| Ancillary own funds  |   |
| Intelliary own tunos  Inpaid and uncalled ordinary share capital callable on demand  0   | 0                                       |
| Impaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,   | -                                       |
| onpaid and uncared mind from the requivalent basic own fund frem for mutual and mutual - type undertakings,  0 allable on demand   | 0                                       |
| Janable on Leefand   | 0                                       |
| upaia and uncalies preterence snares caisaloe on demand U kegally binding commitment to subscribe and pay for subordinated liabilities on demand 0   | 0                                       |
|  | 0                                       |
|  |   |
| Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC 0   | 0                                       |
| Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC 0  Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/FC 0  | 0                                       |
|  |   |
| Other ancillary own funds 0  | 0                                       |
| Total ancillary own funds 0  | 0                                       |
| Available and eligible own funds   |   |
| Total available own funds to meet the SCR         1.092.485         1.092.485         0  | 0                                       |
| Total available own funds to meet the MCR 1.092.485 0  | 0                                       |
| Total eligible own funds to meet the SCR 1.092.485 1.092.485 0   | 0                                       |
| Total eligible own funds to meet the MCR         1.092.485         1.092.485         0   | 0                                       |
| 5CR 752.473  |   |
| MCR 338.613  |   |
| Ratio of Eligible own funds to SCR 145%  |   |
| Ratio of Eligible own funds to MCR 323%  |   |
| Reconciliation reserve   |   |
| Excess of assets over liabilities 1.114.185  |   |
| Excess of absets over institutes  1.114-05  On shares (Relat directly an indirectly)  0  |   |
| own states (tied directly and indirectly)  Orreseeable divideded, distributions and charges  O   |   |
| Other basic own fund items 166.456   |   |
|  |   |
| Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds 0  Reconciliation reserve 947.729  |   |
| 247.729  |   |
| Expected profits   |   |
| Expected profits included in future premiums (EPIFP) - Life business 1.670   |   |
| Expected profits included in future premiums (EPIFP) - Non- life business 88.775   |   |
| Total Expected profits included in future premiums (EPIFP) 90.445  |   |

| Unique number of component | Components description  | Calculation of the<br>Solvency Capital<br>Requirement | Amount modelled | USP  | Simplifications |
|----------------------------|---|---|-----------------|------|-----------------|
| 1                          | Market risk   | 461.787   | 452.526         |      |                 |
| 2                          | Counterparty default risk                                     | 53.965  | 0               |      |                 |
| 3                          | Life underwriting risk  | 0   | 0               | None |                 |
| 4                          | Health underwriting risk                                      | 267.040   | 289.090         | None |                 |
| 5                          | Non-life underwriting risk                                    | 622.679   | 602.724         | None |                 |
| 6                          | Intangible asset risk   | 6   | 0               |      |                 |
| 7                          | Operational risk  | 111.559   | 0               |      |                 |
| 8                          | Loss-absorbing capacity of technical provisions               | 0   | 0               |      |                 |
| 9                          | Loss-absorbing capacity of deferred taxes                     | -250.824  | 0               |      |                 |
| 10                         | Loss-absorbing capacity of expected profits Underwriting Risk | -52.063   | 0               |      |                 |
| 11                         | Loss absorbing capacity of expected profits market risk       | -22.588   | 0               |      |                 |

| Calculation of Solvency Capital Re | guirement |
|------------------------------------|-----------|
|------------------------------------|-----------|

| Total undiversified components  | 1.191.561 |
|---|-----------|
| Diversification   | -439.087  |
| Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | 0         |
| Solvency capital requirement excluding capital add-on                                       | 752.473   |
| Capital add-ons already set   | 0         |
| Solvency capital requirement  | 752.473   |

#### Other information on SCR

| Amount/estimate of the overall loss-absorbing capacity of technical provisions  | 0        |
|---|----------|
| Amount/estimate of the overall loss-absorbing capacity of deferred taxes  | -250.824 |
| Capital requirement for duration-based equity risk sub-module   | 0        |
| Total amount of Notional Solvency Capital Requirements for remaining part   | 0        |
| Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)) | 0        |
| Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios  | 0        |
| Diversification effects due to RFF nSCR aggregation for article 304   | 0        |
|   |          |

0

0

0

0

Linear formula component for non-life insurance and reinsurance obligations

| MCR <sub>NL</sub> Result   | 558.330 |   |   |
|--|---------|---|---|
|  |         | Net (of reinsurance/SPV)<br>best estimate and TP<br>calculated as a whole | Net (of reinsurance)<br>written premiums in the<br>last 12 months |
| Medical expense insurance and proportional reinsurance                   |         | 0   | 0   |
| Income protection insurance and proportional reinsurance                 |         | 332.605   | 351.937   |
| Workers' compensation insurance and proportional reinsurance             |         | 0   | 0   |
| Motor vehicle liability insurance and proportional reinsurance           |         | 1.505.860   | 780.441   |
| Other motor insurance and proportional reinsurance                       |         | 70.597  | 515.959   |
| Marine, aviation and transport insurance and proportional reinsurance    |         | 9.437   | 31.365  |
| Fire and other damage to property insurance and proportional reinsurance |         | 330.270   | 876.073   |
| General liability insurance and proportional reinsurance                 |         | 632.094   | 273.939   |
| Credit and suretyship insurance and proportional reinsurance             |         | 0   | 0   |
| Legal expenses insurance and proportional reinsurance                    |         | 98.613  | 178.829   |
| Assistance and proportional reinsurance                                  |         | 11.294  | 133.414   |
| Miscellaneous financial loss insurance and proportional reinsurance      |         | 0   | 0   |
| Non-proportional health reinsurance                                      |         | 0   | 0   |
| Non-proportional casualty reinsurance                                    |         | 0   | 0   |

Linear formula component for life insurance and reinsurance obligations

Non-proportional marine, aviation and transport reinsurance

Non-proportional property reinsurance

| MCR <sub>L</sub> Result | 52.875 |
|-------------------------|--------|
|                         |        |

|   | Net (of reinsurance/SPV)<br>best estimate and TP<br>calculated as a whole | Net (of reinsurance/SPV)<br>total capital at risk |
|---|---|---|
| Obligations with profit participation - guaranteed benefits           | 0   |   |
| Obligations with profit participation - future discretionary benefits | 0   |   |
| Index-linked and unit-linked insurance obligations                    | 0   |   |
| Other life (re)insurance and health (re)insurance obligations         | 2.517.836   |   |
| Total capital at risk for all life (re)insurance obligations          |   | 0   |

#### Overall MCR calculation

| Overall Mich Calculation    |         |
|-----------------------------|---------|
| Linear MCR                  | 611.204 |
| SCR                         | 752.473 |
| MCR cap                     | 338.613 |
| MCR floor                   | 188.118 |
| Combined MCR                | 338.613 |
| Absolute floor of the MCR   | 3.700   |
|                             |         |
| Minimum Capital Requirement | 338.613 |

# Achmea Zorgverzekeringen N.V. (consolidated)

**Public Disclosure Quantitative Reporting Templates** 



| Property (other than for own use) Holdings in related undertakings, including participations Equities Equities - listed Equities - unlisted   | 0         |
|---|-----------|
| Pension benefit surplus  Property, plant & equipment held for own use  Investments (other than assets held for index-linked and unit-linked contracts) 3  Property (other than for own use)  Holdings in related undertakings, including participations  Equities  Equities - listed  Equities - unlisted | _         |
| Property, plant & equipment held for own use Investments (other than assets held for index-linked and unit-linked contracts) 3  Property (other than for own use)  Holdings in related undertakings, including participations  Equities  Equities - listed  Equities - unlisted                           | 0         |
| Investments (other than assets held for index-linked and unit-linked contracts)  Property (other than for own use)  Holdings in related undertakings, including participations  Equities  Equities - listed  Equities - unlisted  | 0         |
| Property (other than for own use) Holdings in related undertakings, including participations Equities Equities - listed Equities - unlisted   | 411       |
| Holdings in related undertakings, including participations  Equities  Equities - listed  Equities - unlisted  | 3.796.246 |
| Equities<br>Equities - listed<br>Equities - unlisted  | 2.350     |
| Equities - listed<br>Equities - unlisted  | 16.145    |
| Equities - unlisted   | 343.846   |
| <u> </u>  | 341.862   |
| Bonds 3   | 1.984     |
|   | 3.196.585 |
| Government Bonds  | 595.128   |
| Corporate Bonds 2   | 2.412.900 |
| Structured notes  | 0         |
| Collateralised securities   | 188.556   |
| Collective Investments Undertakings   | 167.640   |
| Derivatives   | 6.473     |
| Deposits other than cash equivalents  | 61.931    |
| Other investments   | 1.277     |
| Assets held for index-linked and unit-linked contracts  | 0         |
| Loans and mortgages   | 8.270     |
| Loans on policies   | 0         |
| Loans and mortgages to individuals  | 0         |
| Other loans and mortgages   | 8.270     |
| Reinsurance recoverables from:  | 0         |
| Non-life and health similar to non-life   | 0         |
| Non-life excluding health   | 0         |
| Health similar to non-life  | 0         |
| Life and health similar to life, excluding health and index-linked and unit-linked  | 0         |
| Health similar to life  | 0         |
| Life excluding health and index-linked and unit-linked  | 0         |
| Life index-linked and unit-linked   | 0         |
| Deposits to cedants   | 0         |
| Insurance and intermediaries receivables 2  | 2.264.953 |
| Reinsurance receivables   | 0         |
| Receivables (trade, not insurance) 1  | 1.631.715 |
| Own shares (held directly)  | 0         |
| Amounts due in respect of own fund items or initial fund called up but not yet paid in  | 0         |
| Cash and cash equivalents   | 301.456   |
| Any other assets, not elsewhere shown   | 4.291     |
| Total assets 8  | 3.007.342 |

# S.02.01.02 - Balance sheet

| Liabilities   | Solvency II value                       |
|---|---|
| Technical provisions – non-life   | 4.076.580                               |
| Technical provisions – non-life (excluding health)                              | 0                                       |
| TP calculated as a whole  | 0                                       |
| Best Estimate   | 0                                       |
| Risk margin   | 0                                       |
| Technical provisions - health (similar to non-life)                             | 4.076.580                               |
| TP calculated as a whole  | 0                                       |
| Best Estimate   | 3.926.421                               |
| Risk margin   | 150.159                                 |
| Technical provisions - life (excluding index-linked and unit-linked)            | 0                                       |
| Technical provisions - health (similar to life)                                 | 0                                       |
| TP calculated as a whole  | 0                                       |
| Best Estimate   | 0                                       |
| Risk margin   | 0                                       |
| Technical provisions – life (excluding health and index-linked and unit-linked) | 0                                       |
| TP calculated as a whole  | 0                                       |
| Best Estimate   | 0                                       |
| Risk margin   | 0                                       |
| Technical provisions – index-linked and unit-linked                             | 0                                       |
| TP calculated as a whole  | 0                                       |
| Best Estimate   | 0                                       |
| Risk margin   | 0                                       |
| Contingent liabilities  | 0                                       |
| Provisions other than technical provisions                                      | 4.844                                   |
| Pension benefit obligations   | 0                                       |
| Deposits from reinsurers  | 0                                       |
| Deferred tax liabilities  | 0                                       |
| Derivatives   | 1.336                                   |
| Debts owed to credit institutions   | 0                                       |
| Financial liabilities other than debts owed to credit institutions              | 0                                       |
| Insurance & intermediaries payables   | 321.331                                 |
| Reinsurance payables  | 0                                       |
| Payables (trade, not insurance)   | 456                                     |
| Subordinated liabilities  | 0                                       |
| Subordinated liabilities not in BOF   | 0                                       |
| Subordinated liabilities in BOF   | 0                                       |
| Any other liabilities, not elsewhere shown                                      | 76.741                                  |
| Total liabilities   | 4.481.287                               |
| Excess of assets over liabilities   | 3.526.055                               |
|   | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |

|  |                           | 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<br>property insurance | General liability insurance | Credit and suretyship insurance |  |  |  |  |  |  |
| Premiums written                               |                           |  |                                 |                                   |                       |  |  |                             |                                 |  |  |  |  |  |  |
| Gross - Direct Business                        | 14.283.672                | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |  |  |  |  |  |
| Gross - Proportional reinsurance accepted      | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |  |  |  |  |  |
| Gross - Non-proportional reinsurance accepted  |                           |  |                                 |                                   |                       |  |  |                             |                                 |  |  |  |  |  |  |
| Reinsurers' share                              | 1.236                     | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |  |  |  |  |  |
| Net  | 14.282.437                | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |  |  |  |  |  |
| Premiums earned                                |                           |  |                                 |                                   |                       |  |  |                             |                                 |  |  |  |  |  |  |
| Gross - Direct Business                        | 14.164.752                | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |  |  |  |  |  |
| Gross - Proportional reinsurance accepted      | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |  |  |  |  |  |
| Gross - Non-proportional reinsurance accepted  |                           |  |                                 |                                   |                       |  |  |                             |                                 |  |  |  |  |  |  |
| Reinsurers' share                              | 1.236                     | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |  |  |  |  |  |
| Net  | 14.163.516                | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |  |  |  |  |  |
| Claims incurred                                |                           |  |                                 |                                   |                       |  |  |                             |                                 |  |  |  |  |  |  |
| Gross - Direct Business                        | 13.488.782                | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |  |  |  |  |  |
| Gross - Proportional reinsurance accepted      | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |  |  |  |  |  |
| Gross - Non-proportional reinsurance accepted  |                           |  |                                 |                                   |                       |  |  |                             |                                 |  |  |  |  |  |  |
| Reinsurers' share                              | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |  |  |  |  |  |
| Net  | 13.488.782                | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |  |  |  |  |  |
| Changes in other technical provisions          |                           |  |                                 |                                   |                       |  |  |                             |                                 |  |  |  |  |  |  |
| Gross - Direct Business                        | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |  |  |  |  |  |
| Gross - Proportional reinsurance accepted      | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |  |  |  |  |  |
| Gross - Non- proportional reinsurance accepted |                           |  |                                 |                                   |                       |  |  |                             |                                 |  |  |  |  |  |  |
| Reinsurers'share                               | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |  |  |  |  |  |
| Net  | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |  |  |  |  |  |
| Expenses incurred                              | 437.678                   | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |  |  |  |  |  |
| Other expenses                                 |                           |  |                                 |                                   |                       |  |  |                             |                                 |  |  |  |  |  |  |

|  | Line of Business for: non- | life insurance and reinsur | ance obligations (direct        |        | Line of business for: |                                |          |            |  |  |  |  |
|--|----------------------------|----------------------------|---------------------------------|--------|-----------------------|--------------------------------|----------|------------|--|--|--|--|
|  | business and               | accepted proportional re   | einsurance)                     |        | accepted non-propo    | rtional reinsurance            |          |            |  |  |  |  |
|  | Legal expenses insurance   | Assistance                 | Miscellaneous financial<br>loss | Health | Casualty              | Marine, aviation,<br>transport | Property | Total      |  |  |  |  |
| Premiums written                               |                            |                            |                                 |        |                       |                                |          |            |  |  |  |  |
| Gross - Direct Business                        | 0                          | 0                          | 0                               |        |                       |                                |          | 14.283.672 |  |  |  |  |
| Gross - Proportional reinsurance accepted      | 0                          | 0                          | 0                               |        |                       |                                |          | 0          |  |  |  |  |
| Gross - Non-proportional reinsurance accepted  |                            |                            |                                 | 0      | 0                     | 0                              | 0        | 0          |  |  |  |  |
| Reinsurers' share                              | 0                          | 0                          | 0                               | 0      | 0                     | 0                              | 0        | 1.236      |  |  |  |  |
| Net  | 0                          | 0                          | 0                               | 0      | 0                     | 0                              | 0        | 14.282.437 |  |  |  |  |
| Premiums earned                                |                            |                            |                                 |        |                       |                                |          |            |  |  |  |  |
| Gross - Direct Business                        | 0                          | 0                          | 0                               |        |                       |                                |          | 14.164.752 |  |  |  |  |
| Gross - Proportional reinsurance accepted      | 0                          | 0                          | 0                               |        |                       |                                |          | 0          |  |  |  |  |
| Gross - Non-proportional reinsurance accepted  |                            |                            |                                 | 0      | 0                     | 0                              | 0        | 0          |  |  |  |  |
| Reinsurers' share                              | 0                          | 0                          | 0                               | 0      | 0                     | 0                              | 0        | 1.236      |  |  |  |  |
| Net  | 0                          | 0                          | 0                               | 0      | 0                     | 0                              | 0        | 14.163.516 |  |  |  |  |
| Claims incurred                                |                            |                            |                                 |        |                       |                                |          |            |  |  |  |  |
| Gross - Direct Business                        | 0                          | 0                          | 0                               |        |                       |                                |          | 13.488.782 |  |  |  |  |
| Gross - Proportional reinsurance accepted      | 0                          | 0                          | 0                               |        |                       |                                |          | 0          |  |  |  |  |
| Gross - Non-proportional reinsurance accepted  |                            |                            |                                 | 0      | 0                     | 0                              | 0        | 0          |  |  |  |  |
| Reinsurers' share                              | 0                          | 0                          | 0                               | 0      | 0                     | 0                              | 0        | 0          |  |  |  |  |
| Net  | 0                          | 0                          | 0                               | 0      | 0                     | 0                              | 0        | 13.488.782 |  |  |  |  |
| Changes in other technical provisions          |                            |                            |                                 |        |                       |                                |          |            |  |  |  |  |
| Gross - Direct Business                        | 0                          | 0                          | 0                               |        |                       |                                |          | 0          |  |  |  |  |
| Gross - Proportional reinsurance accepted      | 0                          | 0                          | 0                               |        |                       |                                |          | 0          |  |  |  |  |
| Gross - Non- proportional reinsurance accepted |                            |                            |                                 | 0      | 0                     | 0                              | 0        | 0          |  |  |  |  |
| Reinsurers'share                               | 0                          | 0                          | 0                               | 0      | 0                     | 0                              | 0        | 0          |  |  |  |  |
| Net  | 0                          | 0                          | 0                               | 0      | 0                     | 0                              | 0        | 0          |  |  |  |  |
| Expenses incurred                              | 0                          | 0                          | 0                               | 0      | 0                     | 0                              | 0        | 437.678    |  |  |  |  |
| Other expenses                                 |                            |                            |                                 |        |                       |                                |          | 43.698     |  |  |  |  |
| Total expenses                                 |                            |                            |                                 |        |                       |                                |          | 481.376    |  |  |  |  |

S.23.01.02 - Own funds

| _  | Total                 | Tier 1 - unrestricted | Tier 1 - restricted | Tier 2 | Tier 3 |
|--|-----------------------|-----------------------|---------------------|--------|--------|
| asic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35  |                       |                       |                     |        |        |
| rdinary share capital (gross of own shares) on-available called but not paid in ordinary share capital at group level  | 59.621                | 59.621                |                     | 0      |        |
| are premium account related to ordinary share capital  | 672.503               | 672.503               |                     | 0      |        |
| itial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings  | 0                     | 0                     |                     | 0      |        |
| bordinated mutual member accounts  | 0                     |                       | 0                   | 0      |        |
| on-available subordinated mutual member accounts at group level  | 0                     | 0                     | 0                   | 0      |        |
| urplus funds on-available surplus funds at group level   | 0                     | 0                     |                     |        |        |
| reference shares   | 0                     |                       | 0                   | 0      |        |
| on-available preference shares at group level  | 0                     |                       | 0                   | 0      |        |
| nare premium account related to preference shares  | 0                     |                       | 0                   | 0      |        |
| on-available share premium account related to preference shares at group level   | 0                     |                       | 0                   | 0      |        |
| econciliation reserve  | 2.793.931             | 2.793.931             | 0                   |        |        |
| ubordinated liabilities  | 0                     |                       | 0                   | 0      |        |
| on-available subordinated liabilities at group level n amount equal to the value of net deferred tax assets  | 0                     |                       | 0                   | -      |        |
| he amount equal to the value of net deferred tax assets not available at the group level   | 0                     |                       |                     |        |        |
| ther own fund items approved by the supervisory authority as basic own funds not specified above   | 0                     | 0                     | 0                   | 0      |        |
| on available own funds related to other own funds items approved by supervisory authority  | 0                     | 0                     | 0                   | 0      |        |
| inority interests (if not reported as part of a specific own fund item)  | 0                     | 0                     | 0                   | 0      |        |
| on-available minority interests at group level   | 0                     | 0                     | 0                   | 0      |        |
| wn funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be assified as Solvency II own funds   |                       |                       |                     |        |        |
| wn funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified s Solvency II own funds  | 11.129                | 11.129                |                     |        |        |
| eductions  |                       |                       |                     |        |        |
| eductions for participations in financial and credit institutions  | 0                     | 0                     | 0                   | 0      |        |
| hereof deducted according to art 228 of the Directive 2009/138/EC  | 0                     | 0                     | 0                   | 0      |        |
| eductions for participations where there is non-availability of information (Article 229) eduction for participations included by using D&A when a combination of methods is used  | 0                     | 0                     | 0                   | 0      |        |
| eduction for participations included by using U&A when a combination of methods is used  otal of non-available own fund items  | 0                     | 0                     | 0                   | 0      |        |
| otal basic own funds after deductions  | 3.514.925             | 3.514.925             | 0                   | 0      |        |
| ncillary own funds   |                       |                       |                     |        |        |
| npaid and uncalled ordinary share capital callable on demand   | 0                     |                       |                     | 0      |        |
| npaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,  | 0                     |                       |                     | 0      |        |
| llable on demand   |                       |                       |                     |        |        |
| npaid and uncalled preference shares callable on demand  | 0                     |                       |                     | 0      |        |
| legally binding commitment to subscribe and pay for subordinated liabilities on demand  etters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC   | 0                     |                       |                     | 0      |        |
| etters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC  | 0                     |                       |                     | 0      |        |
| upplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC  | 0                     |                       |                     | 0      |        |
| pplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC  | 0                     |                       |                     | 0      |        |
| on available ancillary own funds at group level  | 0                     |                       |                     | 0      |        |
| ther ancillary own funds   | 0                     |                       |                     | 0      |        |
| otal ancillary own funds   | 0                     |                       |                     | 0      |        |
| wn funds of other financial sectors  |                       |                       |                     |        |        |
| redit Institutions, investment firms, financial insitutions, alternative investment fund manager, financial institutions   | 0                     | 0                     | 0                   | 0      |        |
| stitutions for occupational retirement provision   | 0                     |                       | 0                   | 0      |        |
| on regulated entities carrying out financial activities  | 0                     | 0                     | 0                   | 0      |        |
| otal own funds of other financial sectors  | U                     | U                     | U                   | U      |        |
| wn funds when using the D&A, exclusively or in combination of method 1   |                       |                       |                     |        |        |
| wn funds aggregated when using the D&A and combination of method wn funds aggregated when using the D&A and a combination of method net of IGT   | 0                     | 0                     | 0                   | 0      |        |
| The state of the s |                       |                       | U                   |        |        |
| vailable and eligible own funds  |                       |                       |                     |        |        |
| ital available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings<br>cluded via D&A)  | 3.514.925             | 3.514.925             | 0                   | 0      |        |
| ital available own funds to meet the minimum consolidated group SCR  | 3.514.925             | 3.514.925             | 0                   | 0      |        |
| otal eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included   |                       |                       |                     |        |        |
| D&A)   | 3.514.925             | 3.514.925             | 0                   | 0      |        |
| tal eligible own funds to meet the minimum consolidated group SCR  | 3.514.925             | 3.514.925             | 0                   | 0      |        |
| inimum consolidated Group SCR (Article 220)  | 856.819               |                       |                     |        |        |
| inimum consolidated Group SCR (Article 230) stio of Eligible own funds to Minimum Consolidated Group SCR   | 410,23%               |                       |                     |        |        |
|  |                       | 2                     |                     |        |        |
| tal eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)  | 3.514.925             | 3.514.925             | 0                   | 0      |        |
| roup SCR<br>titio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A   | 2.071.796<br>169,66%  |                       |                     |        |        |
| econciliation reserve  |                       |                       |                     |        |        |
| ccess of assets over liabilities   | 3.526.055             |                       |                     |        |        |
| wn shares (held directly and indirectly)   | 0                     |                       |                     |        |        |
| preseeable dividends, distributions and charges  | 0                     |                       |                     |        |        |
| ther basic own fund items  | 732.124               |                       |                     |        |        |
| djustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds there is no available own funds   | 0                     |                       |                     |        |        |
|  | 2.793.931             |                       |                     |        |        |
|  | 2.733.331             |                       |                     |        |        |
|  |                       |                       |                     |        |        |
| econciliation reserve  |                       |                       |                     |        |        |
| econciliation reserve  spected profits spected profits included in future premiums (EPIFP) - Life business   | 0                     | 0                     |                     |        |        |
| spected profits spected profits included in future premiums (EPIFP) - Life business spected profits included in future premiums (EPIFP) - Non-life business tal Expected profits included in future premiums (EPIFP) - Non-  | 0<br>79.595<br>79.595 | 0<br>79.595<br>79.595 |                     |        |        |

Simplifications

USP

856.819

None None None

|  | Gross solvency capital |
|--|------------------------|
|  | requirement            |
| Market risk  | 254.343                |
| Counterparty default risk  | 38.815                 |
| Life underwriting risk   | 0                      |
| Health underwriting risk   | 1.546.038              |
| Non-life underwriting risk   | 0                      |
| Diversification  | -199.689               |
| Intangible asset risk  | 0                      |
| Basic Solvency Capital Requirement   | 1.639.507              |
| Calculation of Solvency Capital Requirement  |                        |
| , , ,  | 429.150                |
| Operational risk   | 429.130                |
| Loss-absorbing capacity of technical provisions  Loss-absorbing capacity of deferred taxes                             | 0                      |
| Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC                            | 0                      |
|  | 2.068.657              |
| Solvency capital requirement excluding capital add-on  Capital add-on already set                                      | 2.008.037              |
| Solvency capital requirement for undertakings under consolidated method  | 2.071.796              |
| Solvency capital requirement for undertakings under consolidated method  | 2.071.790              |
| Information on other entities  |                        |
| Capital requirement for other financial sectors (Non-insurance capital requirements)                                   | 0                      |
| Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment |                        |
| firms and financial institutions, alternative investment funds managers, UCITS management companies                    | 0                      |
|  |                        |
| Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational   | 0                      |
| retirement provisions  |                        |
| Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-    | 0                      |
| regulated entities carrying out financial activities   | 0                      |
| Capital requirement for non-controlled participation requirements  Capital requirement for residual undertakings       | 3.139                  |
| capital requirement for residual undertakings  | 3.139                  |
| Overall SCR  |                        |
| SCR for undertakings included via D and A  | 0                      |
| Solvency capital requirement   | 2.071.796              |
| Other information on SCR   |                        |
| Capital requirement for duration-based equity risk sub-module  | 0                      |
| Total amount of Notional Solvency Capital Requirement for remaining part   | 0                      |
| Total amount of Notional Solvency Capital Requirements for ring fenced funds   | 0                      |
| Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios                               | 0                      |
| Diversification effects due to RFF nSCR aggregation for article 304  | 0                      |

Minimum consolidated group solvency capital requirement

.32.01.22 - Undertakings in the scope of the gro

| Criteria of influence |   |   |  |  |            |                                    |                       |                 | Inclusion in the scope   | of group        | Group solvency calculation |                    |  |                       |  |   |
|-----------------------|---|---|--|--|------------|------------------------------------|-----------------------|-----------------|--|-----------------|----------------------------|--------------------|--|-----------------------|--|---|
| Country               | identification code of the<br>undertaking | Type of code of<br>the ID of the<br>undertaking | Legal name of the undertaking                  | Type of undertaking  | Legal form | Category<br>(mutual/non<br>mutual) | Supervisory Authority | % capital share | % used for the<br>establishment of<br>accounting<br>consolidated<br>accounts | % voting rights | Other                      | Level of influence | Proportional share<br>used for group<br>solvency calculation | YES/NO                | Date of<br>decision<br>if art. 214<br>is applied | Method used and under method 1,<br>treatment of the undertaking |
| NL                    | 724500HIKX3QVUQF9G08                      | LEI   | Achmea Zorgverzekeringen N.V.                  | Non-Life undertakings  | NV         | Non-mutual                         | De Nederlandsche Bank | 100%            | 100%   | 100%            |                            | Dominant           | 100%   | Included in the scope |  | Method 1: Full consolidation                                    |
| NL                    | 724500UF2OB0JOKVS184                      | LEI   | Zilveren Kruis Zorgverzekeringen N.V.          | Non-Life undertakings  | NV         | Non-mutual                         | De Nederlandsche Bank | 100%            | 100%   | 100%            |                            | Dominant           | 100%   | Included in the scope |  | Method 1: Full consolidation                                    |
| NL                    | 724500ILQZD01FC0P082                      | LEI   | Interpolis Zorgverzekeringen N.V.              | Non-Life undertakings  | NV         | Non-mutual                         | De Nederlandsche Bank | 100%            | 100%   | 100%            |                            | Dominant           | 100%   | Included in the scope |  | Method 1: Full consolidation                                    |
| NL                    | AZKNL71100                                | Specific code                                   | Zilveren Kruis Zorgkantoor N.V.                | Other  | NV         | Non-mutual                         |                       | 100%            | 100%   | 100%            |                            | Dominant           | 100%   | Included in the scope |  | Method 1: Adjusted equity method                                |
| NL                    | 724500JSF6J6NWIJK750                      | LEI   | Stichting Achmea Zorgverzekeringen Beleggingen | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | Stichting  | Non-mutual                         |                       | 100%            | 100%   | 100%            |                            | Dominant           | 100%   | Included in the scope |  | Method 1: Full consolidation                                    |
| NL                    | 724500NMBSMOP030HT48                      | LEI   | FBTO Zorgverzekeringen N.V.                    | Non-Life undertakings  | NV         | Non-mutual                         | De Nederlandsche Bank | 100%            | 100%   | 100%            |                            | Dominant           | 100%   | Included in the scope |  | Method 1: Full consolidation                                    |
| NL                    | 72450060NL5KFVXZN876                      | LEI   | De Friesland Zorgverzekeraar N.V.              | Non-Life undertakings  | NV         | Non-mutual                         | De Nederlandsche Bank | 100%            | 100%   | 100%            |                            | Dominant           | 100%   | Included in the scope |  | Method 1: Full consolidation                                    |
| NL                    | DFZPZNL72400                              | Specific code                                   | De Friesland Participatiefonds                 | Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 | Foundation | Non-mutual                         |                       | 100%            | 100%   | 100%            |                            | Dominant           | 100%   | Included in the scope |  | Method 1: Full consolidation                                    |

Achmea Zorgverzekeringen N.V. (solo)

**Public Disclosure Quantitative Reporting Templates** 



| Assets   | Solvency II value |
|--|-------------------|
| Intangible assets  | 0                 |
| Deferred tax assets  | 0                 |
| Pension benefit surplus  | 0                 |
| Property, plant & equipment held for own use   | 0                 |
| Investments (other than assets held for index-linked and unit-linked contracts)        | 3.535.187         |
| Property (other than for own use)  | 2.350             |
| Holdings in related undertakings, including participations                             | 2.739.778         |
| Equities   | 99.778            |
| Equities - listed  | 99.478            |
| Equities - unlisted  | 300               |
| Bonds  | 594.913           |
| Government Bonds   | 78.683            |
| Corporate Bonds  | 497.043           |
| Structured notes   | 0                 |
| Collateralised securities  | 19.188            |
| Collective Investments Undertakings  | 69.281            |
| Derivatives  | 2.124             |
| Deposits other than cash equivalents   | 26.962            |
| Other investments  | 0                 |
| Assets held for index-linked and unit-linked contracts                                 | 0                 |
| Loans and mortgages  | 3.114             |
| Loans on policies  | 0                 |
| Loans and mortgages to individuals   | 0                 |
| Other loans and mortgages  | 3.114             |
| Reinsurance recoverables from:   | 0                 |
| Non-life and health similar to non-life  | 0                 |
| Non-life excluding health  | 0                 |
| Health similar to non-life   | 0                 |
| Life and health similar to life, excluding health and index-linked and unit-linked     | 0                 |
| Health similar to life   | 0                 |
| Life excluding health and index-linked and unit-linked                                 | 0                 |
| Life index-linked and unit-linked  | 0                 |
| Deposits to cedants  | 0                 |
| Insurance and intermediaries receivables   | 5.342             |
| Reinsurance receivables  | 0                 |
| Receivables (trade, not insurance)   | 75.561            |
| Own shares (held directly)   | 0                 |
| Amounts due in respect of own fund items or initial fund called up but not yet paid in | 0                 |
| Cash and cash equivalents  | 22.204            |
| Any other assets, not elsewhere shown  | 584               |
| Total assets   | 3.641.992         |

# S.02.01.02 - Balance sheet

| Liabilities   | Solvency II value |
|---|-------------------|
| Technical provisions – non-life   | 87.065            |
| Technical provisions – non-life (excluding health)                              | 0                 |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 0                 |
| Risk margin   | 0                 |
| Technical provisions - health (similar to non-life)                             | 87.065            |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 72.622            |
| Risk margin   | 14.443            |
| Technical provisions - life (excluding index-linked and unit-linked)            | 0                 |
| Technical provisions - health (similar to life)                                 | 0                 |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 0                 |
| Risk margin   | 0                 |
| Technical provisions – life (excluding health and index-linked and unit-linked) | 0                 |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 0                 |
| Risk margin   | 0                 |
| Technical provisions – index-linked and unit-linked                             | 0                 |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 0                 |
| Risk margin   | 0                 |
| Contingent liabilities  | 0                 |
| Provisions other than technical provisions                                      | 444               |
| Pension benefit obligations   | 0                 |
| Deposits from reinsurers  | 0                 |
| Deferred tax liabilities  | 0                 |
| Derivatives   | 516               |
| Debts owed to credit institutions   | 0                 |
| Financial liabilities other than debts owed to credit institutions              | 0                 |
| Insurance & intermediaries payables   | 0                 |
| Reinsurance payables  | 0                 |
| Payables (trade, not insurance)   | 9.849             |
| Subordinated liabilities  | 0                 |
| Subordinated liabilities not in BOF   | 0                 |
| Subordinated liabilities in BOF   | 0                 |
| Any other liabilities, not elsewhere shown                                      | 18.063            |
| Total liabilities   | 115.937           |
| Excess of assets over liabilities   | 3.526.055         |
| Execusion disease of a magnification  | 3.320.033         |

|  |                           | 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<br>property insurance | General liability insurance | Credit and suretyship insurance |  |
| Premiums written                               |                           |  |                                 |                                   |                       |  |  |                             |                                 |  |
| Gross - Direct Business                        | 1.220.325                 | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |
| Gross - Proportional reinsurance accepted      | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |
| Gross - Non-proportional reinsurance accepted  |                           |  |                                 |                                   |                       |  |  |                             |                                 |  |
| Reinsurers' share                              | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |
| Net  | 1.220.325                 | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |
| Premiums earned                                |                           |  |                                 |                                   |                       |  |  |                             |                                 |  |
| Gross - Direct Business                        | 1.220.413                 | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |
| Gross - Proportional reinsurance accepted      | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |
| Gross - Non-proportional reinsurance accepted  |                           |  |                                 |                                   |                       |  |  |                             |                                 |  |
| Reinsurers' share                              | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |
| Net  | 1.220.413                 | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |
| Claims incurred                                |                           |  |                                 |                                   |                       |  |  |                             |                                 |  |
| Gross - Direct Business                        | 905.233                   | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |
| Gross - Proportional reinsurance accepted      | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |
| Gross - Non-proportional reinsurance accepted  |                           |  |                                 |                                   |                       |  |  |                             |                                 |  |
| Reinsurers' share                              | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |
| Net  | 905.233                   | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |
| Changes in other technical provisions          |                           |  |                                 |                                   |                       |  |  |                             |                                 |  |
| Gross - Direct Business                        | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |
| Gross - Proportional reinsurance accepted      | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |
| Gross - Non- proportional reinsurance accepted |                           |  |                                 |                                   |                       |  |  |                             |                                 |  |
| Reinsurers'share                               | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |
| Net  | 0                         | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |
| Expenses incurred                              | 152.625                   | 0  | 0                               | 0                                 | 0                     | 0  | 0  | 0                           |                                 |  |
| Other expenses                                 |                           |  |                                 |                                   |                       |  |  |                             |                                 |  |

|  | Line of Business for: non                       | -life insurance and reinsur | ance 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,<br>transport | Property | Total     |
| Premiums written                               |   |                             |                              |   |          |                                |          |           |
| Gross - Direct Business                        | 0   | 0                           | 0                            |   |          |                                |          | 1.220.325 |
| Gross - Proportional reinsurance accepted      | 0   | 0                           | 0                            |   |          |                                |          | 0         |
| Gross - Non-proportional reinsurance accepted  |   |                             |                              | 0   | 0        | 0                              | 0        | 0         |
| Reinsurers' share                              | 0   | 0                           | 0                            | 0   | 0        | 0                              | 0        | 0         |
| Net  | 0   | 0                           | 0                            | 0   | 0        | 0                              | 0        | 1.220.325 |
| Premiums earned                                |   |                             |                              |   |          |                                |          |           |
| Gross - Direct Business                        | 0   | 0                           | 0                            |   |          |                                |          | 1.220.413 |
| Gross - Proportional reinsurance accepted      | 0   | 0                           | 0                            |   |          |                                |          | 0         |
| Gross - Non-proportional reinsurance accepted  |   |                             |                              | 0   | 0        | 0                              | 0        | 0         |
| Reinsurers' share                              | 0   | 0                           | 0                            | 0   | 0        | 0                              | 0        | 0         |
| Net  | 0   | 0                           | 0                            | 0   | 0        | 0                              | 0        | 1.220.413 |
| Claims incurred                                |   |                             |                              |   |          |                                |          |           |
| Gross - Direct Business                        | 0   | 0                           | 0                            |   |          |                                |          | 905.233   |
| Gross - Proportional reinsurance accepted      | 0   | 0                           | 0                            |   |          |                                |          | 0         |
| Gross - Non-proportional reinsurance accepted  |   |                             |                              | 0   | 0        | 0                              | 0        | 0         |
| Reinsurers' share                              | 0   | 0                           | 0                            | 0   | 0        | 0                              | 0        | 0         |
| Net  | 0   | 0                           | 0                            | 0   | 0        | 0                              | 0        | 905.233   |
| Changes in other technical provisions          |   |                             |                              |   |          |                                |          |           |
| Gross - Direct Business                        | 0   | 0                           | 0                            |   |          |                                |          | 0         |
| Gross - Proportional reinsurance accepted      | 0   | 0                           | 0                            |   |          |                                |          | 0         |
| Gross - Non- proportional reinsurance accepted |   |                             |                              | 0   | 0        | 0                              | 0        | 0         |
| Reinsurers'share                               | 0   | 0                           | 0                            | 0   | 0        | 0                              | 0        | 0         |
| Net  | 0   | 0                           | 0                            | 0   | 0        | 0                              | 0        | 0         |
| Expenses incurred                              | 0   | 0                           | 0                            | 0   | 0        | 0                              | 0        | 152.625   |
| Other expenses                                 |   |                             |                              |   |          |                                |          | 9.245     |
| Total expenses                                 |   |                             |                              |   |          |                                |          | 161.870   |

S.17.01.02 - Non-life Technical Provisions

|  |                           |                             |                                 | Direct busines                    | s and accepted proportion | al 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 |
| Technical provisions calculated as a whole   | 0                         | 0                           | 0                               | 0                                 | 0                         | C  | 0   | 0                           | )                               |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole | 0                         | 0                           | 0                               | 0                                 | 0                         | C  | 0   | 0                           |                                 |
| Technical provisions calculated as a sum of BE and RM  |                           |                             |                                 |                                   |                           |  |   |                             |                                 |
| Best estimate Premium provisions   |                           |                             |                                 |                                   |                           |  |   |                             |                                 |
| •  | 26.857                    | 0                           | 0                               | 0                                 | 0                         | (  | 0   | 0                           |                                 |
| Gross  | 26.857                    | U                           | U                               | U                                 | U                         |  | U   | U                           |                                 |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default                              | 0                         | 0                           | 0                               | 0                                 | 0                         | C  | 0   | 0                           |                                 |
| Net Best Estimate of Premium Provisions  | 26.857                    | 0                           | 0                               | 0                                 | 0                         | (  | 0   | 0                           | i                               |
| Claims provisions  |                           |                             |                                 |                                   |                           |  |   |                             |                                 |
| Gross  | 45.765                    | 0                           | 0                               | 0                                 | 0                         | (  | 0   | 0                           | 1                               |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default                              | 0                         | 0                           | 0                               | 0                                 | 0                         | C  | 0   | 0                           |                                 |
| Net Best Estimate of Claims Provisions   | 45,765                    | 0                           | 0                               | 0                                 | 0                         |  | 0   | 0                           | )                               |
| Total Best estimate - gross  | 72.622                    | 0                           | 0                               | 0                                 | 0                         | (  | 0   | 0                           | i                               |
| Total Best estimate - net  | 72.622                    | 0                           | 0                               | 0                                 | 0                         | (  | 0   | 0                           | i                               |
| Risk margin  | 14.443                    | 0                           | 0                               | 0                                 | 0                         | (  | 0   | 0                           | )                               |
| Amount of the transitional on Technical Provisions   |                           |                             |                                 |                                   |                           |  |   |                             |                                 |
| Technical Provisions calculated as a whole   | 0                         | 0                           | 0                               | 0                                 | 0                         | 0  | 0   | 0                           | )                               |
| Best estimate  | 0                         | 0                           | 0                               | 0                                 | 0                         | (  | 0   | 0                           | )                               |
| Risk margin  | 0                         | 0                           | 0                               | 0                                 | 0                         | C  | 0   | 0                           | )                               |
|  |                           |                             |                                 |                                   |                           |  |   |                             |                                 |
| Technical provisions - total   | 87.065                    | 0                           | 0                               | 0                                 | 0                         | 0  | 0   | 0                           |                                 |
| Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total                   | 0                         | 0                           | 0                               | 0                                 | 0                         | C  | 0   | 0                           |                                 |
| Technical provisions minus recoverables from reinsurance/SPV and   | 87.065                    | 0                           | 0                               | 0                                 | 0                         | (  | 0   | 0                           |                                 |

|  | Direct busines           | s and accepted proportion | al reinsurance               |                                     | Accepted non-prop                     | ortional reinsurance  |                                       | 1                         |
|--|--------------------------|---------------------------|------------------------------|-------------------------------------|---------------------------------------|---|---------------------------------------|---------------------------|
|  | Direct busines           | s and accepted proportion | ai remourance                |                                     | Accepted Holl-prop                    | or cionar remodrance  |                                       |                           |
|  | Legal expenses insurance | Assistance                | Miscellaneous financial loss | Non-proportional health reinsurance | Non-proportional casualty reinsurance | Non-proportional<br>marine, aviation and<br>transport reinsurance | Non-proportional property reinsurance | Total Non-Life obligation |
| Technical provisions calculated as a whole   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     | 0                         |
| Total Recoverables from reinsurance/SPV and Finite Re after the<br>adjustment for expected losses due to counterparty default<br>associated to TP as a whole | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     | 0                         |
| Technical provisions calculated as a sum of BE and RM Best estimate Premium provisions   |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Gross  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     | 26.857                    |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default                                    | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     | 0                         |
| Net Best Estimate of Premium Provisions  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     | 26.857                    |
| Claims provisions<br>Gross   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     | 45.765                    |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default                                    | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     | 0                         |
| Net Best Estimate of Claims Provisions   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     | 45.765                    |
| Total Best estimate - gross  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     | 72.622                    |
| Total Best estimate - net  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     | 72.622                    |
| Risk margin  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     | 14.443                    |
| Amount of the transitional on Technical Provisions   |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Technical Provisions calculated as a whole   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     | 0                         |
| Best estimate  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     | 0                         |
| Risk margin  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     | 0                         |
|  |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Technical provisions - total   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     | 87.065                    |
| Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total                         | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     | 0                         |
| Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     | 87.065                    |

S.19.01.21 - Non-life Insurance Claims Information

Total Non-Life Business

Accident year

| Gross Claim  | s Paid (non-cumulative) |         |       |       |      |                  |      |      |      |    |        |                  |              |
|--------------|-------------------------|---------|-------|-------|------|------------------|------|------|------|----|--------|------------------|--------------|
| (absolute an | nount)                  |         |       |       |      |                  |      |      |      |    |        |                  |              |
|              |                         |         |       |       |      | Development year |      |      |      |    |        | In Current year  | Sum of years |
| Year         | 0                       | 1       | 2     | 3     | 4    | 5                | 6    | 7    | 8    | 9  | 10 & + | iii current year | (cumulative) |
| Prior        |                         |         |       |       |      |                  |      |      |      |    | C      | 0                |              |
| N-9          | 0                       | 0       | 0     | 1.552 | 229  | -503             | -37  | 66   | -2   | -1 |        | -1               | 1.304        |
| N-8          | 0                       | 0       | 7.724 | 1.295 | 36   | 15               | -75  | -72  | -161 |    |        | -161             | 8.762        |
| N-7          | 0                       | 101.723 | 4.311 | 2.279 | -35  | -164             | -94  | -151 |      |    |        | -151             | 107.869      |
| N-6          | 1.037.271               | 99.824  | 4.973 | 578   | -102 | -138             | -157 |      |      |    |        | -157             | 1.142.249    |
| N-5          | 1.104.048               | 89.543  | 3.367 | 2.964 | -751 | 41               |      |      |      |    |        | 41               | 1.199.213    |
| N-4          | 1.027.861               | 78.729  | 1.840 | 1.169 | 143  |                  |      |      |      |    |        | 143              | 1.109.742    |
| N-3          | 1.043.641               | 70.551  | 2.488 | 405   |      |                  |      |      |      |    |        | 405              | 1.117.086    |
| N-2          | 1.013.681               | 72.383  | 1.753 |       |      |                  |      |      |      |    |        | 1.753            | 1.087.817    |
| N-1          | 951.869                 | 62.334  |       |       |      |                  |      |      |      |    |        | 62.334           | 1.014.204    |
| N            | 865.460                 |         |       |       |      |                  |      |      |      |    |        | 865.460          | 865.460      |
|              |                         |         |       |       |      |                  |      |      |      |    | Tot    | 020 666          | 7 652 705    |

| bsolute amo | unt)    |       |       |       |   |                  |   |   |   |   |        |               |
|-------------|---------|-------|-------|-------|---|------------------|---|---|---|---|--------|---------------|
|             |         |       |       |       |   | Development year |   |   |   |   |        | Year end      |
| ar          | 0       | 1     | 2     | 3     | 4 | 5                | 6 | 7 | 8 | 9 | 10 & + | (discounted d |
| or          |         |       |       |       |   |                  |   |   |   |   |        | ð             |
|             | 0       | 726   | 2     | 3     | 4 | 0                | 0 | 0 | 0 | ( | )      |               |
|             | 13.971  | 1.219 | 1.085 | 195   | 0 | 0                | 0 | 0 | 0 |   | _      |               |
|             | 12.079  | 3.777 | 413   | 0     | 0 | 0                | 0 | 0 |   |   |        |               |
|             | 98.688  | 3.216 | 1.219 | 84    | 0 | 0                | 0 |   |   |   |        |               |
|             | 93.673  | 5.198 | 2.844 | 1.261 | 0 | 0                |   |   |   |   |        |               |
|             | 100.973 | 5.846 | 94    | 157   | 0 |                  |   |   |   |   |        |               |
|             | 95.621  | 5.065 | 405   | 0     |   |                  |   |   |   |   |        |               |
|             | 79.165  | 1.386 | 178   |       |   |                  |   |   |   |   |        |               |
|             | 70.956  | 876   |       |       |   |                  |   |   |   |   |        |               |
|             | 44.602  |       |       |       |   |                  |   |   |   |   |        | - 4           |
|             |         |       |       |       |   |                  |   |   |   |   | To     | tal 4         |

Underwriting year

| osolute amou | int) |   |   |   |   |                  |   |   |   |   |        |                  |                            |
|--------------|------|---|---|---|---|------------------|---|---|---|---|--------|------------------|----------------------------|
|              |      |   |   |   |   | Development year |   |   |   |   |        | In Current year  | Sum of year<br>(cumulative |
| r            | 0    | 1 | 2 | 3 | 4 | 5                | 6 | 7 | 8 | 9 | 10 & + | iii Current year | (cumulative                |
| r            |      |   |   |   |   |                  |   |   |   |   |        | 0 0              |                            |
|              | 0    | 0 | 0 | 0 | 0 | 0                | 0 | 0 | 0 | 0 |        | 0                |                            |
|              | 0    | 0 | 0 | 0 | 0 | 0                | 0 | 0 | 0 |   |        | 0                |                            |
|              | 0    | 0 | 0 | 0 | 0 | 0                | 0 | 0 |   |   |        | 0                |                            |
| i            | 0    | 0 | 0 | 0 | 0 | 0                | 0 |   |   |   |        | 0                |                            |
|              | 0    | 0 | 0 | 0 | 0 | 0                |   |   |   |   |        | 0                |                            |
|              | 0    | 0 | 0 | 0 | 0 |                  |   |   |   |   |        | 0                |                            |
|              | 0    | 0 | 0 | 0 |   |                  |   |   |   |   |        | 0                |                            |
|              | 0    | 0 | 0 |   |   |                  |   |   |   |   |        | 0                |                            |
|              | 0    | 0 |   |   |   |                  |   |   |   |   |        | 0                |                            |
|              | 0    |   |   |   |   |                  |   |   |   |   |        | 0                |                            |

| solute amou | unt) |   |   |   |   |                  |   |   |   |   |        |                |
|-------------|------|---|---|---|---|------------------|---|---|---|---|--------|----------------|
| _           |      |   |   |   | ı | Development year |   |   |   |   |        | Year end       |
| ar          | 0    | 1 | 2 | 3 | 4 | 5                | 6 | 7 | 8 | 9 | 10 & + | (discounted da |
| or          |      |   |   |   |   |                  |   |   |   |   | 0      |                |
|             | 0    | 0 | 0 | 0 | 0 | 0                | 0 | 0 | 0 | 0 |        |                |
|             | 0    | 0 | 0 | 0 | 0 | 0                | 0 | 0 | 0 |   |        |                |
|             | 0    | 0 | 0 | 0 | 0 | 0                | 0 | 0 |   |   |        |                |
| 5           | 0    | 0 | 0 | 0 | 0 | 0                | 0 |   |   |   |        |                |
| i .         | 0    | 0 | 0 | 0 | 0 | 0                |   |   |   |   |        |                |
|             | 0    | 0 | 0 | 0 | 0 |                  |   |   |   |   |        |                |
|             | 0    | 0 | 0 | 0 |   |                  |   |   |   |   |        |                |
|             | 0    | 0 | 0 |   |   |                  |   |   |   |   |        |                |
|             | 0    | 0 |   |   |   |                  |   |   |   |   |        |                |
|             | 0    |   |   |   |   |                  |   |   |   |   |        |                |
|             |      |   |   |   |   |                  |   |   |   |   | Tota   | al .           |

S.23.01.01 - Own funds € 1.000

|   | Total     | Ties 1stricted        | Tine 1 contributed  | Tier 2 | Tier 3 |
|---|-----------|-----------------------|---------------------|--------|--------|
| _   | TOTAL     | Tier 1 - unrestricted | Tier 1 - restricted | Her Z  | Her 3  |
| 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)  | 59.621    | 59.621                |                     | 0      |        |
| Share premium account related to ordinary share capital   | 672.503   | 672.503               |                     | 0      |        |
| Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings   | 0         | 0                     |                     | 0      |        |
| Subordinated mutual member accounts   | 0         |                       | 0                   | 0      | 0      |
| Surplus funds   | 0         | 0                     |                     |        |        |
| Preference shares   | 0         |                       | 0                   | 0      | 0      |
| Share premium account related to preference shares  | 0         |                       | 0                   | 0      | 0      |
| Reconciliation reserve  | 2.793.931 | 2.793.931             |                     |        |        |
| Subordinated liabilities  | 0         |                       | 0                   | 0      | 0      |
| An amount equal to the value of net deferred tax assets   | 0         |                       |                     |        | 0      |
| Other own fund items approved by the supervisory authority as basic own funds not specified above   | 0         | 0                     | 0                   | 0      | 0      |
| 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  | 11.566    |                       |                     |        |        |
| Deductions  |           |                       |                     |        |        |
| Deductions for participations in financial and credit institutions  | 0         | 0                     | 0                   | 0      |        |
| Total basic own funds after deductions  | 3.514.489 | 3.514.489             | 0                   | 0      | 0      |
|   |           |                       |                     |        |        |
| Ancillary own funds   |           |                       |                     |        |        |
| Unpaid and uncalled ordinary share capital callable on demand   | 0         |                       |                     | 0      |        |
| Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,  | _         |                       |                     |        |        |
| callable on demand  | 0         |                       |                     | 0      |        |
| Unpaid and uncalled preference shares callable on demand  | 0         |                       |                     | 0      | 0      |
| A legally binding commitment to subscribe and pay for subordinated liabilities on demand  | 0         |                       |                     | 0      | 0      |
| Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC   | 0         |                       |                     | 0      |        |
| Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC  | 0         |                       |                     | 0      | 0      |
| Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC  | 0         |                       |                     | 0      |        |
| Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC   | 0         |                       |                     | 0      | 0      |
| Other ancillary own funds   | 0         |                       |                     | 0      | 0      |
| Total ancillary own funds   | 0         |                       |                     | 0      | 0      |
|   |           |                       |                     |        |        |
| Available and eligible own funds  |           |                       |                     |        |        |
| Total available own funds to meet the SCR   | 3.514.489 | 3.514.489             | 0                   | 0      | 0      |
| Total available own funds to meet the MCR   | 3.514.489 | 3.514.489             | 0                   | 0      |        |
| Total eligible own funds to meet the SCR  | 3.514.489 | 3.514.489             | 0                   | 0      | 0      |
| Total eligible own funds to meet the MCR  | 3.514.489 | 3.514.489             | 0                   | 0      | -      |
|   |           |                       |                     | - 88   |        |
| SCR   | 782.985   |                       |                     |        |        |
| MCR   | 195.746   |                       |                     |        |        |
| Ratio of Eligible own funds to SCR  | 449%      |                       |                     |        |        |
| Ratio of Eligible own funds to MCR  | 1795%     |                       |                     |        |        |
| Tracto of Englishe Own Turings to Wich  | 1755/0    |                       |                     |        |        |
| Reconciliation reserve  |           |                       |                     |        |        |
| Excess of assets over liabilities   | 3.526.055 |                       |                     |        |        |
| Own shares (held directly)  | 0         |                       |                     |        |        |
| Foreseeable dividends, distributions and charges  | 0         |                       |                     |        |        |
| Other basic own fund items  | 732.124   |                       |                     |        |        |
| Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds   | 7,52,124  |                       |                     |        |        |
| Reconciliation reserve  | 2.793.931 |                       |                     |        |        |
| TO CONTRACT | 2./33.331 |                       |                     |        |        |
| Expected profits  |           |                       |                     |        |        |
| Expected profits  Expected profits included in future premiums (EPIFP) - Life business  | 0         |                       |                     |        |        |
|   | 79.595    |                       |                     |        |        |
| Expected profits included in future premiums (EPIFP) - Non-life business  Total Expected profits included in future premiums (EPIFP)  | 79.595    |                       |                     |        |        |
| Total Expected profits included in future premiums (EPIFP)  | /9.595    |                       |                     |        |        |

|   | Gross solvency capital requirement | USP  | Simplifications |
|---|------------------------------------|------|-----------------|
| Market risk   | 673.607                            |      |                 |
| Counterparty default risk   | 12.022                             |      |                 |
| Life underwriting risk  | 0                                  | None |                 |
| Health underwriting risk  | 187.084                            | None |                 |
| Non-life underwriting risk  | 0                                  | None |                 |
| Diversification   | -126.338                           |      |                 |
| Intangible asset risk   | 0                                  |      |                 |
| Basic Solvency Capital Requirement  | 746.375                            |      |                 |
| Calculation of Solvency Capital Requirement Operational risk                                | 36.610                             |      |                 |
| Loss-absorbing capacity of technical provisions   | 0                                  |      |                 |
| Loss-absorbing capacity of deferred taxes   | 0                                  |      |                 |
| Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | 0                                  |      |                 |
|   | 782.985                            |      |                 |
| Solvency capital requirement excluding capital add-on                                       |                                    |      |                 |
| Solvency capital requirement excluding capital add-on<br>Capital add-on already set         | 0                                  |      |                 |

| Capital requirement for duration-based equity risk sub-module                            | 0 |
|--|---|
| Total amount of Notional Solvency Capital Requirement for remaining part                 | 0 |
| Total amount of Notional Solvency Capital Requirements for ring fenced funds             | 0 |
| Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios | 0 |
| Diversification effects due to RFF nSCR aggregation for article 304                      | 0 |

Linear formula component for non-life insurance and reinsurance obligations

| MCR <sub>NL</sub> Result   | 60.769  |   |   |
|--|---------|---|---|
|  |         | Net (of reinsurance/SPV)<br>best estimate and TP<br>calculated as a whole | Net (of reinsurance)<br>written premiums in the<br>last 12 months |
| Medical expense insurance and proportional reinsurance                   |         | 72.622  | 1.220.325   |
| Income protection insurance and proportional reinsurance                 |         | 0   |   |
| Workers' compensation insurance and proportional reinsurance             |         | 0   | -   |
| Motor vehicle liability insurance and proportional reinsurance           |         | 0   | -   |
| Other motor insurance and proportional reinsurance                       |         | 0   |   |
| Marine, aviation and transport insurance and proportional reinsurance    |         | 0   |   |
| Fire and other damage to property insurance and proportional reinsurance |         | 0   |   |
| General liability insurance and proportional reinsurance                 |         | 0   |   |
| Credit and suretyship insurance and proportional reinsurance             |         | 0   |   |
| Legal expenses insurance and proportional reinsurance                    |         | 0   | -   |
| Assistance and proportional reinsurance                                  |         | 0   |   |
| Miscellaneous financial loss insurance and proportional reinsurance      |         | 0   |   |
| Non-proportional health reinsurance                                      |         | 0   |   |
| Non-proportional casualty reinsurance                                    |         | 0   |   |
| Non-proportional marine, aviation and transport reinsurance              |         | 0   |   |
| Non-proportional property reinsurance                                    |         | 0   | -   |
| Linear formula component for life insurance and reinsurance obligations  |         |   |   |
| MCR <sub>L</sub> Result  | 0       |   |   |
|  |         | Net (of reinsurance/SPV)<br>best estimate and TP<br>calculated as a whole | Net (of reinsurance/SPV)<br>total capital at risk                 |
| Obligations with profit participation - guaranteed benefits              |         | 0   |   |
| Obligations with profit participation - future discretionary benefits    |         | 0   |   |
| Index-linked and unit-linked insurance obligations                       |         | 0   |   |
| Other life (re)insurance and health (re)insurance obligations            |         | 0   |   |
| Total capital at risk for all life (re)insurance obligations             |         |   | 0   |
| Overall MCR calculation  |         | ,   |   |
| Linear MCR   | 60.769  |   |   |
| SCR  | 782.985 |   |   |
| MCR cap  | 352.343 |   |   |
| MCR floor  | 195.746 |   |   |
| Combined MCR   | 195.746 |   |   |
| Absolute floor of the MCR  | 2.500   |   |   |
|  |         |   |   |
| Minimum Capital Requirement  | 195.746 |   |   |

# Interpolis Zorgverzekeringen N.V.

**Public Disclosure Quantitative Reporting Templates** 

2020



\$.02.01.02 - Balance sheet €1.000

| angible assets<br>ferred tax assets   | 0       |
|---|---------|
| ferred tax assets   | 0       |
|   |         |
| nsion benefit surplus   | 0       |
| operty, plant & equipment held for own use  | 0       |
| restments (other than assets held for index-linked and unit-linked contracts)         | 149.691 |
| Property (other than for own use)   | 0       |
| Holdings in related undertakings, including participations                            | 0       |
| Equities  | 11.181  |
| Equities - listed   | 11.181  |
| Equities - unlisted   | 0       |
| Bonds   | 133.807 |
| Government Bonds  | 23.457  |
| Corporate Bonds   | 102.657 |
| Structured notes  | 0       |
| Collateralised securities   | 7.693   |
| Collective Investments Undertakings   | 4.504   |
| Derivatives   | 199     |
| Deposits other than cash equivalents  | 0       |
| Other investments   | 0       |
| sets held for index-linked and unit-linked contracts                                  | 0       |
| ans and mortgages   | 197     |
| Loans on policies   | 0       |
| pans and mortgages to individuals   | 0       |
| ther loans and mortgages  | 197     |
| insurance recoverables from:  | 0       |
| Non-life and health similar to non-life   | 0       |
| Non-life excluding health   | 0       |
| Health similar to non-life  | 0       |
| Life and health similar to life, excluding health and index-linked and unit-linked    | 0       |
| Health similar to life  | 0       |
| Life excluding health and index-linked and unit-linked                                | 0       |
| Life index-linked and unit-linked   | 0       |
| posits to cedants   | 0       |
| urance and intermediaries receivables   | 71.454  |
| insurance receivables   | 0       |
| ceivables (trade, not insurance)  | 54.900  |
| yn shares (held directly)   | 0       |
| nounts due in respect of own fund items or initial fund called up but not yet paid in | 0       |
| sh and cash equivalents   | 29.700  |
| y other assets, not elsewhere shown   | 110     |
| tal assets  | 306.052 |

S.02.01.02 - Balance sheet

€ 1.000

| Liabilities   | Solvency II value |
|---|-------------------|
| Technical provisions – non-life   | 135.483           |
| Technical provisions – non-life (excluding health)                              | 0                 |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 0                 |
| Risk margin   | 0                 |
| Technical provisions - health (similar to non-life)                             | 135.483           |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 130.267           |
| Risk margin   | 5.215             |
| Technical provisions - life (excluding index-linked and unit-linked)            | 0                 |
| Technical provisions - health (similar to life)                                 | 0                 |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 0                 |
| Risk margin   | C                 |
| Technical provisions – life (excluding health and index-linked and unit-linked) | C                 |
| TP calculated as a whole  | (                 |
| Best Estimate   | C                 |
| Risk margin   | C                 |
| Technical provisions – index-linked and unit-linked                             | (                 |
| TP calculated as a whole  | C                 |
| Best Estimate   | C                 |
| Risk margin   | C                 |
| Contingent liabilities  | C                 |
| Provisions other than technical provisions                                      | C                 |
| Pension benefit obligations   | C                 |
| Deposits from reinsurers  | C                 |
| Deferred tax liabilities  | C                 |
| Derivatives   | 38                |
| Debts owed to credit institutions   | C                 |
| Financial liabilities other than debts owed to credit institutions              | C                 |
| Insurance & intermediaries payables   | 13.821            |
| Reinsurance payables  | C                 |
| Payables (trade, not insurance)   | 31.088            |
| Subordinated liabilities  | C                 |
| Subordinated liabilities not in BOF   | C                 |
| Subordinated liabilities in BOF   | C                 |
| Any other liabilities, not elsewhere shown                                      | 284               |
| Total liabilities   | 180.714           |
| Excess of assets over liabilities   | 125.338           |
|   | 125.550           |

05.01.02 - Premiums, claims and expenses by line of business

|  |                              |                             | Line of Business for: non-life insurance and reinsurance obligations (di | rect business and accep            | ed proportional reinsurance | l .                                      |   |                             |                                 |
|--|------------------------------|-----------------------------|--|------------------------------------|-----------------------------|--|---|-----------------------------|---------------------------------|
|  | Medical expense<br>insurance | Income protection insurance | Workers' compensation insurance  | Motor vehicle liabili<br>insurance | Y Other motor insurance     | Marine, aviation and transport insurance | Fire and other damage to property insurance | General liability insurance | Credit and suretyship insurance |
| Premiums written                               |                              |                             |  |                                    |                             |  |   |                             |                                 |
| Gross - Direct Business                        | 512.538                      | 0                           |  | 0                                  | 0 0                         | 0  | 0   | 0                           |                                 |
| Gross - Proportional reinsurance accepted      | 0                            | C                           |  | 0                                  | 0 0                         | 0  | 0   | 0                           |                                 |
| Gross - Non-proportional reinsurance accepted  |                              |                             |  |                                    |                             |  |   |                             |                                 |
| Reinsurers' share                              | 64                           | 0                           |  | 0                                  | 0 0                         | 0  | 0   | 0                           |                                 |
| Net  | 512.474                      | 0                           |  | 0                                  | 0 0                         | 0  | 0   | 0                           |                                 |
| Premiums earned                                |                              |                             |  |                                    |                             |  |   |                             |                                 |
| Gross - Direct Business                        | 508.411                      | 0                           |  | 0                                  | 0 0                         | 0  | 0   | 0                           |                                 |
| Gross - Proportional reinsurance accepted      | 0                            |                             |  | 0                                  | 0 0                         | 0  | 0   | 0                           |                                 |
| Gross - Non-proportional reinsurance accepted  |                              |                             |  |                                    |                             |  |   |                             |                                 |
| Reinsurers' share                              | 64                           |                             |  | 0                                  | 0 0                         | 0  | 0   | 0                           |                                 |
| Net  | 508.347                      | 0                           |  | 0                                  | 0 0                         | 0  | 0   | 0                           |                                 |
| Claims incurred                                |                              |                             |  |                                    |                             |  |   |                             |                                 |
| Gross - Direct Business                        | 488.901                      | 0                           |  | 0                                  | 0 0                         | 0  | 0   | 0                           |                                 |
| Gross - Proportional reinsurance accepted      | 0                            |                             |  | 0                                  | 0 0                         | 0  | 0   | 0                           |                                 |
| Gross - Non-proportional reinsurance accepted  |                              |                             |  |                                    |                             |  |   |                             |                                 |
| Reinsurers' share                              | 0                            | C                           |  | 0                                  | 0 0                         | 0  | 0   | 0                           |                                 |
| Net  | 488.901                      | 0                           |  | 0                                  | 0 0                         | 0  | 0   | 0                           |                                 |
| Changes in other technical provisions          |                              |                             |  |                                    |                             |  |   |                             |                                 |
| Gross - Direct Business                        | 0                            | 0                           |  | 0                                  | 0 0                         | 0  | 0   | 0                           |                                 |
| Gross - Proportional reinsurance accepted      | 0                            |                             |  | 0                                  | 0 0                         | 0  | 0   | 0                           |                                 |
| Gross - Non- proportional reinsurance accepted |                              |                             |  |                                    |                             |  |   |                             |                                 |
| Reinsurers'share                               | 0                            | 0                           |  | 0                                  | 0 0                         | 0  | 0   | 0                           |                                 |
| Net  | 0                            | 0                           |  | 0                                  | 0 0                         | 0  | 0   | 0                           |                                 |
| Expenses incurred                              | 16.309                       | 0                           |  | 0                                  | 0 0                         | 0  | 0   | 0                           |                                 |
| Other expenses                                 |                              |                             |  |                                    |                             |  |   |                             |                                 |
| Total expenses                                 |                              |                             |  |                                    |                             |  |   |                             |                                 |

|  |                             | Line of Business for: non | life insurance and reinsurance obligations (direct business and accepted proportional reinsurance) |        | Line of but<br>accepted non-propo |                                |          |         |
|--|-----------------------------|---------------------------|--|--------|-----------------------------------|--------------------------------|----------|---------|
|  | Legal expenses<br>insurance | Assistance                | Miscellaneous financial loss   | Health | Casualty                          | Marine, aviation,<br>transport | Property | Total   |
| Premiums written                               |                             |                           |  |        |                                   |                                |          |         |
| Gross - Direct Business                        | 0                           |                           | 0  |        |                                   |                                |          | 512.538 |
| Gross - Proportional reinsurance accepted      | 0                           | 0                         | 0  |        |                                   |                                |          | 0       |
| Gross - Non-proportional reinsurance accepted  |                             |                           |  | 0      | 0                                 | 0                              | 0        | 0       |
| Reinsurers' share                              | 0                           | 0                         | 0  | 0      | 0                                 | 0                              | 0        | 64      |
| Net  | 0                           |                           | 0  | 0      | 0                                 | 0                              | 0        | 512.474 |
| Premiums earned                                |                             |                           |  |        |                                   |                                |          |         |
| Gross - Direct Business                        | 0                           | 0                         | 0  |        |                                   |                                |          | 508.411 |
| Gross - Proportional reinsurance accepted      | 0                           | 0                         | 0  |        |                                   |                                |          | 0       |
| Gross - Non-proportional reinsurance accepted  |                             |                           |  | 0      | 0                                 | 0                              | 0        | 0       |
| Reinsurers' share                              | 0                           | 0                         | 0  | 0      | 0                                 | 0                              | 0        | 64      |
| Net  | 0                           | 0                         | 0  | 0      | 0                                 | 0                              | 0        | 508.347 |
| Claims incurred                                |                             |                           |  |        |                                   |                                |          |         |
| Gross - Direct Business                        | 0                           | 0                         | 0  |        |                                   |                                |          | 488.901 |
| Gross - Proportional reinsurance accepted      | 0                           | 0                         | 0  |        |                                   |                                |          | 0       |
| Gross - Non-proportional reinsurance accepted  |                             |                           |  | 0      | 0                                 | 0                              | 0        | 0       |
| Reinsurers' share                              | 0                           |                           | 0  | 0      | 0                                 | 0                              | 0        | 0       |
| Net  | 0                           | 0                         | 0  | 0      | 0                                 | 0                              | 0        | 488.901 |
| Changes in other technical provisions          |                             |                           |  |        |                                   |                                |          |         |
| Gross - Direct Business                        | 0                           |                           | 0  |        |                                   |                                |          | 0       |
| Gross - Proportional reinsurance accepted      | 0                           |                           | 0  |        |                                   |                                |          | 0       |
| Gross - Non- proportional reinsurance accepted |                             |                           |  | 0      | 0                                 | 0                              | 0        | 0       |
| Reinsurers'share                               | 0                           |                           | 0  | 0      | 0                                 | 0                              | 0        | 0       |
| Net  | 0                           | 0                         | 0  | 0      | 0                                 | 0                              | 0        | 0       |
| Expenses incurred                              | 0                           | 0                         | 0  | 0      | 0                                 | 0                              | 0        | 16.309  |
| Other expenses                                 |                             |                           |  |        |                                   |                                |          | 761     |
| Total expenses                                 |                             |                           |  |        |                                   |                                |          | 17.070  |

S.17.01.02 - Non-life Technical Provisions

|  |                           |                             |                                 | Direct busines                    | ss and accepted proportion | al 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 |
| Technical provisions calculated as a whole   | 0                         | 0                           | 0                               | 0                                 | 0                          | (  | 0   | 0                           | )                               |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole | 0                         | 0                           | 0                               | 0                                 | 0                          | C  | 0   | 0                           |                                 |
| Technical provisions calculated as a sum of BE and RM Best estimate Premium provisions   |                           |                             |                                 |                                   |                            |  |   |                             |                                 |
| Gross  | 19.907                    | 0                           | 0                               | 0                                 | 0                          | (  | 0   | 0                           | )                               |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default                              | 0                         | 0                           | 0                               | 0                                 | 0                          | C  | 0   | 0                           |                                 |
| Net Best Estimate of Premium Provisions  | 19.907                    | 0                           | 0                               | 0                                 | 0                          | (  | 0   | 0                           |                                 |
| Claims provisions<br>Gross   | 110.361                   | 0                           | 0                               | 0                                 | 0                          |  | 0   | 0                           |                                 |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default                              | 0                         | O                           | 0                               | 0                                 | 0                          | C  | 0   | 0                           |                                 |
| Net Best Estimate of Claims Provisions   | 110.361                   | 0                           | 0                               | 0                                 | 0                          | (  | 0   | 0                           | i                               |
| Total Best estimate - gross  | 130.267                   | 0                           | 0                               | 0                                 | 0                          | (  | 0   | 0                           | )                               |
| Total Best estimate - net  | 130.267                   | 0                           | 0                               | 0                                 | 0                          | (  | 0   | 0                           | )                               |
| Risk margin  | 5.215                     | 0                           | 0                               | 0                                 | 0                          | (  | 0   | 0                           | )                               |
| Amount of the transitional on Technical Provisions   |                           |                             |                                 |                                   |                            |  |   |                             |                                 |
| Technical Provisions calculated as a whole   | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0   | 0                           |                                 |
| Best estimate  | 0                         | 0                           | 0                               | 0                                 | 0                          | (  | 0   | 0                           |                                 |
| Risk margin  | 0                         | 0                           | 0                               | 0                                 | 0                          | (  | 0   | 0                           |                                 |
|  |                           |                             |                                 |                                   |                            |  |   |                             |                                 |
| Technical provisions - total   | 135.483                   | 0                           | 0                               | 0                                 | 0                          | (  | 0   | 0                           |                                 |
| Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total                   | 0                         | 0                           | 0                               | 0                                 | 0                          | C  | 0   | 0                           |                                 |
| Technical provisions minus recoverables from reinsurance/SPV and   | 135.483                   | 0                           | 0                               | 0                                 | 0                          | C  | 0   | 0                           |                                 |

|  |                          |                           |                              |                                     |                                       |   |                                       | 1                         |
|--|--------------------------|---------------------------|------------------------------|-------------------------------------|---------------------------------------|---|---------------------------------------|---------------------------|
|  | Direct busines           | s and accepted proportion | al reinsurance               |                                     | Accepted non-prop                     | ortional reinsurance  |                                       |                           |
|  | Legal expenses insurance | Assistance                | Miscellaneous financial loss | Non-proportional health reinsurance | Non-proportional casualty reinsurance | Non-proportional<br>marine, aviation and<br>transport reinsurance | Non-proportional property reinsurance | Total Non-Life obligation |
| Technical provisions calculated as a whole   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     | (                         |
| Total Recoverables from reinsurance/SPV and Finite Re after the  |                          |                           |                              |                                     |                                       |   |                                       |                           |
| adjustment for expected losses due to counterparty default   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     |                           |
| associated to TP as a whole  |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Technical provisions calculated as a sum of BE and RM  |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Best estimate  |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Premium provisions   |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Gross  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     | 19.90                     |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default            | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     |                           |
| Net Best Estimate of Premium Provisions  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     | 19.90                     |
| Claims provisions  |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Gross  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     | 110.36                    |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default            | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     |                           |
| Net Best Estimate of Claims Provisions   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     | 110.36                    |
| Total Best estimate - gross  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     | 130.26                    |
| Total Best estimate - net  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     | 130.26                    |
| Risk margin  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     | 5.21                      |
| Amount of the transitional on Technical Provisions   |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Technical Provisions calculated as a whole   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     |                           |
| Best estimate  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     |                           |
| Risk margin  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     |                           |
| -  |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Technical provisions - total   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     | 135.48                    |
| Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     |                           |
| Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     | 135.48                    |

S.19.01.21 - Non-life Insurance Claims Information

Total Non-Life Business

Accident year

| Gross Claim  | s Paid (non-cumulative) |         |         |         |       |                  |     |     |   |   |        |                   |              |
|--------------|-------------------------|---------|---------|---------|-------|------------------|-----|-----|---|---|--------|-------------------|--------------|
| (absolute ar | nount)                  |         |         |         |       |                  |     |     |   |   |        |                   |              |
|              |                         |         |         |         |       | Development year |     |     |   |   |        | In Current year   | Sum of years |
| Year         | 0                       | 1       | 2       | 3       | 4     | 5                | 6   | 7   | 8 | 9 | 10 & + | iii cui ciic yeui | (cumulative) |
| Prior        |                         |         |         |         |       |                  |     |     |   |   | 0      | 0                 |              |
| N-9          | 0                       | 0       | 0       | 349     | 0     | 0                | 0   | 0   | 0 | 0 |        | 0                 | 349          |
| N-8          | 0                       | 0       | 13.548  | -12.714 | 0     | 0                | -46 | 0   | 5 |   |        | 5                 | 793          |
| N-7          | 0                       | 125.342 | 17.721  | 941     | 1.569 | 269              | 0   | -18 |   |   |        | -18               | 145.825      |
| N-6          | 223.016                 | 126.020 | -15.200 | 12.500  | 173   | -50              | 45  |     |   |   |        | 45                | 346.504      |
| N-5          | 251.943                 | 111.589 | -9.481  | 1.480   | 1.269 | 32               |     |     |   |   |        | 32                | 356.832      |
| N-4          | 289.160                 | 109.864 | 2.388   | 1.320   | 168   |                  |     |     |   |   |        | 168               | 402.902      |
| N-3          | 302.117                 | 132.854 | 2.831   | 402     |       |                  |     |     |   |   |        | 402               | 438.205      |
| N-2          | 331.234                 | 114.487 | 2.604   |         |       |                  |     |     |   |   |        | 2.604             | 448.325      |
| N-1          | 343.816                 | 116.311 |         |         |       |                  |     |     |   |   |        | 116.311           | 460.127      |
| N            | 371.505                 |         |         |         |       |                  |     |     |   |   |        | 371.505           | 371.505      |
|              |                         |         |         |         |       |                  |     |     |   |   | Tota   | 491.054           | 2 971 366    |

| bsolute amo | unt)    |         |         |       |      | Development year |   |   |   |   |        | Year end          |
|-------------|---------|---------|---------|-------|------|------------------|---|---|---|---|--------|-------------------|
| ar          | 0       | 1       | 2       | 3     | 4    | 5                | 6 | 7 | 8 | 9 | 10 & + | (discounted data) |
| or          |         |         |         |       |      |                  |   |   |   |   | C      | -                 |
|             | 0       | 0       | 0       | 0     | 0    | 0                | 0 | 0 | 0 | 0 |        |                   |
|             | 0       | 0       | -8.996  | 3.549 | -104 | 0                | 0 | 0 | 0 |   |        |                   |
|             | 0       | -1.835  | -16.949 | 457   | 0    | 0                | 0 | 0 |   |   |        |                   |
|             | 114.157 | -12.337 | -11.020 | 114   | 0    | 0                | 0 |   |   |   |        |                   |
|             | 116.311 | 11.230  | 2.076   | 536   | 0    | 0                |   |   |   |   |        |                   |
|             | 116.640 | 2.160   | -987    | 69    | 0    |                  |   |   |   |   |        |                   |
|             | 136.259 | 3.118   | -189    | 580   |      |                  |   |   |   |   |        | 58                |
|             | 116.940 | -85     | 661     |       |      |                  |   |   |   |   |        | 66                |
|             | 116.064 | 4.553   |         |       |      |                  |   |   |   |   |        | 4.56              |
|             | 104.270 |         |         |       |      |                  |   |   |   |   |        | 104.55            |
|             |         |         |         |       |      |                  |   |   |   |   | Tot    | al 110.           |

Underwriting year

| olute amou | , |   |   |   |   |                  |   |   |   |   |      |                 |                           |
|------------|---|---|---|---|---|------------------|---|---|---|---|------|-----------------|---------------------------|
|            |   |   |   |   |   | Development year |   |   |   |   |      | In Current year | Sum of yea<br>(cumulative |
|            | 0 | 1 | 2 | 3 | 4 | 5                | 6 | 7 | 8 | 9 | 10 & | +               | (cumulativ                |
|            |   |   |   |   |   |                  |   |   |   |   |      | 0 0             |                           |
|            | 0 | 0 | 0 | 0 | 0 | 0                | 0 | 0 |   | 0 | 0    | C               |                           |
|            | 0 | 0 | 0 | 0 | 0 | 0                | 0 | 0 |   | 0 |      | C               |                           |
|            | 0 | 0 | 0 | 0 | 0 | 0                | 0 | 0 |   |   |      | C               |                           |
|            | 0 | 0 | 0 | 0 | 0 | 0                | 0 |   | - |   |      |                 |                           |
|            | 0 | 0 | 0 | 0 | 0 | 0                |   |   |   |   |      | C               |                           |
|            | 0 | 0 | 0 | 0 | 0 |                  |   |   |   |   |      | C               |                           |
|            | 0 | 0 | 0 | 0 |   |                  |   |   |   |   |      |                 |                           |
|            | 0 | 0 | 0 |   |   |                  |   |   |   |   |      |                 |                           |
|            | 0 | 0 |   |   |   |                  |   |   |   |   |      |                 |                           |
|            | 0 |   |   |   |   |                  |   |   |   |   |      |                 |                           |

| ear 0 1 2 3 4 5 6 7 8 9 10 8 4 (discounted data from the first of the  |      |   |   |   |   |   | Development year |   |   |   |   |        | Year end         |
|--|------|---|---|---|---|---|------------------|---|---|---|---|--------|------------------|
| Pear 0 1 2 3 4 5 6 7 8 9 10&+ (discounted data to the control of t |      |   |   |   |   |   | Development year |   |   |   |   |        |                  |
| 1-9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | ear  | 0 | 1 | 2 | 3 | 4 | 5                | 6 | 7 | 8 | 9 | 10 & + | (discounted data |
| -8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   | rior |   |   |   |   |   |                  |   |   |   |   | 0      |                  |
| 77 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   | -9   | 0 | 0 | 0 | 0 | 0 | 0                | 0 | 0 | 1 | 0 |        |                  |
| 1-6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | -8   | 0 | 0 | 0 | 0 | 0 | 0                | 0 | 0 | 1 | ) | -      |                  |
| 1-5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | -7   | 0 | 0 | 0 | 0 | 0 | 0                | 0 | 0 | 1 | _ |        |                  |
| 144 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1  | -6   | 0 | 0 | 0 | 0 | 0 | 0                | 0 |   | _ |   |        |                  |
| H3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   | -5   | 0 | 0 | 0 | 0 | 0 | 0                |   |   |   |   |        |                  |
| ¥2 0 0 0   | -4   | 0 | 0 | 0 | 0 | 0 |                  |   |   |   |   |        | 0                |
|  | -3   | 0 | 0 | 0 | 0 |   |                  |   |   |   |   |        |                  |
| 41 0 0 0   | -2   | 0 | 0 | 0 |   |   |                  |   |   |   |   |        | 0                |
| 0  | -1   | 0 | 0 |   |   |   |                  |   |   |   |   |        |                  |
|  |      | 0 |   |   |   |   |                  |   |   |   |   |        |                  |

S.23.01.01 - **Own funds** € 1.000

|  | Total   | Tier 1 - unrestricted | Tier 1 - restricted | Tier 2 | Tier 3 |
|--|---------|-----------------------|---------------------|--------|--------|
| 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)   | 45      | 45                    |                     | 0      |        |
| Share premium account related to ordinary share capital  | 58.200  | 58.200                |                     | 0      |        |
| Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings                              | 0       | 0                     |                     | 0      |        |
| Subordinated mutual member accounts  | 0       |                       | 0                   | 0      |        |
| Surplus funds  | 0       | 0                     |                     |        |        |
| Preference shares  | 0       |                       | 0                   | 0      |        |
| Share premium account related to preference shares   | 0       |                       | 0                   | 0      |        |
| Reconciliation reserve   | 67.093  | 67.093                |                     |        |        |
| Subordinated liabilities   | 0       |                       | 0                   | 0      |        |
| An amount equal to the value of net deferred tax assets  | 0       |                       |                     |        |        |
| Other own fund items approved by the supervisory authority as basic own funds not specified above  | 0       | 0                     | 0                   | 0      |        |
| 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 | 0       |                       |                     |        |        |
| as Solvency II own funds   | Ü       |                       |                     |        |        |
| Deductions   |         |                       |                     |        |        |
| Deductions for participations in financial and credit institutions   | 0       | 0                     | 0                   | 0      |        |
| Total basic own funds after deductions   | 125.338 | 125.338               | 0                   | 0      |        |
|  |         |                       |                     |        |        |
| Ancillary own funds  |         |                       |                     |        |        |
| Unpaid and uncalled ordinary share capital callable on demand  | 0       |                       |                     | 0      |        |
| Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,         | 0       |                       |                     | 0      |        |
| callable on demand   |         |                       |                     |        |        |
| Unpaid and uncalled preference shares callable on demand   | 0       |                       |                     | 0      |        |
| A legally binding commitment to subscribe and pay for subordinated liabilities on demand   | 0       |                       |                     | 0      |        |
| Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC  | 0       |                       |                     | 0      |        |
| Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC   | 0       |                       |                     | 0      |        |
| Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC   | 0       |                       |                     | 0      |        |
| Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC                                    | 0       |                       |                     | 0      |        |
| Other ancillary own funds  | 0       |                       |                     | 0      |        |
| Total ancillary own funds  | 0       |                       |                     | 0      |        |
| Available and eligible own funds   |         |                       |                     |        |        |
| Total available own funds to meet the SCR  | 125.338 | 125.338               | 0                   | 0      |        |
| Total available own funds to meet the MCR  | 125.338 | 125.338               | 0                   | 0      |        |
| Total eligible own funds to meet the SCR   | 125.338 | 125.338               | 0                   | 0      |        |
| Total eligible own funds to meet the MCR   | 125.338 | 125.338               | 0                   | 0      |        |
| Total English Office (The Inch   |         |                       | -                   | -      |        |
| SCR  | 71.265  |                       |                     |        |        |
| MCR  | 30.088  |                       |                     |        |        |
| Ratio of Eligible own funds to SCR   | 176%    |                       |                     |        |        |
| Ratio of Eligible own funds to MCR   | 417%    |                       |                     |        |        |
|  |         |                       |                     |        |        |
| Reconciliation reserve   |         |                       |                     |        |        |
| Excess of assets over liabilities  | 125.338 |                       |                     |        |        |
| Own shares (held directly and indirectly)  | 0       |                       |                     |        |        |
| Foreseeable dividends, distributions and charges   | 0       |                       |                     |        |        |
| Other basic own fund items   | 58.245  |                       |                     |        |        |
| Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds  | 0       |                       |                     |        |        |
| Reconciliation reserve   | 67.093  |                       |                     |        |        |
| Expected profits   |         |                       |                     |        |        |
| Expected profits  Expected profits included in future premiums (EPIFP) - Life business   | 0       |                       |                     |        |        |
|  | 0       |                       |                     |        |        |
| Expected profits included in future premiums (EPIFP) - Non- life business  |         |                       |                     |        |        |

|   | Gross solvency capital requirement | USP  | Simplifications |
|---|------------------------------------|------|-----------------|
| Market risk   | 9.557                              |      |                 |
| Counterparty default risk   | 2.392                              |      |                 |
| Life underwriting risk  | 0                                  | None |                 |
| Health underwriting risk  | 52.082                             | None |                 |
| Non-life underwriting risk  | 0                                  | None |                 |
| Diversification   | -8.065                             |      |                 |
| Intangible asset risk   | 0                                  |      |                 |
| Basic Solvency Capital Requirement  | 55.966                             |      |                 |
| Calculation of Solvency Capital Requirement  Operational risk                               | 15.299                             |      |                 |
| Loss-absorbing capacity of technical provisions   | 0                                  |      |                 |
| Loss-absorbing capacity of deferred taxes   | 0                                  |      |                 |
| Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | 0                                  |      |                 |
| Solvency capital requirement excluding capital add-on                                       | 71.265                             |      |                 |
| Capital add-on already set  | 0                                  |      |                 |
| Solvency capital requirement  | 71.265                             |      |                 |
| Other information on SCR  |                                    |      |                 |
| Capital requirement for duration-based equity risk sub-module                               | 0                                  |      |                 |

| Capital requirement for duration-based equity risk sub-module                            | 0 |
|--|---|
| Total amount of Notional Solvency Capital Requirement for remaining part                 | 0 |
| Total amount of Notional Solvency Capital Requirements for ring fenced funds             | 0 |
| Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios | 0 |
| Diversification effects due to RFF nSCR aggregation for article 304                      | 0 |

Linear formula component for non-life insurance and reinsurance obligations

| MCR <sub>NL</sub> Result   | 30.088                               |   |   |
|--|--------------------------------------|---|---|
|  |                                      | Net (of reinsurance/SPV)<br>best estimate and TP<br>calculated as a whole | Net (of reinsurance)<br>written premiums in the<br>last 12 months |
| Medical expense insurance and proportional reinsurance   |                                      | 130.267   | 509.894   |
| Income protection insurance and proportional reinsurance   |                                      | 0   |   |
| Workers' compensation insurance and proportional reinsurance   |                                      | 0   | 0   |
| Motor vehicle liability insurance and proportional reinsurance   |                                      | 0   | 0   |
| Other motor insurance and proportional reinsurance   |                                      | 0   | 0   |
| Marine, aviation and transport insurance and proportional reinsurance  |                                      | 0   | 0   |
| Fire and other damage to property insurance and proportional reinsurance   |                                      | 0   | 0   |
| General liability insurance and proportional reinsurance   |                                      | 0   | 0   |
| Credit and suretyship insurance and proportional reinsurance   |                                      | 0   | 0   |
| Legal expenses insurance and proportional reinsurance  |                                      | 0   | 0   |
| Assistance and proportional reinsurance  |                                      | 0   | 0   |
| Miscellaneous financial loss insurance and proportional reinsurance  |                                      | 0   | 0   |
| Non-proportional health reinsurance  |                                      | 0   | 0   |
| Non-proportional casualty reinsurance  |                                      | 0   | 0   |
| Non-proportional marine, aviation and transport reinsurance  |                                      | 0   | 0   |
| Non-proportional property reinsurance  |                                      | 0   | 0   |
| Linear formula component for life insurance and reinsurance obligations  |                                      |   |   |
| MCR <sub>L</sub> Result  | 0                                    |   |   |
|  |                                      | Net (of reinsurance/SPV)  |   |
|  |                                      | best estimate and TP calculated as a whole                                | Net (of reinsurance/SPV)<br>total capital at risk                 |
| Obligations with profit participation - guaranteed benefits  |                                      | best estimate and TP  | total capital at risk   |
| Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits  |                                      | best estimate and TP calculated as a whole                                | total capital at risk   |
|  |                                      | best estimate and TP calculated as a whole                                | total capital at risk   |
| Obligations with profit participation - future discretionary benefits  |                                      | best estimate and TP calculated as a whole  0                             | total capital at risk   |
| Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations   |                                      | best estimate and TP calculated as a whole  0 0 0                         | total capital at risk   |
| Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations   |                                      | best estimate and TP calculated as a whole  0 0 0                         | total capital at risk   |
| 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  | 30.088                               | best estimate and TP calculated as a whole  0 0 0                         | total capital at risk   |
| Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations Overall MCR calculation  | 30.088<br>71.265                     | best estimate and TP calculated as a whole  0 0 0                         | total capital at risk   |
| Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations Overall MCR calculation Linear MCR                                     |                                      | best estimate and TP calculated as a whole  0 0 0                         | total capital at risk   |
| Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations  Overall MCR calculation Linear MCR SCR                                | 71.265                               | best estimate and TP calculated as a whole  0 0 0 0                       | total capital at risk   |
| Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations  Overall MCR calculation Linear MCR SCR MCR cap                        | 71.265<br>32.069                     | best estimate and TP calculated as a whole  0 0 0 0                       | total capital at risk   |
| Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations  Overall MCR calculation Linear MCR SCR MCR cap MCR floor              | 71.265<br>32.069<br>17.816           | best estimate and TP calculated as a whole  0 0 0 0                       | total capital at risk   |
| Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations  Overall MCR calculation Linear MCR SCR MCR cap MCR floor Combined MCR | 71.265<br>32.069<br>17.816<br>30.088 | best estimate and TP calculated as a whole  0 0 0 0                       | total capital at risk   |

## Zilveren Kruis Zorgverzekeringen N.V.

**Public Disclosure Quantitative Reporting Templates** 

2020



\$.02.01.02 - Balance sheet €1.000

| Assets   | Solvency II value |
|--|-------------------|
| Intangible assets  | 0                 |
| Deferred tax assets  | 0                 |
| Pension benefit surplus  | 0                 |
| Property, plant & equipment held for own use   | 0                 |
| Investments (other than assets held for index-linked and unit-linked contracts)        | 2.277.147         |
| Property (other than for own use)  | 0                 |
| Holdings in related undertakings, including participations                             | 0                 |
| Equities   | 187.043           |
| Equities - listed  | 187.043           |
| Equities - unlisted  | 0                 |
| Bonds  | 1.976.530         |
| Government Bonds   | 390.702           |
| Corporate Bonds  | 1.457.697         |
| Structured notes   | 0                 |
| Collateralised securities  | 128.131           |
| Collective Investments Undertakings  | 75.268            |
| Derivatives  | 3.337             |
| Deposits other than cash equivalents   | 34.969            |
| Other investments  | 0                 |
| Assets held for index-linked and unit-linked contracts                                 | 0                 |
| Loans and mortgages  | 3.277             |
| Loans on policies  | 0                 |
| Loans and mortgages to individuals   | 0                 |
| Other loans and mortgages  | 3.277             |
| Reinsurance recoverables from:   | 0                 |
| Non-life and health similar to non-life  | 0                 |
| Non-life excluding health  | 0                 |
| Health similar to non-life   | 0                 |
| Life and health similar to life, excluding health and index-linked and unit-linked     | 0                 |
| Health similar to life   | 0                 |
| Life excluding health and index-linked and unit-linked                                 | 0                 |
| Life index-linked and unit-linked  | 0                 |
| Deposits to cedants  | 0                 |
| Insurance and intermediaries receivables   | 1.841.795         |
| Reinsurance receivables  | 0                 |
| Receivables (trade, not insurance)   | 1.465.938         |
| Own shares (held directly)   | 0                 |
| Amounts due in respect of own fund items or initial fund called up but not yet paid in | 0                 |
| Cash and cash equivalents  | 175.982           |
| Any other assets, not elsewhere shown  | 1.636             |
| Total assets   | 5.765.775         |

### S.02.01.02 - Balance sheet

€ 1.000

| Liabilities   | Solvency II value |
|---|-------------------|
| Technical provisions – non-life   | 3.259.727         |
| Technical provisions – non-life (excluding health)                              | 0                 |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 0                 |
| Risk margin   | 0                 |
| Technical provisions - health (similar to non-life)                             | 3.259.727         |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 3.150.592         |
| Risk margin   | 109.135           |
| Technical provisions - life (excluding index-linked and unit-linked)            | 0                 |
| Technical provisions - health (similar to life)                                 | 0                 |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 0                 |
| Risk margin   | 0                 |
| Technical provisions – life (excluding health and index-linked and unit-linked) | 0                 |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 0                 |
| Risk margin   | 0                 |
| Technical provisions – index-linked and unit-linked                             | 0                 |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 0                 |
| Risk margin   | 0                 |
| Contingent liabilities  | 0                 |
| Provisions other than technical provisions                                      | 4.400             |
| Pension benefit obligations   | 0                 |
| Deposits from reinsurers  | 0                 |
| Deferred tax liabilities  | 0                 |
| Derivatives   | 630               |
| Debts owed to credit institutions   | 0                 |
| Financial liabilities other than debts owed to credit institutions              | 0                 |
| Insurance & intermediaries payables   | 240.344           |
| Reinsurance payables  | 0                 |
| Payables (trade, not insurance)   | 67.785            |
| Subordinated liabilities  | 0                 |
| Subordinated liabilities not in BOF   | 0                 |
| Subordinated liabilities in BOF   | 0                 |
| Any other liabilities, not elsewhere shown                                      | 54.744            |
| Total liabilities   | 3.627.630         |
| Excess of assets over liabilities   | 2,138,145         |
| EXCESS OF ASSETS OVER HABIIILIES  | 2.130.143         |

|  |                           |                             | Line of Business for: no        | on-life insurance and reins       | urance obligations (direct | business and accepted pro                | oportional 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<br>property insurance | General liability insurance | Credit and suretyship insurance |
| Premiums written                               |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Gross - Direct Business                        | 10.449.720                | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Gross - Proportional reinsurance accepted      | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Gross - Non-proportional reinsurance accepted  |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Reinsurers' share                              | 951                       | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Net  | 10.448.769                | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Premiums earned                                |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Gross - Direct Business                        | 10.346.663                | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Gross - Proportional reinsurance accepted      | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Gross - Non-proportional reinsurance accepted  |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Reinsurers' share                              | 951                       | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Net  | 10.345.711                | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Claims incurred                                |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Gross - Direct Business                        | 10.066.501                | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Gross - Proportional reinsurance accepted      | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Gross - Non-proportional reinsurance accepted  |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Reinsurers' share                              | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Net  | 10.066.501                | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Changes in other technical provisions          |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Gross - Direct Business                        | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Gross - Proportional reinsurance accepted      | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Gross - Non- proportional reinsurance accepted |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Reinsurers'share                               | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Net  | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Expenses incurred                              | 222.520                   | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Other expenses                                 |                           |                             |                                 |                                   |                            |  |  |                             |                                 |

|  | Line of Business for: non | -life insurance and reinsur | ance obligations (direct     |        | Line of bu        | isiness for:                   |          |            |
|--|---------------------------|-----------------------------|------------------------------|--------|-------------------|--------------------------------|----------|------------|
|  |                           | d accepted proportional re  |                              |        | accepted non-prop | ortional reinsurance           |          |            |
|  | Legal expenses insurance  | Assistance                  | Miscellaneous financial loss | Health | Casualty          | Marine, aviation,<br>transport | Property | Total      |
| Premiums written                               |                           |                             |                              |        |                   |                                |          |            |
| Gross - Direct Business                        | 0                         | 0                           | 0                            |        |                   |                                |          | 10.449.720 |
| Gross - Proportional reinsurance accepted      | 0                         | 0                           | 0                            |        |                   |                                |          | 0          |
| Gross - Non-proportional reinsurance accepted  |                           |                             |                              | 0      | 0                 | 0                              | 0        | 0          |
| Reinsurers' share                              | 0                         | 0                           | 0                            | 0      | 0                 | 0                              | 0        | 951        |
| Net  | 0                         | 0                           | 0                            | 0      | 0                 | 0                              | 0        | 10.448.769 |
| Premiums earned                                |                           |                             |                              |        |                   |                                |          |            |
| Gross - Direct Business                        | 0                         | 0                           | 0                            |        |                   |                                |          | 10.346.663 |
| Gross - Proportional reinsurance accepted      | 0                         | 0                           | 0                            |        |                   |                                |          | 0          |
| Gross - Non-proportional reinsurance accepted  |                           |                             |                              | 0      | 0                 | 0                              | 0        | 0          |
| Reinsurers' share                              | 0                         | 0                           | 0                            | 0      | 0                 | 0                              | 0        | 951        |
| Net  | 0                         | 0                           | 0                            | 0      | 0                 | 0                              | 0        | 10.345.711 |
| Claims incurred                                |                           |                             |                              |        |                   |                                |          |            |
| Gross - Direct Business                        | 0                         | 0                           | 0                            |        |                   |                                |          | 10.066.501 |
| Gross - Proportional reinsurance accepted      | 0                         | 0                           | 0                            |        |                   |                                |          | 0          |
| Gross - Non-proportional reinsurance accepted  |                           |                             |                              | 0      | 0                 | 0                              | 0        | 0          |
| Reinsurers' share                              | 0                         | 0                           | 0                            | 0      | 0                 | 0                              | 0        | 0          |
| Net  | 0                         | 0                           | 0                            | 0      | 0                 | 0                              | 0        | 10.066.501 |
| Changes in other technical provisions          |                           |                             |                              |        |                   |                                |          |            |
| Gross - Direct Business                        | 0                         | 0                           | 0                            |        |                   |                                |          | 0          |
| Gross - Proportional reinsurance accepted      | 0                         | 0                           | 0                            |        |                   |                                |          | 0          |
| Gross - Non- proportional reinsurance accepted |                           |                             |                              | 0      | 0                 | 0                              | 0        | 0          |
| Reinsurers'share                               | 0                         | 0                           | 0                            | 0      | 0                 | 0                              | 0        | 0          |
| Net  | 0                         | 0                           | 0                            | 0      | 0                 | 0                              | 0        | 0          |
| Expenses incurred                              | 0                         | 0                           | 0                            | 0      | 0                 | 0                              | 0        | 222.520    |
| Other expenses                                 |                           |                             |                              |        |                   |                                |          | 33.961     |
| Total expenses                                 |                           |                             |                              |        |                   |                                |          | 256.481    |

S.17.01.02 - Non-life Technical Provisions

|  |                           |                             |                                 | Direct busines                    | ss and accepted proportion | al 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 |
| Technical provisions calculated as a whole   | 0                         | 0                           | 0                               | 0                                 | 0                          | C  | 0   | 0                           |                                 |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole | 0                         | 0                           | 0                               | 0                                 | 0                          | C  | 0   | 0                           |                                 |
| Technical provisions calculated as a sum of BE and RM Best estimate Premium provisions   |                           |                             |                                 |                                   |                            |  |   |                             |                                 |
| Gross  | 610.619                   | 0                           | 0                               | 0                                 | 0                          | 0  | 0   | 0                           |                                 |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default                              | 0                         | 0                           | 0                               | 0                                 | 0                          | C  | 0   | 0                           |                                 |
| Net Best Estimate of Premium Provisions  | 610.619                   | 0                           | 0                               | 0                                 | 0                          | C  | 0   | 0                           |                                 |
| Claims provisions<br>Gross   | 2.539.972                 | 0                           | 0                               | 0                                 | 0                          | C  | 0   | 0                           |                                 |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default                              | 0                         | 0                           | 0                               | 0                                 | 0                          | C  | 0   | 0                           |                                 |
| Net Best Estimate of Claims Provisions   | 2.539.972                 | 0                           | 0                               | 0                                 | 0                          | (  | 0   | 0                           |                                 |
| Total Best estimate - gross  | 3.150.592                 | 0                           | 0                               | 0                                 | 0                          | (  | 0   | 0                           |                                 |
| Total Best estimate - net  | 3.150.592                 | 0                           | 0                               | 0                                 | 0                          | (  | 0   | 0                           |                                 |
| Risk margin  | 109.135                   | 0                           | 0                               | 0                                 | 0                          | (  | 0   | 0                           |                                 |
| Amount of the transitional on Technical Provisions   |                           |                             |                                 |                                   |                            |  |   |                             |                                 |
| Technical Provisions calculated as a whole   | 0                         | 0                           | 0                               | 0                                 | 0                          | C  | 0   | 0                           |                                 |
| Best estimate  | 0                         |                             |                                 |                                   |                            |  |   | 0                           |                                 |
| Risk margin  | 0                         | 0                           | 0                               | 0                                 | 0                          | (  | 0   | 0                           |                                 |
|  |                           |                             |                                 |                                   |                            |  |   |                             |                                 |
| Technical provisions - total   | 3.259.727                 | 0                           | 0                               | 0                                 | 0                          | (  | 0   | 0                           |                                 |
| Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total                   | 0                         | 0                           | 0                               | 0                                 | 0                          | C  | 0   | 0                           |                                 |
| Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total   | 3.259.727                 | 0                           | 0                               | 0                                 | 0                          | C  | 0   | 0                           |                                 |

|  | Direct busines           | s and accepted proportion | nal reinsurance              |                                     | Accepted non-prope                    | ortional reinsurance  |                                       |                          |
|--|--------------------------|---------------------------|------------------------------|-------------------------------------|---------------------------------------|---|---------------------------------------|--------------------------|
|  | Legal expenses insurance | Assistance                | Miscellaneous financial loss | Non-proportional health reinsurance | Non-proportional casualty reinsurance | Non-proportional<br>marine, aviation and<br>transport reinsurance | Non-proportional property reinsurance | Total Non-Life obligatio |
| Technical provisions calculated as a whole   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     |                          |
| Total Recoverables from reinsurance/SPV and Finite Re after the<br>adjustment for expected losses due to counterparty default<br>associated to TP as a whole | 0                        | o                         | 0                            | 0                                   | 0                                     | 0   | C                                     |                          |
| Technical provisions calculated as a sum of BE and RM  |                          |                           |                              |                                     |                                       |   |                                       |                          |
| Best estimate  |                          |                           |                              |                                     |                                       |   |                                       |                          |
| Premium provisions   |                          |                           |                              |                                     |                                       |   |                                       |                          |
| Gross  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     | 610.61                   |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default                                    | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     |                          |
| Net Best Estimate of Premium Provisions  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     | 610.61                   |
| Claims provisions  |                          |                           |                              |                                     |                                       |   |                                       |                          |
| Gross  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     | 2.539.97                 |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default                                    | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     |                          |
| Net Best Estimate of Claims Provisions   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     | 2.539.97                 |
| Total Best estimate - gross  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     | 3.150.59                 |
| Total Best estimate - net  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     | 3.150.59                 |
| Risk margin  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     | 109.13                   |
| Amount of the transitional on Technical Provisions   |                          |                           |                              |                                     |                                       |   |                                       |                          |
| Technical Provisions calculated as a whole   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     |                          |
| Best estimate  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     |                          |
| Risk margin  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     |                          |
|  |                          |                           |                              |                                     |                                       |   |                                       |                          |
| Technical provisions - total   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     | 3.259.72                 |
| Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total                         | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     |                          |
| Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     | 3.259.72                 |

S.19.01.21 - Non-life Insurance Claims Information

Total Non-Life Business

Accident year

| _    |           |           |         |          |        | Development year |        |      |     |   |        | <ul> <li>In Current year</li> </ul> | Sum of years |
|------|-----------|-----------|---------|----------|--------|------------------|--------|------|-----|---|--------|-------------------------------------|--------------|
| /ear | 0         | 1         | 2       | 3        | 4      | 5                | 6      | 7    | 8   | 9 | 10 & + |                                     | (cumulative) |
| rior |           |           |         |          |        |                  |        |      |     |   |        | 0 0                                 |              |
| 1-9  | 0         | 0         | 0       | 12.358   | -133   | -110             | 0      | 0    | 0   | 0 |        | 0                                   | 12.115       |
| 4-8  | 0         | 0         | 431.460 | -245.686 | 350    | 0                | -1.095 | 0    | 121 |   |        | 121                                 | 185.150      |
| N-7  | 0         | 3.205.612 | 456.780 | -7.842   | 31.893 | 6.650            | 0      | -439 |     |   |        | -439                                | 3.692.654    |
| V-6  | 5.611.783 | 3.269.621 | -75.887 | 251.893  | 9.519  | 0                | 1.113  |      |     |   |        | 1.113                               | 9.068.042    |
| N-5  | 5.883.650 | 3.259.134 | -4.113  | 95.445   | 25.578 | 3.980            |        |      |     |   |        | 3.980                               | 9.263.675    |
| V-4  | 6.622.023 | 2.695.865 | 6.952   | 89.256   | 8.932  |                  |        |      |     |   |        | 8.932                               | 9.423.027    |
| N-3  | 6.780.872 | 2.886.152 | 71.126  | 10.463   |        |                  |        |      |     |   |        | 10.463                              | 9.748.613    |
| 4-2  | 7.333.081 | 2.492.975 | 106.982 |          |        |                  |        |      |     |   |        | 106.982                             | 9.933.038    |
| 4-1  | 7.293.353 | 2.495.556 |         |          |        |                  |        |      |     |   |        | 2.495.556                           | 9.788.909    |
|      | 7.591.599 |           |         |          |        |                  |        |      |     |   |        | 7.591.599                           | 7.591.599    |
|      |           |           |         |          |        |                  |        |      |     |   | T      | otal 10.218.306                     | 68.706.821   |

|     |           |         |          |        |        | Development year |   |   |   |     |        | Year end         |
|-----|-----------|---------|----------|--------|--------|------------------|---|---|---|-----|--------|------------------|
| ear | 0         | 1       | 2        | 3      | 4      | 5                | 6 | 7 | 8 | 9   | 10 & + | (discounted data |
| ior |           |         |          |        |        |                  |   |   |   |     | 0      |                  |
| -9  | 0         | 0       | 0        | 0      | 0      | 0                | 0 | 0 | ( | ) ( |        |                  |
| -8  | 0         | 0       | -636.953 | 24.819 | -3.916 | 0                | 0 | 0 | ( | )   | _      |                  |
| -7  | 0         | 398.897 | -144.983 | 1.408  | 0      | 0                | 0 | 0 |   |     |        |                  |
| -6  | 3.335.766 | 142.354 | 135.700  | 9.122  | 0      | 0                | 0 |   |   |     |        |                  |
| -5  | 3.438.112 | 306.865 | 114.270  | 14.669 | 0      | 0                |   |   |   |     |        |                  |
| -4  | 2.909.535 | 110.680 | 51.265   | 7.038  | 0      |                  |   |   |   |     |        |                  |
| 1-3 | 3.117.761 | 98.295  | 16.053   | 7.691  |        |                  |   |   |   |     |        | 7.69             |
| -2  | 2.799.516 | 98.835  | 2.477    |        |        |                  |   |   |   |     |        | 2.46             |
| -1  | 2.710.257 | 99.950  |          |        |        |                  |   |   |   |     |        | 100.19           |
|     | 2.423.533 |         |          |        |        |                  |   |   |   |     |        | 2.429.61         |
|     |           |         |          |        |        |                  |   |   |   |     | Tota   | 2.539.97         |

Underwriting year

| solute amo | ount)            |   |   |   |   |   |   |   |     |   |        |                 |                            |
|------------|------------------|---|---|---|---|---|---|---|-----|---|--------|-----------------|----------------------------|
|            | Development year |   |   |   |   |   |   |   |     |   |        |                 | Sum of year<br>(cumulative |
| ır         | 0                | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8   | 9 | 10 & + | In Current year | (cumulative                |
| or         |                  |   |   |   |   |   |   |   |     |   |        | 0               |                            |
|            | 0                | 0 | 0 | 0 | 0 | 0 | 0 |   | 0 0 |   | 0      | 0               |                            |
|            | 0                | 0 | 0 | 0 | 0 | 0 | 0 |   | 0 0 |   |        | 0               |                            |
|            | 0                | 0 | 0 | 0 | 0 | 0 | 0 |   | 0   |   |        | 0               |                            |
|            | 0                | 0 | 0 | 0 | 0 | 0 | 0 |   |     |   |        | 0               |                            |
|            | 0                | 0 | 0 | 0 | 0 | 0 |   |   |     |   |        | 0               |                            |
|            | 0                | 0 | 0 | 0 | 0 |   |   |   |     |   |        | 0               |                            |
|            | 0                | 0 | 0 | 0 |   |   |   |   |     |   |        | 0               |                            |
|            | 0                | 0 | 0 |   |   |   |   |   |     |   |        | 0               |                            |
|            | 0                | 0 |   |   |   |   |   |   |     |   |        | 0               |                            |
|            | 0                |   |   |   |   |   |   |   |     |   |        | 0               |                            |

|     |   |   |   |   |   | Development year |   |   |   |   |        | Year end         |
|-----|---|---|---|---|---|------------------|---|---|---|---|--------|------------------|
| ear | 0 | 1 | 2 | 3 | 4 | 5                | 6 | 7 | 8 | 9 | 10 & + | (discounted data |
| ior |   |   |   |   |   |                  |   |   |   |   |        |                  |
| 9   | 0 | 0 | 0 | 0 | 0 | 0                | 0 | 0 | 0 | C | )      |                  |
| 8   | 0 | 0 | 0 | 0 | 0 | 0                | 0 | 0 | 0 |   | _      |                  |
| 7   | 0 | 0 | 0 | 0 | 0 | 0                | 0 | 0 |   |   |        |                  |
| 6   | 0 | 0 | 0 | 0 | 0 | 0                | 0 |   |   |   |        |                  |
| 5   | 0 | 0 | 0 | 0 | 0 | 0                |   |   |   |   |        |                  |
| 4   | 0 | 0 | 0 | 0 | 0 |                  |   |   |   |   |        |                  |
| 3   | 0 | 0 | 0 | 0 |   |                  |   |   |   |   |        |                  |
| 2   | 0 | 0 | 0 |   |   |                  |   |   |   |   |        |                  |
|     | 0 | 0 |   |   |   |                  |   |   |   |   |        |                  |
|     | 0 |   |   |   |   |                  |   |   |   |   |        |                  |

S.23.01.01 - **Own funds** €1.00

|  | Total         | Tier 1 - unrestricted | Tier 1 - restricted | Tier 2 | Tior 2 |
|--|---------------|-----------------------|---------------------|--------|--------|
| _  | Total         | Her 1 - unrestricted  | Her 1 - restricted  | Her 2  | Tier 3 |
| sic 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)   | 45            | 45                    |                     | 0      |        |
| Share premium account related to ordinary share capital  | 1.887.665     | 1.887.665             |                     | 0      |        |
| Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings  | 0             | 0                     |                     | 0      |        |
| Subordinated mutual member accounts  | 0             |                       | 0                   | 0      |        |
| Surplus funds  | 0             | 0                     |                     |        |        |
| Preference shares  | 0             |                       | 0                   | 0      |        |
| Share premium account related to preference shares   | 0             |                       | 0                   | 0      |        |
| Reconciliation reserve   | 250.435       | 250.435               |                     |        |        |
| Subordinated liabilities   | 0             |                       | 0                   | 0      |        |
| An amount equal to the value of net deferred tax assets  | 0             |                       |                     |        |        |
| Other own fund items approved by the supervisory authority as basic own funds not specified above  | 0             | 0                     | 0                   | 0      |        |
| vn funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be   |               |                       |                     |        |        |
| assified 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  | 0             |                       |                     |        |        |
| classified as Solvency II own funds  | U             |                       |                     |        |        |
| eductions  |               |                       |                     |        |        |
| Deductions for participations in financial and credit institutions   | 0             | 0                     | 0                   | 0      |        |
| vtal basic own funds after deductions  | 2.138.145     | 2.138.145             | 0                   | 0      |        |
|  |               |                       |                     |        |        |
| cillary own funds  |               |                       |                     |        |        |
| Unpaid and uncalled ordinary share capital callable on demand  | 0             |                       |                     | 0      |        |
| Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,   | 0             |                       |                     | 0      |        |
| callable on demand   | U             |                       |                     | U      |        |
| Unpaid and uncalled preference shares callable on demand   | 0             |                       |                     | 0      |        |
| A legally binding commitment to subscribe and pay for subordinated liabilities on demand   | 0             |                       |                     | 0      |        |
| Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC  | 0             |                       |                     | 0      |        |
| Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC   | 0             |                       |                     | 0      |        |
| Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC   | 0             |                       |                     | 0      |        |
| Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC  | 0             |                       |                     | 0      |        |
| Other ancillary own funds  | 0             |                       |                     | 0      |        |
| tal ancillary own funds  | 0             |                       |                     | 0      |        |
| 9.11 1.19.91 1   |               |                       |                     |        |        |
| railable and eligible own funds  | 2 4 2 0 4 4 5 | 2 420 445             | 2                   |        |        |
| Total available own funds to meet the SCR  | 2.138.145     | 2.138.145             | 0                   | 0      |        |
| Total available own funds to meet the MCR  | 2.138.145     | 2.138.145             | 0                   | 0      |        |
| Total eligible own funds to meet the SCR   | 2.138.145     | 2.138.145             | 0                   | 0      |        |
| Total eligible own funds to meet the MCR   | 2.138.145     | 2.138.145             | 0                   | 0      |        |
|  | 4 455 272     |                       |                     |        |        |
| R  | 1.466.373     |                       |                     |        |        |
| CR CONTROLLER OF THE CONTROL C | 640.563       |                       |                     |        |        |
| tio of Eligible own funds to SCR   | 146%          |                       |                     |        |        |
| atio of Eligible own funds to MCR  | 334%          |                       |                     |        |        |
| econciliation reserve  |               |                       |                     |        |        |
| Excess of assets over liabilities  | 2.138.145     |                       |                     |        |        |
| Own shares (held directly and indirectly)  | 0             |                       |                     |        |        |
| Foreseeable dividends, distributions and charges   | 0             |                       |                     |        |        |
| Other basic own fund items   | 1.887.710     |                       |                     |        |        |
| Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds  | 0             |                       |                     |        |        |
| conciliation reserve   | 250.435       |                       |                     |        |        |
|  |               |                       |                     |        |        |
| spected profits  |               |                       |                     |        |        |
| Expected profits included in future premiums (EPIFP) - Life business   | 0             |                       |                     |        |        |
| Expected profits included in future premiums (EPIFP) - Non- life business  | 0             |                       |                     |        |        |
| otal Expected profits included in future premiums (EPIFP)  | 0             |                       |                     |        |        |

|   | Gross solvency capital requirement | USP  | Simplifications |
|---|------------------------------------|------|-----------------|
| Market risk   | 132.854                            |      |                 |
| Counterparty default risk   | 49.184                             |      |                 |
| Life underwriting risk  | 0                                  | None |                 |
| Health underwriting risk  | 1.097.215                          | None |                 |
| Non-life underwriting risk  | 0                                  | None |                 |
| Diversification   | -127.262                           |      |                 |
| Intangible asset risk   | 0                                  |      |                 |
| Basic Solvency Capital Requirement  | 1.151.992                          |      |                 |
| Calculation of Solvency Capital Requirement   |                                    |      |                 |
| Operational risk  | 314.381                            |      |                 |
| Loss-absorbing capacity of technical provisions   | 0                                  |      |                 |
| Loss-absorbing capacity of deferred taxes   | 0                                  |      |                 |
| Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | 0                                  |      |                 |
| Solvency capital requirement excluding capital add-on                                       | 1.466.373                          |      |                 |
| Capital add-on already set  | 0                                  |      |                 |
| Solvency capital requirement  | 1.466.373                          |      |                 |
|   |                                    |      |                 |

### Other information on SCR

| Capital requirement for duration-based equity risk sub-module                            | 0 |
|--|---|
| Total amount of Notional Solvency Capital Requirement for remaining part                 | 0 |
| Total amount of Notional Solvency Capital Requirements for ring fenced funds             | 0 |
| Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios | 0 |
| Diversification effects due to RFF nSCR aggregation for article 304                      | 0 |

Linear formula component for non-life insurance and reinsurance obligations

| MCR <sub>NL</sub> Result  | 640.563   |  |   |
|---|---|--|---|
|   |   |  |   |
|   |   | Net (of reinsurance/SPV)   | Net (of reinsurance)                              |
|   |   | best estimate and TP   | written premiums in the                           |
|   |   | calculated as a whole  | last 12 months                                    |
| Medical expense insurance and proportional reinsurance  |   | 3.150.592  | 10.478.410  |
| Income protection insurance and proportional reinsurance  |   | 0  | 0   |
| Workers' compensation insurance and proportional reinsurance  |   | 0  | 0   |
| Motor vehicle liability insurance and proportional reinsurance  |   | 0  | 0   |
| Other motor insurance and proportional reinsurance  |   | 0  | 0   |
| Marine, aviation and transport insurance and proportional reinsurance   |   | 0  | 0   |
| Fire and other damage to property insurance and proportional reinsurance  |   | 0  | 0   |
| General liability insurance and proportional reinsurance  |   | 0  | 0   |
| Credit and suretyship insurance and proportional reinsurance  |   | 0  | 0   |
| Legal expenses insurance and proportional reinsurance   |   | 0  | 0   |
| Assistance and proportional reinsurance   |   | 0  | 0   |
| Miscellaneous financial loss insurance and proportional reinsurance   |   | 0  | 0   |
| Non-proportional health reinsurance   |   | 0  | 0   |
| Non-proportional casualty reinsurance   |   | 0  | 0   |
| Non-proportional marine, aviation and transport reinsurance   |   | 0  | 0   |
| Non-proportional property reinsurance   |   | 0  | 0   |
| Linear formula component for life insurance and reinsurance obligations   |   |  |   |
| Linear formula component for life insurance and reinsurance obligations  MCR <sub>L</sub> Result  | 0   |  |   |
|   | 0   | Net (of reinsurance/SPV)<br>best estimate and TP<br>calculated as a whole    | Net (of reinsurance/SPV)<br>total capital at risk |
|   | 0   | Net (of reinsurance/SPV)<br>best estimate and TP                             | total capital at risk                             |
| MCR <sub>L</sub> Result   | 0   | Net (of reinsurance/SPV)<br>best estimate and TP<br>calculated as a whole    | total capital at risk                             |
| MCR <sub>L</sub> Result  Obligations with profit participation - guaranteed benefits  | 0   | Net (of reinsurance/SPV)<br>best estimate and TP<br>calculated as a whole    | total capital at risk                             |
| MCR <sub>L</sub> Result  Obligations with profit participation - guaranteed benefits  Obligations with profit participation - future discretionary benefits   | 0   | Net (of reinsurance/SPV) best estimate and TP calculated as a whole  0       | total capital at risk                             |
| MCR <sub>L</sub> Result  Obligations with profit participation - guaranteed benefits  Obligations with profit participation - future discretionary benefits  Index-linked and unit-linked insurance obligations   | 0   | Net (of reinsurance/SPV) best estimate and TP calculated as a whole  0 0 0   | total capital at risk                             |
| MCR <sub>L</sub> Result  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  | 0   | Net (of reinsurance/SPV) best estimate and TP calculated as a whole  0 0 0   | total capital at risk                             |
| MCR <sub>L</sub> Result  Obligations with profit participation - guaranteed benefits  Obligations with profit participation - future discretionary benefits  Index-linked and unit-linked insurance obligations  Other life (re)insurance and health (re)insurance obligations  Total capital at risk for all life (re)insurance obligations  Overall MCR calculation   |   | Net (of reinsurance/SPV) best estimate and TP calculated as a whole  0 0 0   | total capital at risk                             |
| MCR <sub>L</sub> Result  Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations  Overall MCR calculation Linear MCR                                    | 640.563   | Net (of reinsurance/SPV) best estimate and TP calculated as a whole  0 0 0 0 | total capital at risk                             |
| MCR <sub>L</sub> Result  Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations  Overall MCR calculation Linear MCR SCR                                | 640.563<br>1.466.373                                  | Net (of reinsurance/SPV) best estimate and TP calculated as a whole  0 0 0   | total capital at risk                             |
| MCR <sub>L</sub> Result  Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations  Overall MCR calculation Linear MCR SCR MCR cap                        | 640.563<br>1.466.373<br>659.868                       | Net (of reinsurance/SPV) best estimate and TP calculated as a whole  0 0 0   | total capital at risk                             |
| MCR <sub>L</sub> Result  Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations  Overall MCR calculation Linear MCR SCR MCR cap MCR floor              | 640.563<br>1.466.373<br>659.868<br>366.593            | Net (of reinsurance/SPV) best estimate and TP calculated as a whole  0 0 0 0 | total capital at risk                             |
| MCR <sub>L</sub> Result  Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations  Overall MCR calculation Linear MCR SCR MCR cap MCR floor Combined MCR | 640.563<br>1.466.373<br>659.868<br>366.593<br>640.563 | Net (of reinsurance/SPV) best estimate and TP calculated as a whole  0 0 0 0 | total capital at risk                             |
| MCR <sub>L</sub> Result  Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations  Overall MCR calculation Linear MCR SCR MCR cap MCR floor              | 640.563<br>1.466.373<br>659.868<br>366.593            | Net (of reinsurance/SPV) best estimate and TP calculated as a whole  0 0 0 0 | total capital at risk                             |

## FBTO Zorgverzekeringen N.V.

**Public Disclosure Quantitative Reporting Templates** 

2020



\$.02.01.02 - Balance sheet €1.000

| Intangible assets 0 Deferred tax assets 0 Deferred tax assets 0 Deferred tax assets 0 Property, plant & equipment held for own use 0 Investments (other than assets held for index-linked and unit-linked contracts) 179.484 Property (other than for own use) 0 Holdings in related undertakings, including participations 0 Equities 111.730 Equities - Instead 111.730 Equities - | Assets   | Solvency II value |
|--|--|-------------------|
| Pension benefit surplus Property, plant & equipment held for own use Investments (other than assets held for index-linked and unit-linked contracts) Property (other than for own use) O Holdings in related undertakings, including participations Equities In 11.730 Equities - listed In 11.730 Equities - listed In 2.887 Government Bonds Corporate Bonds Corporate Bonds Corporate Bonds Structured notes Collective Investments Undertakings Collective Investments Undertakings O Collateralised securities Collective Investments Undertakings Derivatives Derivatives Derivatives Despois to other than cash equivalents O Other investments O O Other i | Intangible assets  |                   |
| Property, plant & equipment held for own use         179.484           Property (other than assets held for index-linked and unit-linked contracts)         179.484           Property (other than for own use)         0           Holdings in related undertakings, including participations         0           Equities         11.730           Equities - listed         10           Bonds         162.887           Government Bonds         23.071           Corporate Bonds         132.249           Structured notes         0           Collateralised securities         7.566           Collective Investments Undertakings         4.657           Derivatives         209           Deposits other than cash equivalents         0           Other investments         0           Assets held for index-linked and unit-linked contracts         0           Loans and mortgages         194           Loans on policies         0           Loans and mortgages to individuals         0           Other loans and mortgages         194           Reinsurance recoverables from:         0           Non-life and health similar to non-life         0           Non-life excluding health         0           Life and health similar to life   | Deferred tax assets  | 0                 |
| Investments (other than assets held for index-linked and unit-linked contracts) Property (other than for own use) O Holdings in related undertakings, including participations Equities 11.730 Equities - listed 11.730 Equities - listed 11.730 Equities - unlisted 0 Bonds 162.887 Government Bonds 152.887 Government Bonds 132.499 Structured notes Colloctive Investments Undertakings 15.566 Collective Investments Undertakings 15.566 Collective Investments Undertakings 16.567 Derivatives 10.00 Other investments Undertakings 10.00 Other investments Undertakings 10.00 Other investments 10.00 Other longages 10.00 Loans and mortgages 10.00 Loans and mortgages 10.00 Loans and mortgages 10.00 Under loans and mortga | Pension benefit surplus  | 0                 |
| Property (other than for own use)       0         Holdings in related undertakings, including participations       0         Equities       11.730         Equities - listed       11.730         Enguites - unlisted       0         Bonds       162.887         Government Bonds       23.071         Corporate Bonds       132.249         Structured notes       0         Collaterialised securities       7.566         Collective Investments Undertakings       4.657         Derivatives       209         Deposits other than cash equivalents       0         Other investments       0         Assets held for index-linked and unit-linked contracts       0         Loans and mortgages       194         Loans and mortgages to individuals       0         Other loans and mortgages to individuals       0         Under loans and mortgages to individuals       0         Other loans and mortgages to individuals       0         Other loans and mortgages to   | Property, plant & equipment held for own use   | 0                 |
| Holdings in related undertakings, including participations Equities - listed 11.730 Equities - unlisted 0 0 Bonds 162.887 Government Bonds 162.887 Government Bonds 132.249 Structured notes 0 0 Collateralised securities 7.566 Collective Investments Undertakings 4.657 Derivatives 200 Deposits other than cash equivalents 0 0 Other investments 0 0 Assets held for index-linked and unit-linked contracts 0 0 Loans and mortgages 194 Loans on policies 0 0 Other loans and mortgages 194 Reinsurance recoverables from: 0 0 Non-life and health similar to non-life 0 0 Health similar to non-life 0 0 Life and health similar to life, excluding health and index-linked and unit-linked 0 0 Life index-linked and unit-linked and unit-linked 0 0 Life index-linked and individuals 0 0 Receivables (receivables from: 0 0 Non-life and health similar to non-life 0 0 Life index-linked and unit-linked and unit-linked 0 0 Life index-linked and unit-linked and unit-linked 0 0 Life index-linked and unit-linked and unit-linked 0 0 Receivables (trade, not insurance) 79.795 Own share (fleed (firectly) 0 Amounts due in respect of own fund items or initial fund called up but not yet paid in 0 0 Amounts due in respect of own fund items or initial fund called up but not yet paid in 0 0 Cash and cash equivalents 41.588 Any other assets, not elsewhere shown 120  | Investments (other than assets held for index-linked and unit-linked contracts)        | 179.484           |
| Equities - listed11.730Equities - unlisted11.730Bonds162.887Government Bonds23.071Corporate Bonds132.249Structured notes7.566Collateralised securities7.566Collective Investments Undertakings4.657Derivatives209Deposits other than cash equivalents0Other investments0Assets held for index-linked and unit-linked contracts0Loans and mortgages194Loans and mortgages to individuals0Other loans and mortgages194Reinsurance recoverables from:0Non-life excluding health0Health similar to non-life0Life and health similar to life, excluding health and index-linked and unit-linked0Life excluding health and index-linked and unit-linked0Life index-linked and unit-linked0Life index-linked and unit-linked a  | Property (other than for own use)  | 0                 |
| Equities - Ilisted         11.730           Equities - unlisted         0           Bonds         162.887           Government Bonds         23.071           Corporate Bonds         132.249           Structured notes         0           Collateralised securities         7.566           Collective Investments Undertakings         4.657           Derivatives         209           Deposits other than cash equivalents         0           Other investments         0           Assets held for index-linked and unit-linked contracts         0           Loans and mortgages         194           Loans on policies         0           Loans and mortgages to individuals         0           Other loans and mortgages to individuals         0           Other loans and mortgages         194           Reinsurance recoverables from:         0           Non-life and health similar to non-life         0           Non-life excluding health         0           Health similar to life, excluding health and index-linked and unit-linked         0           Life and health similar to life, excluding health and index-linked and unit-linked         0           Life index-linked and unit-linked         0           Life index-link   | Holdings in related undertakings, including participations                             | 0                 |
| Equities - unlisted0Bonds162.887Government Bonds23.071Corporate Bonds132.249Structured notes0Collateralised securities7.566Collective Investments Undertakings4.657Derivatives209Deposits other than cash equivalents0Other investments0Assets held for index-linked and unit-linked contracts0Loans and mortgages194Loans and mortgages to individuals0Other loans and mortgages to individuals0Other loans and mortgages194Reinsurance recoverables from:0Non-life and health similar to non-life0Non-life and health similar to non-life0Life and health similar to life, excluding health and index-linked and unit-linked0Health similar to life0Life excluding health and index-linked and unit-linked0Life index-linked and unit-linked0Deposits to cedants0Deposits to cedants0Reinsurance receivables0Receivables (trade, not insurance)79.795Own shares (held directly)0Amounts due in respect of own fund items or initial fund called up but not yet paid in0Cash and cash equivalents41.583Any other assets, not elsewhere shown120   | Equities   | 11.730            |
| Bonds162.887Government Bonds23.071Corporate Bonds132.249Structured notes0Collateralised securities7.566Collective Investments Undertakings4.657Derivatives209Deposits other than cash equivalents0Other investments0Assets held for index-linked and unit-linked contracts0Loans and mortgages194Loans on policies0Loans and mortgages to individuals0Other loans and mortgages194Reinsurance recoverables from:0Non-life and health similar to non-life0Non-life and health similar to non-life0Life and health similar to loff, excluding health0Health similar to life, excluding health and index-linked and unit-linked0Life excluding health and index-linked and unit-linked0Life index-linked and unit-linked0Deposits to cedants0Insurance and intermediaries receivables0Oeposits to cedants0Insurance and intermediaries receivables0Own shares (held directly)0Amounts due in respect of own fund items or initial fund called up but not yet paid in0Cash and cash equivalents41.583Any other assets, not elsewhere shown120  | Equities - listed  | 11.730            |
| Government Bonds23.071Corporate Bonds132.249Structured notes0Collateralised securities7.566Collective Investments Undertakings4.657Derivatives209Deposits other than cash equivalents0Other investments0Assets held for index-linked and unit-linked contracts0Loans and mortgages194Loans on policies0Other loans and mortgages to individuals0Other loans and mortgages to individuals0Non-life and health similar to non-life0Non-life and health similar to non-life0Health similar to life, excluding health0Health similar to life, excluding health and index-linked and unit-linked0Life excluding health and index-linked and unit-linked0Life index-linked and unit-linked0Life index-linked and unit-linked0Deposits to cedants0Insurance and intermediaries receivables0Receivables (trade, not insurance)79.795Own shares (held directly)0Amounts due in respect of own fund items or initial fund called up but not yet paid in0Cash and cash equivalents41.583Any other assets, not elsewhere shown120  | Equities - unlisted  | 0                 |
| Corporate Bonds132.249Structured notes0Collateralised securities7.566Collective Investments Undertakings4.657Derivatives209Deposits other than cash equivalents0Other investments0Assets held for index-linked and unit-linked contracts0Loans and mortgages194Loans on policies0Other loans and mortgages to individuals0Other loans and mortgages to individuals0On-life and health similar to non-life0Non-life excluding health0Health similar to non-life0Life excluding health and index-linked and unit-linked0Life index-linked and unit-linked0Receivables (trade, not insurance)79.795Own shares (held directly)0Amounts due in respect of own fund items or initial fund called up but not yet paid in0Cash and cash equivalents41.583Any other assets, not elsewhere shown120  | Bonds  | 162.887           |
| Structured notes0Collateralised securities7.566Collective Investments Undertakings4.657Derivatives209Deposits other than cash equivalents0Other investments0Assets held for index-linked and unit-linked contracts0Loans and mortgages194Loans on policies0Coher loans and mortgages to individuals0Other loans and mortgages194Reinsurance recoverables from:0Non-life and health similar to non-life0Non-life excluding health0Life and health similar to life, excluding health and index-linked and unit-linked0Life excluding health and index-linked and unit-linked0Life index-linked and unit-linked0Deposits to cedants0Insurance and intermediaries receivables0Receivables (trade, not insurance)79.795Own shares (held directly)0Amounts due in respect of own fund items or initial fund called up but not yet paid in0Cash and cash equivalents41.583Any other assets, not elsewhere shown120  | Government Bonds   | 23.071            |
| Collateralised securities7.566Collective Investments Undertakings4.657Derivatives209Deposits other than cash equivalents0Other investments0Assets held for index-linked and unit-linked contracts0Loans and mortgages194Loans on policies0Constain and mortgages to individuals0Other loans and mortgages from:0Reinsurance recoverables from:0Non-life and health similar to non-life0Non-life and health similar to non-life0Life and health similar to life, excluding health and index-linked and unit-linked0Life and health similar to life, excluding health and index-linked and unit-linked0Life index-linked and unit-linked0Life index-linked and unit-linked0Deposits to cedants0Insurance and intermediaries receivables90.773Reinsurance receivables90.773Receivables (trade, not insurance)79.795Own shares (held directty)0Amounts due in respect of own fund items or initial fund called up but not yet paid in0Cash and cash equivalents41.583Any other assets, not elsewhere shown120  | Corporate Bonds  | 132.249           |
| Collective Investments Undertakings4.557Derivatives209Deposits other than cash equivalents0Other investments0Assets held for index-linked and unit-linked contracts0Loans and mortgages194Loans on policies0Loans and mortgages to individuals0Other loans and mortgages from:0Non-life and health similar to non-life0Non-life and health similar to non-life0Health similar to non-life0Life and health similar to life, excluding health and index-linked and unit-linked0Health similar to life0Life excluding health and index-linked and unit-linked0Life index-linked and unit-linked0Deposits to cedants0Insurance and intermediaries receivables0Receivables (trade, not insurance)79.795Own shares (held directly)0Amounts due in respect of own fund items or initial fund called up but not yet paid in0Cash and cash equivalents41.583Any other assets, not elsewhere shown120  | Structured notes   | 0                 |
| Derivatives209Deposits other than cash equivalents0Other investments0Assets held for index-linked and unit-linked contracts0Loans and mortgages194Loans on policies0Cother loans and mortgages to individuals0Other loans and mortgages194Reinsurance recoverables from:0Non-life and health similar to non-life0Non-life excluding health0Health similar to non-life0Life and health similar to life, excluding health and index-linked and unit-linked0Life excluding health and index-linked and unit-linked0Life index-linked and unit-linked0Deposits to cedants0Insurance and intermediaries receivables0Receivables (trade, not insurance)79.795Own shares (held directly)0Amounts due in respect of own fund items or initial fund called up but not yet paid in0Cash and cash equivalents41.583Any other assets, not elsewhere shown120   | Collateralised securities  | 7.566             |
| Deposits other than cash equivalents0Other investments0Assets held for index-linked and unit-linked contracts0Loans and mortgages194Loans on policies0Loans and mortgages to individuals0Other loans and mortgages forms194Reinsurance recoverables from:0Non-life and health similar to non-life0Non-life excluding health0Life and health similar to non-life0Life and health similar to life, excluding health and index-linked and unit-linked0Life excluding health and index-linked and unit-linked0Life index-linked and unit-linked and unit-linked0Deposits to cedants0Insurance and intermediaries receivables90.773Reinsurance receivables0Receivables (trade, not insurance)79.795Own shares (held directly)0Amounts due in respect of own fund items or initial fund called up but not yet paid in0Cash and cash equivalents41.583Any other assets, not elsewhere shown120  | Collective Investments Undertakings  | 4.657             |
| Other investments       0         Assets held for index-linked and unit-linked contracts       0         Loans and mortgages       194         Loans on policies       0         Loans and mortgages to individuals       0         Other loans and mortgages       194         Reinsurance recoverables from:       0         Non-life and health similar to non-life       0         Non-life excluding health       0         Health similar to non-life       0         Life and health similar to life, excluding health and index-linked and unit-linked       0         Health similar to life       0         Life excluding health and index-linked and unit-linked       0         Life index-linked and unit-linked       0         Deposits to cedants       0         Insurance and intermediaries receivables       90.773         Receivables (trade, not insurance)       79.795         Own shares (held directly)       0         Amounts due in respect of own fund items or initial fund called up but not yet paid in       0         Cash and cash equivalents       41.583         Any other assets, not elsewhere shown       120  | Derivatives  | 209               |
| Assets held for index-linked and unit-linked contracts  Loans and mortgages  Loans on policies  Other loans and mortgages to individuals  Other loans and mortgages to individuals  Other loans and mortgages  194  Reinsurance recoverables from:  Non-life and health similar to non-life  Non-life excluding health  Health similar to non-life  Life and health similar to life, excluding health and index-linked and unit-linked  Health similar to life, excluding health and index-linked and unit-linked  Life excluding health and index-linked and unit-linked  Life index-linked and unit-linked  Deposits to cedants  Other excluding health and index-linked and unit-linked  Receivables (trade, not insurance)  Receivables (trade, not insurance)  Amounts due in respect of own fund items or initial fund called up but not yet paid in  Cash and cash equivalents  Any other assets, not elsewhere shown   | Deposits other than cash equivalents   | 0                 |
| Loans and mortgages194Loans on policies0Coans and mortgages to individuals0Other loans and mortgages194Reinsurance recoverables from:0Non-life and health similar to non-life0Non-life excluding health0Health similar to non-life0Life and health similar to life, excluding health and index-linked and unit-linked0Life excluding health and index-linked and unit-linked0Life index-linked and unit-linked0Life index-linked and unit-linked0Deposits to cedants0Insurance and intermediaries receivables90.773Reinsurance receivables0Receivables (trade, not insurance)79.795Own shares (held directly)0Amounts due in respect of own fund items or initial fund called up but not yet paid in0Cash and cash equivalents41.583Any other assets, not elsewhere shown120   | Other investments  | 0                 |
| Loans on policies 0  Loans and mortgages to individuals 0  Other loans and mortgages 194  Reinsurance recoverables from: 0  Non-life and health similar to non-life 0  Non-life excluding health 0  Health similar to non-life 0  Life and health similar to life, excluding health and index-linked and unit-linked 0  Health similar to life 0  Life excluding health and index-linked and unit-linked 0  Life excluding health and index-linked and unit-linked 0  Life index-linked and unit-linked 0  Deposits to cedants 0  Insurance and intermediaries receivables 0  Receivables (trade, not insurance) 79.795  Own shares (held directly) 0  Amounts due in respect of own fund items or initial fund called up but not yet paid in 0  Cash and cash equivalents 41.583  Any other assets, not elsewhere shown 120   | Assets held for index-linked and unit-linked contracts                                 | 0                 |
| Loans and mortgages to individuals       0         Other loans and mortgages       194         Reinsurance recoverables from:       0         Non-life and health similar to non-life       0         Non-life excluding health       0         Health similar to non-life       0         Life and health similar to life, excluding health and index-linked and unit-linked       0         Health similar to life       0         Life excluding health and index-linked and unit-linked       0         Life index-linked and unit-linked       0         Deposits to cedants       0         Insurance and intermediaries receivables       0         Receivables (trade, not insurance)       79.795         Own shares (held directly)       0         Amounts due in respect of own fund items or initial fund called up but not yet paid in       0         Cash and cash equivalents       41.583         Any other assets, not elsewhere shown       120  | Loans and mortgages  | 194               |
| Other loans and mortgages     194       Reinsurance recoverables from:     0       Non-life and health similar to non-life     0       Non-life excluding health     0       Health similar to non-life     0       Life and health similar to life, excluding health and index-linked and unit-linked     0       Health similar to life     0       Life excluding health and index-linked and unit-linked     0       Life index-linked and unit-linked     0       Deposits to cedants     0       Insurance and intermediaries receivables     90.773       Receivables (trade, not insurance)     79.795       Own shares (held directly)     0       Amounts due in respect of own fund items or initial fund called up but not yet paid in     0       Cash and cash equivalents     41.583       Any other assets, not elsewhere shown     120  | Loans on policies  | 0                 |
| Reinsurance recoverables from:  Non-life and health similar to non-life  Non-life excluding health Health similar to non-life  O  Life and health similar to life, excluding health and index-linked and unit-linked  O  Life and health similar to life  Life excluding health and index-linked and unit-linked  O  Life index-linked and unit-linked  O  Deposits to cedants  O  Insurance and intermediaries receivables  O  Receivables (trade, not insurance)  O  Receivables (trade, not insurance)  Amounts due in respect of own fund items or initial fund called up but not yet paid in  Cash and cash equivalents  41.583  Any other assets, not elsewhere shown  | Loans and mortgages to individuals   | 0                 |
| Non-life and health similar to non-life  Non-life excluding health  Health similar to non-life  O  Life and health similar to life, excluding health and index-linked and unit-linked  Health similar to life, excluding health and index-linked and unit-linked  O  Life excluding health and index-linked and unit-linked  O  Life index-linked and unit-linked  O  Deposits to cedants  O  Insurance and intermediaries receivables  90.773  Reinsurance receivables  O  Receivables (trade, not insurance)  79.795  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  41.583  Any other assets, not elsewhere shown   | Other loans and mortgages  | 194               |
| Non-life excluding health       0         Health similar to non-life       0         Life and health similar to life, excluding health and index-linked and unit-linked       0         Health similar to life       0         Life excluding health and index-linked and unit-linked       0         Life index-linked and unit-linked       0         Deposits to cedants       0         Insurance and intermediaries receivables       90.773         Reinsurance receivables       0         Receivables (trade, not insurance)       79.795         Own shares (held directly)       0         Amounts due in respect of own fund items or initial fund called up but not yet paid in       0         Cash and cash equivalents       41.583         Any other assets, not elsewhere shown       120   | Reinsurance recoverables from:   | 0                 |
| Health similar to non-life 0  Life and health similar to life, excluding health and index-linked and unit-linked 0  Health similar to life 0  Life excluding health and index-linked and unit-linked 0  Life excluding health and index-linked and unit-linked 0  Deposits to cedants 0  Insurance and intermediaries receivables 90.773  Reinsurance receivables 00.  Receivables (trade, not insurance) 79.795  Own shares (held directly) 0  Amounts due in respect of own fund items or initial fund called up but not yet paid in 0  Cash and cash equivalents 41.583  Any other assets, not elsewhere shown 120  | Non-life and health similar to non-life  | 0                 |
| Life and health similar to life, excluding health and index-linked and unit-linked     0       Health similar to life     0       Life excluding health and index-linked and unit-linked     0       Life index-linked and unit-linked     0       Deposits to cedants     0       Insurance and intermediaries receivables     90.773       Recinsurance receivables     0       Receivables (trade, not insurance)     79.795       Own shares (held directly)     0       Amounts due in respect of own fund items or initial fund called up but not yet paid in     0       Cash and cash equivalents     41.583       Any other assets, not elsewhere shown     120   | Non-life excluding health  | 0                 |
| Health similar to life 0 Life excluding health and index-linked and unit-linked 0 Life index-linked and unit-linked 0 Deposits to cedants 0 Insurance and intermediaries receivables 90.773 Reinsurance receivables 0 Receivables (trade, not insurance) 79.795 Own shares (held directly) 0 Amounts due in respect of own fund items or initial fund called up but not yet paid in 0 Cash and cash equivalents 41.583 Any other assets, not elsewhere shown 120   | Health similar to non-life   | 0                 |
| Life excluding health and index-linked and unit-linked     0       Life index-linked and unit-linked     0       Deposits to cedants     0       Insurance and intermediaries receivables     90.773       Reinsurance receivables     0       Receivables (trade, not insurance)     79.795       Own shares (held directly)     0       Amounts due in respect of own fund items or initial fund called up but not yet paid in     0       Cash and cash equivalents     41.583       Any other assets, not elsewhere shown     120  | Life and health similar to life, excluding health and index-linked and unit-linked     | 0                 |
| Life index-linked and unit-linked     0       Deposits to cedants     0       Insurance and intermediaries receivables     90.773       Reinsurance receivables     0       Receivables (trade, not insurance)     79.795       Own shares (held directly)     0       Amounts due in respect of own fund items or initial fund called up but not yet paid in     0       Cash and cash equivalents     41.583       Any other assets, not elsewhere shown     120   | Health similar to life   | 0                 |
| Deposits to cedants     0       Insurance and intermediaries receivables     90.773       Reinsurance receivables     0       Receivables (trade, not insurance)     79.795       Own shares (held directly)     0       Amounts due in respect of own fund items or initial fund called up but not yet paid in     0       Cash and cash equivalents     41.583       Any other assets, not elsewhere shown     120   | Life excluding health and index-linked and unit-linked                                 | 0                 |
| Insurance and intermediaries receivables 90.773 Reinsurance receivables 0 Receivables (trade, not insurance) 79.795 Own shares (held directly) 0 Amounts due in respect of own fund items or initial fund called up but not yet paid in 0 Cash and cash equivalents 41.583 Any other assets, not elsewhere shown 120   | Life index-linked and unit-linked  | 0                 |
| Reinsurance receivables     0       Receivables (trade, not insurance)     79.795       Own shares (held directly)     0       Amounts due in respect of own fund items or initial fund called up but not yet paid in     0       Cash and cash equivalents     41.583       Any other assets, not elsewhere shown     120   | Deposits to cedants  | 0                 |
| Receivables (trade, not insurance)     79.795       Own shares (held directly)     0       Amounts due in respect of own fund items or initial fund called up but not yet paid in     0       Cash and cash equivalents     41.583       Any other assets, not elsewhere shown     120   | Insurance and intermediaries receivables   | 90.773            |
| Own shares (held directly)     0       Amounts due in respect of own fund items or initial fund called up but not yet paid in     0       Cash and cash equivalents     41.583       Any other assets, not elsewhere shown     120   | Reinsurance receivables  | 0                 |
| Amounts due in respect of own fund items or initial fund called up but not yet paid in 0 Cash and cash equivalents 41.583 Any other assets, not elsewhere shown 120  | Receivables (trade, not insurance)   | 79.795            |
| Cash and cash equivalents     41.583       Any other assets, not elsewhere shown     120   | Own shares (held directly)   | 0                 |
| Any other assets, not elsewhere shown 120  | Amounts due in respect of own fund items or initial fund called up but not yet paid in | 0                 |
|  | Cash and cash equivalents  | 41.583            |
| Total assets 391.948   | Any other assets, not elsewhere shown  | 120               |
|  | <u>Total assets</u>  | 391.948           |

S.02.01.02 - Balance sheet

€ 1.000

| Liabilities   | Solvency II value |
|---|-------------------|
| Technical provisions – non-life   | 190.619           |
| Technical provisions – non-life (excluding health)                              | C                 |
| TP calculated as a whole  | C                 |
| Best Estimate   | C                 |
| Risk margin   | C                 |
| Technical provisions - health (similar to non-life)                             | 190.619           |
| TP calculated as a whole  | C                 |
| Best Estimate   | 184.378           |
| Risk margin   | 6.242             |
| Technical provisions - life (excluding index-linked and unit-linked)            | C                 |
| Technical provisions - health (similar to life)                                 | 0                 |
| TP calculated as a whole  | 0                 |
| Best Estimate   | C                 |
| Risk margin   | (                 |
| Technical provisions – life (excluding health and index-linked and unit-linked) | (                 |
| TP calculated as a whole  | (                 |
| Best Estimate   | (                 |
| Risk margin   | (                 |
| Technical provisions – index-linked and unit-linked                             | (                 |
| TP calculated as a whole  | (                 |
| Best Estimate   | (                 |
| Risk margin   | (                 |
| Contingent liabilities  | C                 |
| Provisions other than technical provisions                                      | (                 |
| Pension benefit obligations   | (                 |
| Deposits from reinsurers  | (                 |
| Deferred tax liabilities  | (                 |
| Derivatives   | 39                |
| Debts owed to credit institutions   | (                 |
| Financial liabilities other than debts owed to credit institutions              | (                 |
| Insurance & intermediaries payables   | 24.093            |
| Reinsurance payables  | (                 |
| Payables (trade, not insurance)   | 39.272            |
| Subordinated liabilities  | 21.733            |
| Subordinated liabilities not in BOF   | C                 |
| Subordinated liabilities in BOF   | 21.733            |
| Any other liabilities, not elsewhere shown                                      | 65                |
| Total liabilities   | 275.820           |
| Excess of assets over liabilities   | 446 420           |
| excess or assers over iradilities   | 116.128           |

|  |                           |                             | Line of Business for: no        | on-life insurance and reins       | urance obligations (direct | business and accepted pro                | portional 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<br>property insurance | General liability insurance | Credit and suretyship insurance |
| Premiums written                               |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Gross - Direct Business                        | 618.323                   | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Gross - Proportional reinsurance accepted      | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Gross - Non-proportional reinsurance accepted  |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Reinsurers' share                              | 80                        | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Net  | 618.243                   | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Premiums earned                                |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Gross - Direct Business                        | 617.597                   | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Gross - Proportional reinsurance accepted      | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Gross - Non-proportional reinsurance accepted  |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Reinsurers' share                              | 80                        | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Net  | 617.517                   | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Claims incurred                                |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Gross - Direct Business                        | 593.598                   | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Gross - Proportional reinsurance accepted      | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Gross - Non-proportional reinsurance accepted  |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Reinsurers' share                              | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Net  | 593.598                   | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Changes in other technical provisions          |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Gross - Direct Business                        | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Gross - Proportional reinsurance accepted      | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Gross - Non- proportional reinsurance accepted |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Reinsurers'share                               | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Net  | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Expenses incurred                              | 18.386                    | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Other expenses                                 |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Total expenses                                 |                           |                             |                                 |                                   |                            |  |  |                             |                                 |

|  | Line of Business for: non- | life insurance and reinsur | ance obligations (direct     |        | Line of bu        | siness for:                    |          |         |
|--|----------------------------|----------------------------|------------------------------|--------|-------------------|--------------------------------|----------|---------|
|  | business and               | accepted proportional re   | einsurance)                  |        | accepted non-prop | ortional reinsurance           |          |         |
|  | Legal expenses insurance   | Assistance                 | Miscellaneous financial loss | Health | Casualty          | Marine, aviation,<br>transport | Property | Total   |
| Premiums written                               |                            |                            |                              |        |                   |                                |          |         |
| Gross - Direct Business                        | 0                          | 0                          | 0                            |        |                   |                                |          | 618.323 |
| Gross - Proportional reinsurance accepted      | 0                          | 0                          | 0                            |        |                   |                                |          | 0       |
| Gross - Non-proportional reinsurance accepted  |                            |                            |                              | 0      | 0                 | 0                              | 0        | 0       |
| Reinsurers' share                              | 0                          | 0                          | 0                            | 0      | 0                 | 0                              | 0        | 80      |
| Net  | 0                          | 0                          | 0                            | 0      | 0                 | 0                              | 0        | 618.243 |
| Premiums earned                                |                            |                            |                              |        |                   |                                |          |         |
| Gross - Direct Business                        | 0                          | 0                          | 0                            |        |                   |                                |          | 617.597 |
| Gross - Proportional reinsurance accepted      | 0                          | 0                          | 0                            |        |                   |                                |          | 0       |
| Gross - Non-proportional reinsurance accepted  |                            |                            |                              | 0      | 0                 | 0                              | 0        | 0       |
| Reinsurers' share                              | 0                          | 0                          | 0                            | 0      | 0                 | 0                              | 0        | 80      |
| Net  | 0                          | 0                          | 0                            | 0      | 0                 | 0                              | 0        | 617.517 |
| Claims incurred                                |                            |                            |                              |        |                   |                                |          |         |
| Gross - Direct Business                        | 0                          | 0                          | 0                            |        |                   |                                |          | 593.598 |
| Gross - Proportional reinsurance accepted      | 0                          | 0                          | 0                            |        |                   |                                |          | 0       |
| Gross - Non-proportional reinsurance accepted  |                            |                            |                              | 0      | 0                 | 0                              | 0        | 0       |
| Reinsurers' share                              | 0                          | 0                          | 0                            | 0      | 0                 | 0                              | 0        | 0       |
| Net  | 0                          | 0                          | 0                            | 0      | 0                 | 0                              | 0        | 593.598 |
| Changes in other technical provisions          |                            |                            |                              |        |                   |                                |          |         |
| Gross - Direct Business                        | 0                          | 0                          | 0                            |        |                   |                                |          | 0       |
| Gross - Proportional reinsurance accepted      | 0                          | 0                          | 0                            |        |                   |                                |          | 0       |
| Gross - Non- proportional reinsurance accepted |                            |                            |                              | 0      | 0                 | 0                              | 0        | 0       |
| Reinsurers'share                               | 0                          | 0                          | 0                            | 0      | 0                 | 0                              | 0        | 0       |
| Net  | 0                          | 0                          | 0                            | 0      | 0                 | 0                              | 0        | 0       |
| Expenses incurred                              | 0                          | 0                          | 0                            | 0      | 0                 | 0                              | 0        | 18.386  |
| Other expenses                                 |                            |                            |                              |        |                   |                                |          | 1.044   |
| Total expenses                                 |                            |                            |                              |        |                   |                                |          | 19.431  |

S.17.01.02 - Non-life Technical Provisions

|  |                           |                             |                                 | Direct busines                    | s and accepted proportion | al 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 |
| Technical provisions calculated as a whole   | 0                         | 0                           | 0                               | 0                                 | 0                         | (  | 0   | C                           | )                               |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole | 0                         | o                           | 0                               | 0                                 | 0                         | (  | 0   | c                           | )                               |
| Technical provisions calculated as a sum of BE and RM Best estimate Premium provisions   |                           |                             |                                 |                                   |                           |  |   |                             |                                 |
| Gross  | 36.825                    | 0                           | 0                               | 0                                 | 0                         | (  | 0   | C                           | )                               |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default                              | 0                         | 0                           | 0                               | 0                                 | 0                         | (  | 0   | C                           | )                               |
| Net Best Estimate of Premium Provisions  | 36.825                    | 0                           | 0                               | 0                                 | 0                         | (  | 0   | C                           | )                               |
| Claims provisions<br>Gross   | 147.553                   | 0                           | 0                               | 0                                 | 0                         | (  | 0   | C                           | )                               |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default                              | 0                         | 0                           | 0                               | 0                                 | 0                         | (  | 0   | C                           | )                               |
| Net Best Estimate of Claims Provisions   | 147.553                   | 0                           | 0                               | 0                                 | 0                         | (  | 0   | 0                           | )                               |
| Total Best estimate - gross  | 184.378                   | 0                           | 0                               | 0                                 | 0                         | (  | 0   | C                           | )                               |
| Total Best estimate - net  | 184.378                   | 0                           | 0                               | 0                                 | 0                         | (  | 0   | C                           | )                               |
| Risk margin  | 6.242                     | 0                           | 0                               | 0                                 | 0                         | (  | 0   | C                           | )                               |
| Amount of the transitional on Technical Provisions   |                           |                             |                                 |                                   |                           |  |   |                             |                                 |
| Technical Provisions calculated as a whole   | 0                         | 0                           | 0                               | 0                                 | 0                         | (  | 0   | C                           | )                               |
| Best estimate  | 0                         | 0                           | 0                               | 0                                 | 0                         | (  | 0   | C                           | )                               |
| Risk margin  | 0                         | 0                           | 0                               | 0                                 | 0                         | (  | 0   | C                           | )                               |
|  |                           |                             |                                 |                                   |                           |  |   |                             |                                 |
| Technical provisions - total   | 190.619                   | 0                           | 0                               | 0                                 | 0                         | (  | 0   | C                           | )                               |
| Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total                   | 0                         | 0                           | 0                               | 0                                 | 0                         | C  | 0   | C                           |                                 |
| Technical provisions minus recoverables from reinsurance/SPV and   | 190.619                   | 0                           | 0                               | 0                                 | 0                         | (  | 0   | C                           | )                               |

|  | Direct busines           | s and accepted proportion | nal reinsurance              |                                     | Accepted non-prop                     | ortional reinsurance  |                                       |                           |
|--|--------------------------|---------------------------|------------------------------|-------------------------------------|---------------------------------------|---|---------------------------------------|---------------------------|
|  | Legal expenses insurance | Assistance                | Miscellaneous financial loss | Non-proportional health reinsurance | Non-proportional casualty reinsurance | Non-proportional<br>marine, aviation and<br>transport reinsurance | Non-proportional property reinsurance | Total Non-Life obligation |
| Technical provisions calculated as a whole   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     | 0                         |
| Total Recoverables from reinsurance/SPV and Finite Re after the<br>adjustment for expected losses due to counterparty default<br>associated to TP as a whole | 0                        | O                         | 0                            | 0                                   | 0                                     | 0   | C                                     | 0                         |
| Technical provisions calculated as a sum of BE and RM  |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Best estimate  |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Premium provisions   |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Gross  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     | 36.825                    |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default                                    | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     | 0                         |
| Net Best Estimate of Premium Provisions  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     | 36.825                    |
| Claims provisions  |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Gross  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | 0                                     | 147.553                   |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default                                    | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     | 0                         |
| Net Best Estimate of Claims Provisions   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     | 147.553                   |
| Total Best estimate - gross  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     | 184.378                   |
| Total Best estimate - net  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     | 184.378                   |
| Risk margin  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     | 6.242                     |
| Amount of the transitional on Technical Provisions   |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Technical Provisions calculated as a whole   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     | 0                         |
| Best estimate  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     | 0                         |
| Risk margin  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     | 0                         |
|  |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Technical provisions - total   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | (                                     | 190.619                   |
| Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total                         | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     | 0                         |
| Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     | 190.619                   |

S.19.01.21 - Non-life Insurance Claims Information

Total Non-Life Business

Accident year

| (absolute am | ount)   |         |        |         |       |                  |     |     |   |   |        |                                     |              |
|--------------|---------|---------|--------|---------|-------|------------------|-----|-----|---|---|--------|-------------------------------------|--------------|
|              |         |         |        |         |       | Development year |     |     |   |   |        | <ul> <li>In Current year</li> </ul> | Sum of years |
| Year         | 0       | 1       | 2      | 3       | 4     | 5                | 6   | 7   | 8 | 9 | 10 & + | ,                                   | (cumulative) |
| Prior        |         |         |        |         |       |                  |     |     |   |   |        | 0                                   |              |
| N-9          | 192.807 | 199.844 | 18.082 | -15.083 | 1.740 | -316             | 3   | 0   | 0 | 0 |        | 0                                   | 397.076      |
| N-8          | 192.265 | 199.844 | 18.082 | -15.083 | 1.113 | 398              | -58 | 0   | 6 |   |        | 6                                   | 396.567      |
| N-7          | 260.660 | 209.469 | 14.951 | -11.294 | -83   | 341              | 0   | -23 |   |   |        | -23                                 | 474.022      |
| N-6          | 297.441 | 195.214 | 11.353 | -2.243  | 224   | -50              | 29  |     |   |   |        | 29                                  | 501.969      |
| N-5          | 328.720 | 205.062 | 16.889 | 255     | 1.661 | 127              |     |     |   |   |        | 127                                 | 552.714      |
| N-4          | 425.087 | 186.790 | 10.424 | 816     | 10    |                  |     |     |   |   |        | 10                                  | 623.127      |
| N-3          | 410.817 | 219.500 | 10.779 | -1.276  |       |                  |     |     |   |   |        | -1.276                              | 639.820      |
| N-2          | 436.895 | 174.093 | 5.033  |         |       |                  |     |     |   |   |        | 5.033                               | 616.021      |
| N-1          | 436.835 | 175.254 |        |         |       |                  |     |     |   |   |        | 175.254                             | 612.089      |
| N            | 437.666 |         |        |         |       |                  |     |     |   |   |        | 437.666                             | 437.666      |
|              |         |         |        |         |       |                  |     |     |   |   | To     | tal 616.826                         | 5 251 070    |

| absolute amo | solute amount)  Development year |        |         |       |   |                  |   |   |   |   |        |                               |  |  |
|--------------|----------------------------------|--------|---------|-------|---|------------------|---|---|---|---|--------|-------------------------------|--|--|
| ear          | 0                                |        |         |       |   | Development year |   |   |   |   | 10 & + | Year end<br>(discounted data) |  |  |
| -            | U                                | 1      | 2       | 3     | 4 | 5                | ь | / | 8 | 9 | 10 & + | (discounted data              |  |  |
| rior         |                                  |        |         |       |   |                  |   |   |   |   |        | ) (                           |  |  |
| 1-9          | 0                                | 7.951  | 374     | 0     | 0 | 0                | 0 | 0 | 0 |   | 0      |                               |  |  |
| -8           | 232.373                          | 880    | -14.365 | 0     | 0 | 0                | 0 | 0 | 0 |   |        | - 1                           |  |  |
| -7           | 218.049                          | -4.245 | -8.985  | -773  | 0 | 0                | 0 | 0 |   |   |        |                               |  |  |
| -6           | 197.794                          | 16.171 | -2.232  | 39    | 0 | 0                | 0 |   |   |   |        | - (                           |  |  |
| -5           | 204.892                          | 18.666 | 29      | 737   | 0 | 0                |   |   |   |   |        | -                             |  |  |
| -4           | 205.781                          | 8.586  | 66      | 216   | 0 |                  |   |   |   |   |        | - (                           |  |  |
| -3           | 215.250                          | 9.642  | 158     | 1.018 |   |                  |   |   |   |   |        | 1.019                         |  |  |
| -2           | 179.858                          | -465   | 465     |       |   |                  |   |   |   |   |        | 466                           |  |  |
| 1            | 171.256                          | 4.820  |         |       |   |                  |   |   |   |   |        | 4.83                          |  |  |
|              | 140.835                          |        |         |       |   |                  |   |   |   |   |        | 141.23                        |  |  |
|              |                                  |        |         |       |   |                  |   |   |   |   | To     | tal 147.55                    |  |  |

Underwriting year

| solute amou | int) |   |   |   |   |                  |   |   |   |   |        |                  |                            |
|-------------|------|---|---|---|---|------------------|---|---|---|---|--------|------------------|----------------------------|
|             |      |   |   |   |   | Development year |   |   |   |   |        | In Current year  | Sum of year<br>(cumulative |
|             | 0    | 1 | 2 | 3 | 4 | 5                | 6 | 7 | 8 | 9 | 10 & + | iii Current year | (cumulative                |
|             |      |   |   |   |   |                  |   |   |   |   |        | 0 0              |                            |
|             | 0    | 0 | 0 | 0 | 0 | 0                | 0 | 0 | 0 | 0 |        | 0                |                            |
|             | 0    | 0 | 0 | 0 | 0 | 0                | 0 | 0 | 0 |   |        | 0                |                            |
|             | 0    | 0 | 0 | 0 | 0 | 0                | 0 | 0 |   |   |        | 0                |                            |
|             | 0    | 0 | 0 | 0 | 0 | 0                | 0 |   |   |   |        | 0                |                            |
|             | 0    | 0 | 0 | 0 | 0 | 0                |   |   |   |   |        | 0                |                            |
|             | 0    | 0 | 0 | 0 | 0 |                  |   |   |   |   |        | 0                |                            |
|             | 0    | 0 | 0 | 0 |   |                  |   |   |   |   |        | 0                |                            |
|             | 0    | 0 | 0 |   |   |                  |   |   |   |   |        | 0                |                            |
|             | 0    | 0 |   |   |   |                  |   |   |   |   |        | 0                |                            |
|             | 0    |   |   |   |   |                  |   |   |   |   |        | 0                |                            |

|     | Development year |   |   |   |   |   |   |   |   |   |        |                |
|-----|------------------|---|---|---|---|---|---|---|---|---|--------|----------------|
| ear | 0                | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 & + | (discounted da |
| ior |                  |   |   |   |   |   |   |   |   |   | 0      |                |
| 9   | 0                | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |        |                |
| 3   | 0                | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |   |        |                |
| 7   | 0                | 0 | 0 | 0 | 0 | 0 | 0 | 0 |   |   |        |                |
| 6   | 0                | 0 | 0 | 0 | 0 | 0 | 0 |   |   |   |        | •              |
| 5   | 0                | 0 | 0 | 0 | 0 | 0 |   |   |   |   |        |                |
| 4   | 0                | 0 | 0 | 0 | 0 |   |   |   |   |   |        |                |
| 3   | 0                | 0 | 0 | 0 |   |   |   |   |   |   |        |                |
| 2   | 0                | 0 | 0 |   |   |   |   |   |   |   |        |                |
|     | 0                | 0 |   |   |   |   |   |   |   |   |        |                |
|     | 0                |   |   |   |   |   |   |   |   |   |        |                |

S.23.01.01 - Own funds € 1.000

|  | Total   | Tier 1 - unrestricted | Tier 1 - restricted | Tier 2 | Tier 3 |
|--|---------|-----------------------|---------------------|--------|--------|
| Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35       |         |                       |                     |        |        |
|  | 45      | 45                    |                     | 0      |        |
| Ordinary share capital (gross of own shares)  Share premium account related to ordinary share capital  | 120.700 | 120.700               |                     | 0      |        |
|  | 120.700 | 120.700               |                     | 0      |        |
| Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings                              | 0       | U                     | 0                   | 0      | 0      |
| Subordinated mutual member accounts  Surplus funds   | 0       | 0                     | U                   | U      | U      |
|  | 0       | U                     | 0                   | 0      | 0      |
| Preference shares  Share premium account related to preference shares  | 0       |                       | 0                   | 0      | 0      |
|  | -4.617  | -4.617                | U                   | U      | U      |
| Reconciliation reserve  Subordinated liabilities   | 21.733  | -4.017                | 0                   | 21.733 | 0      |
|  | 21.733  |                       | U                   | 21./33 | 0      |
| An amount equal to the value of net deferred tax assets  | 0       | 0                     | 0                   | 0      | 0      |
| Other own fund items approved by the supervisory authority as basic own funds not specified above  | U       | U                     | U                   | U      | U      |
| 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 | 0       |                       |                     |        |        |
| as Solvency II own funds   |         |                       |                     |        |        |
| Deductions   | -       | _                     |                     | _ 100  |        |
| Deductions for participations in financial and credit institutions   | 0       | 0                     | 0                   | 0      |        |
| Total basic own funds after deductions   | 137.861 | 116.128               | 0                   | 21.733 | 0      |
|  |         |                       |                     |        |        |
| Ancillary own funds  |         |                       |                     | . 888  |        |
| Unpaid and uncalled ordinary share capital callable on demand  | 0       |                       |                     | 0      |        |
| Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,         | 0       |                       |                     | 0      |        |
| callable on demand   |         |                       |                     |        |        |
| Unpaid and uncalled preference shares callable on demand   | 0       |                       |                     | 0      | 0      |
| A legally binding commitment to subscribe and pay for subordinated liabilities on demand   | 0       |                       |                     | 0      | 0      |
| Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC  | 0       |                       |                     | 0      |        |
| Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC   | 0       |                       |                     | 0      | 0      |
| Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC   | 0       |                       |                     | 0      |        |
| Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC                                    | 0       |                       |                     | 0      | 0      |
| Other ancillary own funds  | 0       |                       |                     | 0      | 0      |
| Total ancillary own funds  | 0       |                       |                     | 0      | 0      |
|  |         |                       |                     |        |        |
| Available and eligible own funds   |         |                       |                     |        |        |
| Total available own funds to meet the SCR  | 137.861 | 116.128               | 0                   | 21.733 | 0      |
| Total available own funds to meet the MCR  | 137.861 | 116.128               | 0                   | 21.733 |        |
| Total eligible own funds to meet the SCR   | 137.861 | 116.128               | 0                   | 21.733 | 0      |
| Total eligible own funds to meet the MCR   | 123.600 | 116.128               | 0                   | 7.472  |        |
|  |         |                       |                     |        |        |
| SCR  | 86.435  |                       |                     |        |        |
| MCR  | 37.361  |                       |                     |        |        |
| Ratio of Eligible own funds to SCR   | 159%    |                       |                     |        |        |
| Ratio of Eligible own funds to MCR   | 331%    |                       |                     |        |        |
|  |         |                       |                     |        |        |
| Reconciliation reserve   |         |                       |                     |        |        |
| Excess of assets over liabilities  | 116.128 |                       |                     |        |        |
| Own shares (held directly and indirectly)  | 0       |                       |                     |        |        |
| Foreseeable dividends, distributions and charges   | 0       |                       |                     |        |        |
| Other basic own fund items   | 120.745 |                       |                     |        |        |
| Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds  | 0       |                       |                     |        |        |
| Reconciliation reserve   | -4.617  |                       |                     |        |        |
|  |         |                       |                     |        |        |
| Expected profits   |         |                       |                     |        |        |
| Expected profits included in future premiums (EPIFP) - Life business   | 0       |                       |                     |        |        |
| Expected profits included in future premiums (EPIFP) - Non- life business  | 0       |                       |                     |        |        |
| Total Expected profits included in future premiums (EPIFP)   | 0       |                       |                     |        |        |
|  |         |                       |                     |        |        |

Total amount of Notional Solvency Capital Requirement for remaining part

Diversification effects due to RFF nSCR aggregation for article 304

Total amount of Notional Solvency Capital Requirements for ring fenced funds

Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios

|   | Gross solvency capital requirement | USP  | Simplifications |
|---|------------------------------------|------|-----------------|
| Market risk   | 10.588                             |      |                 |
| Counterparty default risk   | 2.475                              |      |                 |
| Life underwriting risk  | 0                                  | None |                 |
| Health underwriting risk  | 63.959                             | None |                 |
| Non-life underwriting risk  | 0                                  | None |                 |
| Diversification   | -8.906                             |      |                 |
| Intangible asset risk   | 0                                  |      |                 |
| Basic Solvency Capital Requirement  | 68.116                             |      |                 |
| Operational risk  | 18.318                             |      |                 |
| Calculation of Solvency Capital Requirement   | 10 210                             |      |                 |
| Loss-absorbing capacity of technical provisions   | 0                                  |      |                 |
| Loss-absorbing capacity of deferred taxes   | 0                                  |      |                 |
| Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | 0                                  |      |                 |
| Solvency capital requirement excluding capital add-on                                       | 86.435                             |      |                 |
| Capital add-on already set  | 0                                  |      |                 |
| Solvency capital requirement  | 86.435                             |      |                 |
| Other information on SCR  |                                    |      |                 |
| Capital requirement for duration-based equity risk sub-module                               | 0                                  |      |                 |
|   |                                    |      |                 |

0

0

0

0

Linear formula component for non-life insurance and reinsurance obligations

| MCR <sub>NL</sub> Result   | 37.361                               |   |   |
|--|--------------------------------------|---|---|
|  |                                      | Net (of reinsurance/SPV)<br>best estimate and TP<br>calculated as a whole | Net (of reinsurance)<br>written premiums in the<br>last 12 months |
| Medical expense insurance and proportional reinsurance   |                                      | 184.378   | 610.533   |
| Income protection insurance and proportional reinsurance   |                                      | 0   | 0   |
| Workers' compensation insurance and proportional reinsurance   |                                      | 0   | 0   |
| Motor vehicle liability insurance and proportional reinsurance   |                                      | 0   | 0   |
| Other motor insurance and proportional reinsurance   |                                      | 0   | 0   |
| Marine, aviation and transport insurance and proportional reinsurance  |                                      | 0   | 0   |
| Fire and other damage to property insurance and proportional reinsurance   |                                      | 0   | 0   |
| General liability insurance and proportional reinsurance   |                                      | 0   | 0   |
| Credit and suretyship insurance and proportional reinsurance   |                                      | 0   | 0   |
| Legal expenses insurance and proportional reinsurance  |                                      | 0   | 0   |
| Assistance and proportional reinsurance  |                                      | 0   | 0   |
| Miscellaneous financial loss insurance and proportional reinsurance  |                                      | 0   | 0   |
| Non-proportional health reinsurance  |                                      | 0   | 0   |
| Non-proportional casualty reinsurance  |                                      | 0   | 0   |
| Non-proportional marine, aviation and transport reinsurance  |                                      | 0   | 0   |
| Non-proportional property reinsurance  |                                      | 0   | 0   |
| Linear formula component for life insurance and reinsurance obligations  MCR <sub>L</sub> Result   | 0                                    |   |   |
|  |                                      | N 1 ( 5 ) (20 )   |   |
|  |                                      | Net (of reinsurance/SPV)<br>best estimate and TP<br>calculated as a whole | Net (of reinsurance/SPV)<br>total capital at risk                 |
| Obligations with profit participation - guaranteed benefits  |                                      | best estimate and TP  | total capital at risk   |
| Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits  |                                      | best estimate and TP calculated as a whole                                | total capital at risk   |
|  |                                      | best estimate and TP calculated as a whole                                | total capital at risk   |
| Obligations with profit participation - future discretionary benefits  |                                      | best estimate and TP calculated as a whole  0                             | total capital at risk   |
| Obligations with profit participation - future discretionary benefits<br>Index-linked and unit-linked insurance obligations  |                                      | best estimate and TP calculated as a whole  0 0 0                         | total capital at risk   |
| Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations   |                                      | best estimate and TP calculated as a whole  0 0 0                         | total capital at risk   |
| 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  | 37.361                               | best estimate and TP calculated as a whole  0 0 0                         | total capital at risk   |
| Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations Overall MCR calculation  | 37.361<br>86.435                     | best estimate and TP calculated as a whole  0 0 0                         | total capital at risk   |
| Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations  Overall MCR calculation Linear MCR                                    |                                      | best estimate and TP calculated as a whole  0 0 0 0                       | total capital at risk   |
| Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations  Overall MCR calculation Linear MCR SCR                                | 86.435                               | best estimate and TP calculated as a whole  0 0 0 0                       | total capital at risk   |
| Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations  Overall MCR calculation Linear MCR SCR MCR cap                        | 86.435<br>38.896                     | best estimate and TP calculated as a whole  0 0 0 0                       | total capital at risk   |
| Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations  Overall MCR calculation Linear MCR SCR MCR cap MCR floor              | 86.435<br>38.896<br>21.609           | best estimate and TP calculated as a whole  0 0 0 0                       | total capital at risk   |
| Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations  Overall MCR calculation Linear MCR SCR MCR cap MCR floor Combined MCR | 86.435<br>38.896<br>21.609<br>37.361 | best estimate and TP calculated as a whole  0 0 0 0                       | total capital at risk   |

### De Friesland Zorgverzekeraar N.V.

**Public Disclosure Quantitative Reporting Templates** 

2020



\$.02.01.02 - Balance sheet €1.000

| Intangible assets  Deferred tax assets  Pension benefit surplus  Property, plant & equipment held for own use  Investments (other than assets held for index-linked and unit-linked contracts)  Property (other than for own use)  Holdings in related undertakings, including participations  Equities  Equities - listed  Equities - unlisted  Bonds  Government Bonds  Corporate Bonds  Structured notes  Collateralised securities  Collective Investments Undertakings  Derivatives  Deposits other than cash equivalents  Other investments  Assets held for index-linked and unit-linked contracts |         |
|---|---------|
| Pension benefit surplus Property, plant & equipment held for own use Investments (other than assets held for index-linked and unit-linked contracts) Property (other than for own use) Holdings in related undertakings, including participations Equities Equities - listed Equities - unlisted Bonds Government Bonds Corporate Bonds Structured notes Collateralised securities Collateralised securities Collective Investments Undertakings Derivatives Deposits other than cash equivalents Other investments   | 0       |
| Property, plant & equipment held for own use Investments (other than assets held for index-linked and unit-linked contracts) Property (other than for own use) Holdings in related undertakings, including participations Equities Equities - listed Equities - unlisted Bonds Government Bonds Corporate Bonds Structured notes Collateralised securities Collateralised securities Derivatives Deposits other than cash equivalents Other investments   | 0       |
| Investments (other than assets held for index-linked and unit-linked contracts)  Property (other than for own use)  Holdings in related undertakings, including participations  Equities  Equities - listed  Equities - unlisted  Bonds  Government Bonds  Corporate Bonds  Structured notes  Collateralised securities  Collateralised securities  Derivatives  Deposits other than cash equivalents  Other investments  | 0       |
| Property (other than for own use) Holdings in related undertakings, including participations Equities Equities - listed Equities - unlisted Bonds Government Bonds Corporate Bonds Structured notes Collateralised securities Collective Investments Undertakings Derivatives Deposits other than cash equivalents Other investments  | 411     |
| Holdings in related undertakings, including participations  Equities  Equities - listed  Equities - unlisted  Bonds  Government Bonds  Corporate Bonds  Structured notes  Collateralised securities  Collective Investments Undertakings  Derivatives  Deposits other than cash equivalents  Other investments  | 379.945 |
| Equities  Equities - listed  Equities - unlisted  Bonds  Government Bonds  Corporate Bonds  Structured notes  Collateralised securities  Collective Investments Undertakings  Derivatives  Deposits other than cash equivalents  Other investments  | 0       |
| Equities - listed Equities - unlisted Bonds Government Bonds Corporate Bonds Structured notes Collateralised securities Collective Investments Undertakings Derivatives Deposits other than cash equivalents Other investments  | 1.593   |
| Equities - unlisted Bonds Government Bonds Corporate Bonds Structured notes Collateralised securities Collective Investments Undertakings Derivatives Deposits other than cash equivalents Other investments  | 34.114  |
| Bonds Government Bonds Corporate Bonds Structured notes Collateralised securities Collective Investments Undertakings Derivatives Deposits other than cash equivalents Other investments  | 32.429  |
| Government Bonds Corporate Bonds Structured notes Collateralised securities Collective Investments Undertakings Derivatives Deposits other than cash equivalents Other investments  | 1.684   |
| Corporate Bonds Structured notes Collateralised securities Collective Investments Undertakings Derivatives Deposits other than cash equivalents Other investments   | 328.429 |
| Structured notes Collateralised securities Collective Investments Undertakings Derivatives Deposits other than cash equivalents Other investments   | 79.214  |
| Collateralised securities Collective Investments Undertakings Derivatives Deposits other than cash equivalents Other investments  | 223.236 |
| Collective Investments Undertakings Derivatives Deposits other than cash equivalents Other investments  | 0       |
| Derivatives  Deposits other than cash equivalents  Other investments  | 25.978  |
| Deposits other than cash equivalents Other investments  | 13.929  |
| Other investments   | 603     |
|   | 0       |
| Assets held for index-linked and unit-linked contracts  | 1.277   |
|   | 0       |
| Loans and mortgages   | 26.908  |
| Loans on policies   | 0       |
| Loans and mortgages to individuals  | 0       |
| Other loans and mortgages   | 26.908  |
| Reinsurance recoverables from:  | 0       |
| Non-life and health similar to non-life   | 0       |
| Non-life excluding health   | 0       |
| Health similar to non-life  | 0       |
| Life and health similar to life, excluding health and index-linked and unit-linked  | 0       |
| Health similar to life  | 0       |
| Life excluding health and index-linked and unit-linked  | 0       |
| Life index-linked and unit-linked   | 0       |
| Deposits to cedants   | 0       |
| Insurance and intermediaries receivables  | 255.589 |
| Reinsurance receivables   | 0       |
| Receivables (trade, not insurance)  | 150.178 |
| Own shares (held directly)  | 0       |
| Amounts due in respect of own fund items or initial fund called up but not yet paid in  | 0       |
| Cash and cash equivalents   | 31.988  |
| Any other assets, not elsewhere shown   | 1.860   |
| Total assets  | 846.878 |

### S.02.01.02 - Balance sheet

€ 1.000

| Liabilities   | Solvency II value |
|---|-------------------|
| Technical provisions – non-life   | 403.685           |
| Technical provisions – non-life (excluding health)                              |                   |
| TP calculated as a whole  | (                 |
| Best Estimate   | (                 |
| Risk margin   | (                 |
| Technical provisions - health (similar to non-life)                             | 403.685           |
| TP calculated as a whole  | (                 |
| Best Estimate   | 388.562           |
| Risk margin   | 15.123            |
| Technical provisions - life (excluding index-linked and unit-linked)            | C                 |
| Technical provisions - health (similar to life)                                 | C                 |
| TP calculated as a whole  | C                 |
| Best Estimate   | C                 |
| Risk margin   | (                 |
| Technical provisions – life (excluding health and index-linked and unit-linked) | (                 |
| TP calculated as a whole  | (                 |
| Best Estimate   | (                 |
| Risk margin   | (                 |
| Technical provisions – index-linked and unit-linked                             | (                 |
| TP calculated as a whole  | (                 |
| Best Estimate   | (                 |
| Risk margin   | (                 |
| Contingent liabilities  | (                 |
| Provisions other than technical provisions                                      | (                 |
| Pension benefit obligations   | (                 |
| Deposits from reinsurers  | (                 |
| Deferred tax liabilities  | (                 |
| Derivatives   | 114               |
| Debts owed to credit institutions   | (                 |
| Financial liabilities other than debts owed to credit institutions              | (                 |
| Insurance & intermediaries payables   | 43.073            |
| Reinsurance payables  | (                 |
| Payables (trade, not insurance)   | 47.014            |
| Subordinated liabilities  | (                 |
| Subordinated liabilities not in BOF   | (                 |
| Subordinated liabilities in BOF   | (                 |
| Any other liabilities, not elsewhere shown                                      | 3.691             |
| Total liabilities   | 497.577           |
| Excess of assets over liabilities   | 349.302           |

|  |                           |                             | Line of Business for: no        | on-life insurance and reins       | urance obligations (direct | business and accepted pro                | portional 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<br>property insurance | General liability insurance | Credit and suretyship insurance |
| Premiums written                               |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Gross - Direct Business                        | 1.482.766                 | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Gross - Proportional reinsurance accepted      | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Gross - Non-proportional reinsurance accepted  |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Reinsurers' share                              | 141                       | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Net  | 1.482.626                 | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Premiums earned                                |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Gross - Direct Business                        | 1.471.668                 | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Gross - Proportional reinsurance accepted      | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Gross - Non-proportional reinsurance accepted  |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Reinsurers' share                              | 141                       | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Net  | 1.471.527                 | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Claims incurred                                |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Gross - Direct Business                        | 1.434.549                 | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Gross - Proportional reinsurance accepted      | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Gross - Non-proportional reinsurance accepted  |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Reinsurers' share                              | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Net  | 1.434.549                 | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Changes in other technical provisions          |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Gross - Direct Business                        | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Gross - Proportional reinsurance accepted      | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Gross - Non- proportional reinsurance accepted |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Reinsurers'share                               | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Net  | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Expenses incurred                              | 30.816                    | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Other expenses                                 |                           |                             |                                 |                                   |                            |  |  |                             |                                 |

|  | Line of Business for: non | I-life insurance and reinsur | ance obligations (direct     |        | Line of bu | isiness for:                   |          |           |
|--|---------------------------|------------------------------|------------------------------|--------|------------|--------------------------------|----------|-----------|
|  |                           | d accepted proportional re   |                              |        |            | ortional reinsurance           |          |           |
|  | Legal expenses insurance  | Assistance                   | Miscellaneous financial loss | Health | Casualty   | Marine, aviation,<br>transport | Property | Total     |
| Premiums written                               |                           |                              |                              |        |            |                                |          |           |
| Gross - Direct Business                        | 0                         | 0                            | 0                            |        |            |                                |          | 1.482.766 |
| Gross - Proportional reinsurance accepted      | 0                         | 0                            | 0                            |        |            |                                |          | 0         |
| Gross - Non-proportional reinsurance accepted  |                           |                              |                              | 0      | 0          | 0                              | 0        | 0         |
| Reinsurers' share                              | 0                         | 0                            | 0                            | 0      | 0          | 0                              | 0        | 141       |
| Net  | 0                         | 0                            | 0                            | 0      | 0          | 0                              | 0        | 1.482.626 |
| Premiums earned                                |                           |                              |                              |        |            |                                |          |           |
| Gross - Direct Business                        | 0                         | 0                            | 0                            |        |            |                                |          | 1.471.668 |
| Gross - Proportional reinsurance accepted      | 0                         | 0                            | 0                            |        |            |                                |          | 0         |
| Gross - Non-proportional reinsurance accepted  |                           |                              |                              | 0      | 0          | 0                              | 0        | 0         |
| Reinsurers' share                              | 0                         | 0                            | 0                            | 0      | 0          | 0                              | 0        | 141       |
| Net  | 0                         | 0                            | 0                            | 0      | 0          | 0                              | 0        | 1.471.527 |
| Claims incurred                                |                           |                              |                              |        |            |                                |          |           |
| Gross - Direct Business                        | 0                         | 0                            | 0                            |        |            |                                |          | 1.434.549 |
| Gross - Proportional reinsurance accepted      | 0                         | 0                            | 0                            |        |            |                                |          | 0         |
| Gross - Non-proportional reinsurance accepted  |                           |                              |                              | 0      | 0          | 0                              | 0        | 0         |
| Reinsurers' share                              | 0                         | 0                            | 0                            | 0      | 0          | 0                              | 0        | 0         |
| Net  | 0                         | 0                            | 0                            | 0      | 0          | 0                              | 0        | 1.434.549 |
| Changes in other technical provisions          |                           |                              |                              |        |            |                                |          |           |
| Gross - Direct Business                        | 0                         | 0                            | 0                            |        |            |                                |          | 0         |
| Gross - Proportional reinsurance accepted      | 0                         | 0                            | 0                            |        |            |                                |          | 0         |
| Gross - Non- proportional reinsurance accepted |                           |                              |                              | 0      | 0          | 0                              | 0        | 0         |
| Reinsurers'share                               | 0                         | 0                            | 0                            | 0      | 0          | 0                              | 0        | 0         |
| Net  | 0                         | 0                            | 0                            | 0      | 0          | 0                              | 0        | 0         |
| Expenses incurred                              | 0                         | 0                            | 0                            | 0      | 0          | 0                              | 0        | 30.816    |
| Other expenses                                 |                           |                              |                              |        |            |                                |          | -1.312    |
| Total expenses                                 |                           |                              |                              |        |            |                                |          | 29.504    |

S.17.01.02 - Non-life Technical Provisions

|  |                           |                             |                                 | Direct busines                    | s and accepted proportion | al 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 |
| Technical provisions calculated as a whole                         | 0                         | C                           | 0                               | 0                                 | 0                         | (  | 0   | C                           |                                 |
| Total Recoverables from reinsurance/SPV and Finite Re after the    |                           |                             |                                 |                                   |                           |  |   |                             |                                 |
| adjustment for expected losses due to counterparty default         | 0                         | C                           | 0                               | 0                                 | 0                         | (  | 0   | C                           | )                               |
| associated to TP as a whole  |                           |                             |                                 |                                   |                           |  |   |                             |                                 |
| Technical provisions calculated as a sum of BE and RM              |                           |                             |                                 |                                   |                           |  |   |                             |                                 |
| Best estimate  |                           |                             |                                 |                                   |                           |  |   |                             |                                 |
| Premium provisions   |                           |                             |                                 |                                   |                           |  |   |                             |                                 |
| Gross  | 63.730                    | C                           | 0                               | 0                                 | 0                         | (  | 0   | C                           | )                               |
| Total recoverable from reinsurance/SPV and Finite Re after the     |                           |                             |                                 |                                   |                           |  |   |                             |                                 |
| adjustment for expected losses due to counterparty default         | 0                         | C                           | 0                               | 0                                 | 0                         | (  | 0   | C                           |                                 |
|  | 63,730                    |                             | 0                               | 0                                 | 0                         |  | 0   |                             |                                 |
| Net Best Estimate of Premium Provisions                            | 63./30                    |                             | U                               | U                                 | U                         |  | 0   |                             |                                 |
| Claims provisions  | 324.832                   | (                           | 0                               | 0                                 | 0                         | (  |   | (                           |                                 |
| Gross  | 324.832                   |                             | U                               | U                                 | U                         |  | 0   |                             | ,                               |
| Total recoverable from reinsurance/SPV and Finite Re after the     | 0                         |                             | 0                               | 0                                 | 0                         | ,  | 0   |                             |                                 |
| adjustment for expected losses due to counterparty default         | Ü                         |                             | · ·                             | 0                                 | o o                       | ,  | ,   |                             |                                 |
| Net Best Estimate of Claims Provisions                             | 324.832                   | 0                           | 0                               | 0                                 | 0                         | (  | 0   | 0                           | )                               |
| Total Best estimate - gross  | 388.562                   | C                           | 0                               | 0                                 | 0                         | (  | 0   | C                           | )                               |
| Total Best estimate - net  | 388.562                   | C                           | 0                               | 0                                 | 0                         | (  | 0   | C                           |                                 |
| Risk margin  | 15.123                    | С                           | 0                               | 0                                 | 0                         | (  | 0   | С                           | )                               |
| Amount of the transitional on Technical Provisions                 |                           |                             |                                 |                                   |                           |  |   |                             |                                 |
| Technical Provisions calculated as a whole                         | 0                         | C                           | 0                               | 0                                 | 0                         | (  | 0   | C                           | 1                               |
| Best estimate  | 0                         | C                           | 0                               | 0                                 | 0                         | (  | 0   | C                           | )                               |
| Risk margin  | 0                         | C                           | 0                               | 0                                 | 0                         | (  | 0   | C                           | )                               |
|  |                           |                             |                                 |                                   |                           |  |   |                             |                                 |
|  |                           |                             |                                 |                                   |                           |  |   |                             |                                 |
| Technical provisions - total                                       | 403.685                   | C                           | 0                               | 0                                 | 0                         | (  | 0   | C                           |                                 |
| Recoverable from reinsurance contract/SPV and Finite Re after the  |                           |                             |                                 |                                   |                           |  |   |                             |                                 |
| adjustment for expected losses due to counterparty default - total | 0                         | C                           | 0                               | 0                                 | 0                         | (  | 0   | C                           |                                 |
| Technical provisions minus recoverables from reinsurance/SPV and   |                           |                             |                                 |                                   |                           |  |   |                             |                                 |
| Finite Re - total  | 403.685                   | C                           | 0                               | 0                                 | 0                         | (  | 0   | C                           |                                 |

|  | Direct business          | and accepted proportion | al reinsurance               |                                     | Accepted non-prope                    | ortional reinsurance  |                                       | 1                         |
|--|--------------------------|-------------------------|------------------------------|-------------------------------------|---------------------------------------|---|---------------------------------------|---------------------------|
|  | Legal expenses insurance | Assistance              | Miscellaneous financial loss | Non-proportional health reinsurance | Non-proportional casualty reinsurance | Non-proportional<br>marine, aviation and<br>transport reinsurance | Non-proportional property reinsurance | Total Non-Life obligation |
| Technical provisions calculated as a whole   | 0                        | 0                       | 0                            | 0                                   | 0                                     | 0   | 0                                     | 0                         |
| Total Recoverables from reinsurance/SPV and Finite Re after the  |                          |                         |                              |                                     |                                       |   |                                       |                           |
| adjustment for expected losses due to counterparty default   | 0                        | 0                       | 0                            | 0                                   | 0                                     | 0   | 0                                     | 0                         |
| associated to TP as a whole  |                          |                         |                              |                                     |                                       |   |                                       |                           |
| Technical provisions calculated as a sum of BE and RM  |                          |                         |                              |                                     |                                       |   |                                       |                           |
| Best estimate  |                          |                         |                              |                                     |                                       |   |                                       |                           |
| Premium provisions   |                          |                         |                              |                                     |                                       |   |                                       |                           |
| Gross  | 0                        | 0                       | 0                            | 0                                   | 0                                     | 0   | 0                                     | 63.730                    |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default            | 0                        | 0                       | 0                            | 0                                   | 0                                     | 0   | 0                                     | 0                         |
| Net Best Estimate of Premium Provisions  | 0                        | 0                       | 0                            | 0                                   | 0                                     | 0   | 0                                     | 63.730                    |
| Claims provisions  |                          |                         |                              |                                     |                                       |   |                                       |                           |
| Gross  | 0                        | 0                       | 0                            | 0                                   | 0                                     | 0   | 0                                     | 324.832                   |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default            | 0                        | 0                       | 0                            | 0                                   | 0                                     | 0   | 0                                     | 0                         |
| Net Best Estimate of Claims Provisions   | 0                        | 0                       | 0                            | 0                                   | 0                                     | 0   | 0                                     | 324.832                   |
| Total Best estimate - gross  | 0                        | 0                       | 0                            | 0                                   | 0                                     | 0   | 0                                     | 388.562                   |
| Total Best estimate - net  | 0                        | 0                       | 0                            | 0                                   | 0                                     | 0   | 0                                     | 388.562                   |
| Risk margin  | 0                        | 0                       | 0                            | 0                                   | 0                                     | 0   | 0                                     | 15.123                    |
| Amount of the transitional on Technical Provisions   |                          |                         |                              |                                     |                                       |   |                                       |                           |
| Technical Provisions calculated as a whole   | 0                        | 0                       | 0                            | 0                                   | 0                                     | 0   | 0                                     | 0                         |
| Best estimate  | 0                        | 0                       | 0                            | 0                                   | 0                                     | 0   | 0                                     | 0                         |
| Risk margin  | 0                        | 0                       | 0                            | 0                                   | 0                                     | 0   | 0                                     | 0                         |
|  |                          |                         |                              |                                     |                                       |   |                                       |                           |
| Technical provisions - total   | 0                        | 0                       | 0                            | 0                                   | 0                                     | 0   | 0                                     | 403.685                   |
| Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total | 0                        | 0                       | 0                            | 0                                   | 0                                     | 0   | 0                                     | 0                         |
| Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total   | 0                        | 0                       | 0                            | 0                                   | 0                                     | 0   | 0                                     | 403.685                   |

S.19.01.21 - Non-life Insurance Claims Information

Total Non-Life Business

Accident year

| Gross Claim  | s Paid (non-cumulative) |                  |        |         |        |         |       |      |    |   |        |                 |              |
|--------------|-------------------------|------------------|--------|---------|--------|---------|-------|------|----|---|--------|-----------------|--------------|
| (absolute ar | nount)                  |                  |        |         |        |         |       |      |    |   |        |                 |              |
|              |                         | Development year |        |         |        |         |       |      |    |   |        |                 | Sum of years |
| Year         | 0                       | 1                | 2      | 3       | 4      | 5       | 6     | 7    | 8  | 9 | 10 & + | In Current year | (cumulative) |
| Prior        |                         |                  |        |         |        |         |       |      |    |   |        | 0 0             |              |
| N-9          | 0                       | 314.166          | 28.340 | 604     | -437   | -11.795 | -11   | 19   | -7 | 0 |        | 0               | 330.878      |
| N-8          | 536.230                 | 431.866          | 24.424 | -3.280  | 2.294  | 390     | 1     | -437 | 47 |   |        | 47              | 991.535      |
| N-7          | 633.484                 | 396.976          | 14.486 | -20.398 | -2.231 | 2.095   | 4.448 | 204  |    |   |        | 204             | 1.029.063    |
| N-6          | 656.547                 | 388.503          | 17.459 | -330    | 2.321  | 4.155   | 331   |      |    |   |        | 331             | 1.068.987    |
| N-5          | 756.778                 | 395.389          | 20.708 | 11.402  | -8.736 | 2.233   |       |      |    |   |        | 2.233           | 1.177.773    |
| N-4          | 880.866                 | 396.377          | 14.943 | 4.606   | -845   |         |       |      |    |   |        | -845            | 1.295.948    |
| N-3          | 900.359                 | 395.784          | 24.822 | 5.269   |        |         |       |      |    |   |        | 5.269           | 1.326.234    |
| N-2          | 977.891                 | 355.097          | 24.311 |         |        |         |       |      |    |   |        | 24.311          | 1.357.299    |
| N-1          | 1.045.575               | 347.937          |        |         |        |         |       |      |    |   |        | 347.937         | 1.393.512    |
| N            | 1.089.560               |                  |        |         |        |         |       |      |    |   |        | 1.089.560       | 1.089.560    |
|              |                         |                  |        |         |        |         |       |      |    |   | To     | tal 1 469 047   | 11 060 788   |

|              | counted Best Estimate Claims F | TOVISIONS |        |       |       |                  |   |   |   |     |        |                   |
|--------------|--------------------------------|-----------|--------|-------|-------|------------------|---|---|---|-----|--------|-------------------|
| (absolute an | nount)                         |           |        |       |       |                  |   |   |   |     |        |                   |
|              |                                |           |        |       |       | Development year |   |   |   |     |        | Year end          |
| Year         | 0                              | 1         | 2      | 3     | 4     | 5                | 6 | 7 | 8 | 9   | 10 & + | (discounted data) |
| Prior        |                                |           |        |       |       |                  |   |   |   |     |        | 0 0               |
| N-9          | 0                              | 47.967    | 7.045  | 0     | 0     | 0                | 0 | 0 | ( | ) ( | 0      | 0                 |
| N-8          | 492.810                        | 51.563    | 3.921  | 0     | 0     | 0                | 0 | 0 | ( | )   |        | 0                 |
| N-7          | 432.945                        | 14.349    | 6.383  | 4.613 | 6.865 | 0                | 0 | 0 |   |     |        | 0                 |
| N-6          | 440.458                        | 35.485    | 12.285 | 4.739 | 0     | 0                | 0 |   |   |     |        | 0                 |
| N-5          | 454.705                        | 39.255    | 9.741  | 2.604 | 0     | 0                |   |   |   |     |        | 0                 |
| N-4          | 427.896                        | 29.191    | 10.917 | 3.107 | 0     |                  |   |   |   |     |        | 0                 |
| N-3          | 427.280                        | 33.415    | 81     | 1.431 |       |                  |   |   |   |     |        | 1.433             |
| N-2          | 398.807                        | 8.655     | -1.459 |       |       |                  |   |   |   |     |        | -1.457            |
| N-1          | 347.720                        | 4.975     |        |       |       |                  |   |   |   |     |        | 4.989             |
| N            | 319.045                        |           |        |       |       |                  |   |   |   |     |        | 319.867           |
|              |                                |           |        |       |       |                  |   |   |   |     |        | Total 324.832     |

Underwriting year

|      | Development year |   |   |   |   |   |   |   |   |   |        |                 | Sum of yea<br>(cumulativ |
|------|------------------|---|---|---|---|---|---|---|---|---|--------|-----------------|--------------------------|
| r    | 0                | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 & + | In Current year | (cumulativ               |
| er 💮 |                  |   |   |   |   |   |   |   |   |   |        | 0 0             |                          |
|      | 0                | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |        | 0               |                          |
|      | 0                | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |   |        | 0               |                          |
|      | 0                | 0 | 0 | 0 | 0 | 0 | 0 | 0 |   |   |        | 0               |                          |
|      | 0                | 0 | 0 | 0 | 0 | 0 | 0 |   |   |   |        | 0               |                          |
|      | 0                | 0 | 0 | 0 | 0 | 0 |   |   |   |   |        | 0               |                          |
|      | 0                | 0 | 0 | 0 | 0 |   |   |   |   |   |        | 0               |                          |
|      | 0                | 0 | 0 | 0 |   |   |   |   |   |   |        | 0               |                          |
|      | 0                | 0 | 0 |   |   |   |   |   |   |   |        | 0               |                          |
|      | 0                | 0 |   |   |   |   |   |   |   |   |        | 0               |                          |
|      | 0                |   |   |   |   |   |   |   |   |   |        | 0               |                          |

| solute amou      | unt) |   |   |   |   |   |   |          |   |   |        |                |
|------------------|------|---|---|---|---|---|---|----------|---|---|--------|----------------|
| Development year |      |   |   |   |   |   |   | Year end |   |   |        |                |
| ar               | 0    | 1 | 2 | 3 | 4 | 5 | 6 | 7        | 8 | 9 | 10 & + | (discounted da |
| or               |      |   |   |   |   |   |   |          |   |   | 0      |                |
|                  | 0    | 0 | 0 | 0 | 0 | 0 | 0 | 0        | 0 | 0 |        |                |
|                  | 0    | 0 | 0 | 0 | 0 | 0 | 0 | 0        | 0 |   |        |                |
|                  | 0    | 0 | 0 | 0 | 0 | 0 | 0 | 0        |   |   |        |                |
| 5                | 0    | 0 | 0 | 0 | 0 | 0 | 0 |          |   |   |        |                |
| i .              | 0    | 0 | 0 | 0 | 0 | 0 |   |          |   |   |        |                |
|                  | 0    | 0 | 0 | 0 | 0 |   |   |          |   |   |        |                |
|                  | 0    | 0 | 0 | 0 |   |   |   |          |   |   |        |                |
|                  | 0    | 0 | 0 |   |   |   |   |          |   |   |        |                |
|                  | 0    | 0 |   |   |   |   |   |          |   |   |        |                |
|                  | 0    |   |   |   |   |   |   |          |   |   |        |                |
|                  |      |   |   |   |   |   |   |          |   |   | Tota   | al .           |

S.23.01.01 - Own funds €1.00

|   | Total   | Tier 1 - unrestricted | Tier 1 - restricted | Tier 2 | Tier 3 |
|---|---------|-----------------------|---------------------|--------|--------|
| Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35                                |         |                       |                     |        |        |
| basic own runds before deduction for participations in other financial sector as foreseen in article 66 of Delegated Regulation (EU) 2015/35                                |         |                       |                     |        |        |
| Ordinary share capital (gross of own shares)  | 45      | 45                    |                     | 0      |        |
| Share premium account related to ordinary share capital   | 90.885  | 90.885                |                     | 0      |        |
| Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings   | 0       | 0                     |                     | 0      |        |
| Subordinated mutual member accounts   | 0       |                       | 0                   | 0      | 0      |
| Surplus funds   | 0       | 0                     | -                   |        | -      |
| Preference shares   | 0       |                       | 0                   | 0      | 0      |
| Share premium account related to preference shares  | 0       | 258.372               | 0                   | 0      | 0      |
| Reconciliation reserve  | 258.372 | 258.372               |                     |        |        |
| Subordinated liabilities  | 0       |                       | 0                   | 0      | 0      |
| An amount equal to the value of net deferred tax assets   | 0       | 0                     | 0                   | 0      | 0      |
| Other own fund items approved by the supervisory authority as basic own funds not specified above   | U       | U                     | U                   | U      | U      |
| 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 | 25.419  |                       |                     |        |        |
| Deductions  |         |                       |                     |        |        |
| Deductions  Deductions for participations in financial and credit institutions  | 0       | 0                     | 0                   | 0      |        |
| Total basic own funds after deductions  | 323.882 | 323.882               | 0                   | 0      | 0      |
| Total basic own fullus after deductions   | 323.002 | 323.002               | 0                   | U      | 0      |
| Ancillary own funds   |         |                       |                     |        |        |
| Unpaid and uncalled ordinary share capital callable on demand   | 0       |                       |                     | 0      |        |
| Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,                                  | 0       |                       |                     | 0      |        |
| callable on demand  | 0       |                       |                     | 0      |        |
| Unpaid and uncalled preference shares callable on demand  | 0       |                       |                     | 0      | 0      |
| A legally binding commitment to subscribe and pay for subordinated liabilities on demand  | 0       |                       |                     | 0      | 0      |
| Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC   | 0       |                       |                     | 0      | Ü      |
| Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC  | 0       |                       |                     | 0      | 0      |
| Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC  | 0       |                       |                     | 0      |        |
| Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC   | 0       |                       |                     | 0      | 0      |
| Other ancillary own funds   | 0       |                       |                     | 0      | 0      |
| Total ancillary own funds   | 0       |                       |                     | 0      | 0      |
|   |         |                       |                     |        |        |
| Available and eligible own funds  |         |                       |                     |        |        |
| Total available own funds to meet the SCR   | 323.882 | 323.882               | 0                   | 0      | 0      |
| Total available own funds to meet the MCR   | 323.882 | 323.882               | 0                   | 0      |        |
| Total eligible own funds to meet the SCR  | 323.882 | 323.882               | 0                   | 0      | 0      |
| Total eligible own funds to meet the MCR  | 323.882 | 323.882               | 0                   | 0      |        |
|   |         |                       |                     |        |        |
| SCR   | 206.263 |                       |                     |        |        |
| MCR   | 88.039  |                       |                     |        |        |
| Ratio of Eligible own funds to SCR  | 157%    |                       |                     |        |        |
| Ratio of Eligible own funds to MCR  | 368%    |                       |                     |        |        |
|   |         |                       |                     |        |        |
| Reconciliation reserve  |         |                       |                     |        |        |
| Excess of assets over liabilities   | 349.302 |                       |                     |        |        |
| Own shares (held directly and indirectly)   | 0       |                       |                     |        |        |
| Foreseeable dividends, distributions and charges  | 0       |                       |                     |        |        |
| Other basic own fund items  | 90.930  |                       |                     |        |        |
| Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds   | 0       |                       |                     |        |        |
| Reconciliation reserve  | 258.372 |                       |                     |        |        |
|   |         |                       |                     |        |        |
| Expected profits  |         |                       |                     |        |        |
| Expected profits included in future premiums (EPIFP) - Life business  | 0       |                       |                     |        |        |
| Expected profits included in future premiums (EPIFP) - Non- life business   | 0       |                       |                     |        |        |
| Total Expected profits included in future premiums (EPIFP)  | 0       |                       |                     |        |        |

|   | Gross solvency capital requirement | USP  | Simplifications |
|---|------------------------------------|------|-----------------|
| Market risk   | 27.976                             |      |                 |
| Counterparty default risk   | 2.701                              |      |                 |
| Life underwriting risk  | 0                                  | None |                 |
| Health underwriting risk  | 151.656                            | None |                 |
| Non-life underwriting risk  | 0                                  | None |                 |
| Diversification   | -20.613                            |      |                 |
| Intangible asset risk   | 0                                  |      |                 |
| Basic Solvency Capital Requirement  | 161.720                            |      |                 |
| Calculation of Solvency Capital Requirement   |                                    |      |                 |
| Operational risk  | 44.542                             |      |                 |
| Loss-absorbing capacity of technical provisions   | 0                                  |      |                 |
| Loss-absorbing capacity of deferred taxes   | 0                                  |      |                 |
| Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | 0                                  |      |                 |
| Solvency capital requirement excluding capital add-on                                       | 206.263                            |      |                 |
| Capital add-on already set  | 0                                  |      |                 |
| Solvency capital requirement  | 206.263                            |      |                 |

#### Other information on SCR

| Capital requirement for duration-based equity risk sub-module                            | 0 |
|--|---|
| Total amount of Notional Solvency Capital Requirement for remaining part                 | 0 |
| Total amount of Notional Solvency Capital Requirements for ring fenced funds             | 0 |
| Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios | 0 |
| Diversification effects due to RFF nSCR aggregation for article 304                      | 0 |

Linear formula component for non-life insurance and reinsurance obligations

| 88.039  |  |  |
|---|--|--|
|   | '  |  |
|   | Net (of reinsurance/SPV)   | Net (of reinsurance)   |
|   | best estimate and TP   | written premiums in the  |
|   | calculated as a whole  | last 12 months   |
|   | 388.562  | 1.484.601  |
|   | 0  | 0  |
|   | 0  | 0  |
|   | 0  | 0  |
|   | 0  | 0  |
|   | 0  | 0  |
|   | 0  | 0  |
|   | 0  | 0  |
|   | 0  | 0  |
|   | 0  | 0  |
|   | 0  | 0  |
|   | 0  | 0  |
|   | 0  | 0  |
|   | 0  | 0  |
|   | 0  | 0  |
|   | 0  | 0  |
|   |  |  |
|   |  |  |
| 0   |  |  |
| 0   |  |  |
| 0   | •  |  |
| 0   | Net (of reinsurance/SPV) best estimate and TP                                | Net (of reinsurance/SPV)   |
| 0   | Net (of reinsurance/SPV)   | Net (of reinsurance/SPV)<br>total capital at risk  |
| 0   | Net (of reinsurance/SPV)<br>best estimate and TP                             | total capital at risk  |
| 0   | Net (of reinsurance/SPV)<br>best estimate and TP<br>calculated as a whole    | total capital at risk  |
| 0   | Net (of reinsurance/SPV) best estimate and TP calculated as a whole          | total capital at risk  |
| 0   | Net (of reinsurance/SPV) best estimate and TP calculated as a whole  0       | total capital at risk  |
| 0   | Net (of reinsurance/SPV) best estimate and TP calculated as a whole  0 0 0   | total capital at risk  |
| 0   | Net (of reinsurance/SPV) best estimate and TP calculated as a whole  0 0 0   | total capital at risk  |
|   | Net (of reinsurance/SPV) best estimate and TP calculated as a whole  0 0 0   | total capital at risk  |
| 88.039  | Net (of reinsurance/SPV) best estimate and TP calculated as a whole  0 0 0   | total capital at risk  |
| 88.039<br>206.263                               | Net (of reinsurance/SPV) best estimate and TP calculated as a whole  0 0 0   | total capital at risk  |
| 88.039<br>206.263<br>92.818                     | Net (of reinsurance/SPV) best estimate and TP calculated as a whole  0 0 0   | total capital at risk  |
| 88.039<br>206.263<br>92.818<br>51.566           | Net (of reinsurance/SPV) best estimate and TP calculated as a whole  0 0 0 0 | total capital at risk  |
| 88.039<br>206.263<br>92.818<br>51.566<br>88.039 | Net (of reinsurance/SPV) best estimate and TP calculated as a whole  0 0 0 0 | total capital at risk  |
| 88.039<br>206.263<br>92.818<br>51.566           | Net (of reinsurance/SPV) best estimate and TP calculated as a whole  0 0 0 0 | total capital at risk  |
|   |  | best estimate and TP calculated as a whole  388.562  0  0  0  0  0  0  0  0  0  0  0  0  0 |

N.V. Hagelunie

**Public Disclosure Quantitative Reporting Templates** 

2020



| Pension benefit surplus       0         Property, plant & equipment held for own use       0         Investments (other than assets held for index-linked and unit-linked contracts)       237.813         Property (other than for own use)       0         Holdings in related undertakings, including participations       0         Equities       15.321         Equities - listed       15.321         Equities - unlisted       0         Bonds       194.150         Government Bonds       84.064         Corporate Bonds       110.086         Structured notes       0         Collateralised securities       0         Collective Investments Undertakings       28.010         Derivatives       332         Deposits other than cash equivalents       0         Other investments       0         Assets held for index-linked and unit-linked contracts       0         Loans and mortgages       0         Loans on policies       0         Loans and mortgages to individuals       0         Other loans and mortgages to individuals       0         Other loans and health similar to non-life       11.424         Non-life excluding health       11.424         Health similar to non-life <th>Assets</th> <th>Solvency II value</th>  | Assets   | Solvency II value |
|--|--|-------------------|
| Pension benefit surplus         0           Property, plant & equipment held for own use         0           Investments (other than assets held for index-linked and unit-linked contracts)         237.813           Property (other than for own use)         0           Holdings in related undertakings, including participations         0           Equities         15.321           Equities - listed         15.321           Equities - unlisted         0           Bonds         194.150           Government Bonds         84.064           Corporate Bonds         110.086           Structured notes         0           Colleteralised securities         0           Colleteralised securities         0           Colleterive Investments Undertakings         28.010           Deposits other than cash equivalents         0           Other investments         0           Assets held for index-linked and unit-linked contracts         0           Loans and mortgages         0           Loans and mortgages         0           Colleter investments         0           Loans and mortgages         0           Loans and mortgages         0           Loans and mortgages         0   | Intangible assets  |                   |
| Property, plant & equipment held for own use         237.813           Property (other than assets held for index-linked and unit-linked contracts)         237.813           Property (other than for own use)         0           Holdings in related undertakings, including participations         0           Equities - listed         15.321           Equities - unlisted         0           Bonds         194.150           Government Bonds         84.064           Corporate Bonds         110.086           Structured notes         0           Collective Investments Undertakings         28.010           Derivatives         332           Deposits other than cash equivalents         0           Other investments         0           Assets held for index-linked and unit-linked contracts         0           Loans and mortgages         0           Loans and mortgages to individuals         0           Other loans and mortgages         0           Reinsurance recoverables from:         11.424           Non-life excluding health         11.424           Health similar to non-life         0           Life and health similar to non-life         0           Life and health similar to infe, excluding health and index-linked and unit-linked  | Deferred tax assets  | 0                 |
| Investments (other than assets held for index-linked and unit-linked contracts) Property (other than for own use) Oldidings in related undertakings, including participations Equities 15.321 Equities - listed 15.321 Equities - unilsted Oldidings in related undertakings, including participations Equities - unilsted Oldidings in related undertakings Equities - unilsted Oldidings in related undertakings Oldidings in relatings in relatin | Pension benefit surplus  | 0                 |
| Property (other than for own use) Holdings in related undertakings, including participations Equities 15.321 Equities - listed 15.321 Equities - unilisted 0 Bonds 194.150 Government Bonds 48.064 Corporate Bonds 110.086 Structured notes 0 Collateralised securities 0 Collateralised securities 0 Collective Investments Undertakings 332 Deposits other than cash equivalents 0 Other investments 0 Assest sheld for index-ininked and unit-linked contracts 0 Loans and mortgages 0 Loans and mortgages 0 Cother investments 0 Cother investment | Property, plant & equipment held for own use   | 0                 |
| Holdings in related undertakings, including participations Equities  Equities - listed  Equities - unlisted  Bonds  Government Bonds  Government Bonds  Autoria - Corporate Bonds  Structured notes  Collateralised securities  Collateralised securities  Collateralised securities  Oberivatives  Derivatives  Deposits other than cash equivalents  Other investments  Other investments  Loans and mortgages  Loans and mortgages  Loans and mortgages  Loans and mortgages  Obther loans and mortgages  Obther loans and mortgages  Loans and mortgages  Obther loans and mortgages  Loans and mortgages  Obther loans and mortgages  | Investments (other than assets held for index-linked and unit-linked contracts)        | 237.813           |
| Equities - listed     15.321       Equities - unlisted     0       Bonds     194.150       Government Bonds     84.064       Corporate Bonds     110.086       Structured notes     0       Collateralised securities     0       Collective Investments Undertakings     28.010       Derivatives     332       Deposits other than cash equivalents     0       Other investments     0       Assets held for index-linked and unit-linked contracts     0       Loans and mortgages     0       Loans and mortgages to individuals     0       Other loans and mortgages to individuals     0       Non-life and health similar to non-life     11.424       Non-life excluding health     11.424       Health similar to non-life     11.424       Health similar to life, excluding health and index-linked and unit-linked     0       Life excluding health and index-linked and unit-linked     0       Life index-linked and unit-linked     0       Life index-linked and unit-linked an   | Property (other than for own use)  | 0                 |
| Equities - listed 15.321 Equities - unlisted 0 0 Bonds 194.150 Government Bonds 48.4064 Corporate Bonds 110.086 Structured notes 0 0 Collateralised securities 0 0 Collateralised securities 3 28.010 Derivatives 332 Deposits other than cash equivalents 0 0 Other investments Undertakings 3 332 Deposits other than cash equivalents 0 0 Other investments Wilder inked and unit-linked contracts 0 0 Loans and mortgages 0 0 Loans on policies 0 0 Other loans and mortgages 0 0 Collateralised securities 0 0 Collective investments 0 0 0 Collectiv | Holdings in related undertakings, including participations                             | 0                 |
| Equities - unlisted  Bonds  194.150  Government Bonds  484.064  Corporate Bonds  110.086  Structured notes  0 Collateralised securities  0 Collective Investments Undertakings  Deposits other than cash equivalents  0 Other investments  0 Other investments  0 Assets held for index-linked and unit-linked contracts  0 Loans and mortgages  1 Loans on policies  1 Loans and mortgages  0 Collective Ioans and mortgages  1 Contractive  1 Contracti | Equities   | 15.321            |
| Bonds 194.150 Government Bonds 84.064 Corporate Bonds 110.086 Structured notes 0 Collateralised securities 0 Collective Investments Undertakings 28.010 Derivatives 332 Deposits other than cash equivalents 0 Other investments Undertakings 0 Sasets held for index-linked and unit-linked contracts 0 Loans and mortgages 0 Loans on policies 0 Loans and mortgages 1 Loans and mortgages 0 Loans and mortgages 0 Loans and mortgages 0 Lie and health similar to non-life 11.424 Non-life and health similar to non-life 11.424 Non-life excluding health 11.424 Health similar to Infe, excluding health and index-linked and unit-linked 0 Health similar to life, excluding health and index-linked and unit-linked 0 Deposits to cedants 0 Life excluding health and index-linked and unit-linked 0 Deposits to cedants 0 Life excluding health and index-linked and unit-linked 1 Deposits to cedants 0 Life and remediaries receivables 0 Reinsurance receivables 7.207 Receivables (trade, not insurance) 394 Own shares (held directly) 0 Amounts due in respect of own fund items or initial fund called up but not yet paid in 0 Cash and cash equivalents 5.354 Any other assets, not elsewhere shown 4.305   | Equities - listed  | 15.321            |
| Government Bonds 84.064 Corporate Bonds 110.086 Structured notes 0 Collateralised securities 0 Colletive Investments Undertakings 28.010 Derivatives 332 Deposits other than cash equivalents 0 Other investments  | Equities - unlisted  | 0                 |
| Corporate Bonds Structured notes Collateralised securities 0 Collateralised securities 28.010 Derivatives 332 Deposits other than cash equivalents 0 Other investments 0 Other investments 0 Other investments 0 Assets held for index-linked and unit-linked contracts 0 Loans and mortgages 0 Loans on policies 0 Loans and mortgages to individuals 0 Other loans and mortgages to individuals 0 Other loans and mortgages 1 0 Reinsurance recoverables from: 11.424 Non-life and health similar to non-life 11.424 Health similar to non-life 0 Life excluding health 11.424 Health similar to life, excluding health and index-linked and unit-linked 0 Life index-linked and unit-linked 0 Life index-linked and unit-linked 0 Deposits to cedants 0 Deposits to cedants 0 Insurance and intermediaries receivables 7.207 Receivables (trade, not insurance) 394 Own shares (held directly) Amounts due in respect of own fund items or initial fund called up but not yet paid in 0 Cash and cash equivalents 5.354 Any other assets, not elsewhere shown 4.305   | Bonds  | 194.150           |
| Structured notes Collateralised securities Collateralised securities Collective Investments Undertakings Securities Seposits other than cash equivalents Opther investments Opther index-linked and unit-linked contracts Opther index opther index-linked and unit-linked Opther index  | Government Bonds   | 84.064            |
| Collateralised securities0Collective Investments Undertakings28.010Derivatives332Deposits other than cash equivalents0Other investments0Assets held for index-linked and unit-linked contracts0Loans and mortgages0Loans on policies0Loans and mortgages to individuals0Other loans and mortgages0Cher loans and mortgages0Won-life and health similar to non-life11.424Non-life excluding health11.424Health similar to non-life0Life and health similar to life, excluding health and index-linked and unit-linked0Health similar to life, excluding health and index-linked and unit-linked0Life excluding health and index-linked and unit-linked0Life index-linked and unit-linked0Deposits to cedants0Insurance and intermediaries receivables5.596Reinsurance receivables7.207Receivables (trade, not insurance)394Own shares (held directly)0Amounts due in respect of own fund items or initial fund called up but not yet paid in0Cash and cash equivalents5.354Any other assets, not elsewhere shown4.305   | Corporate Bonds  | 110.086           |
| Collective Investments Undertakings28.010Derivatives332Deposits other than cash equivalents0Other investments0Assets held for index-linked and unit-linked contracts0Loans and mortgages0Loans on policies0Loans and mortgages to individuals0Other loans and mortgages0Reinsurance recoverables from:11.424Non-life and health similar to non-life11.424Non-life excluding health11.424Health similar to non-life0Life and health similar to life, excluding health and index-linked and unit-linked0Health similar to life0Life excluding health and index-linked and unit-linked0Life index-linked and unit-linked0Deposits to cedants0Insurance and intermediaries receivables5.996Reinsurance receivables5.996Reinsurance receivables (trade, not insurance)394Own shares (held directly)0Amounts due in respect of own fund items or initial fund called up but not yet paid in0Cash and cash equivalents5.354Any other assets, not elsewhere shown4.305   | Structured notes   | 0                 |
| Derivatives     332       Deposits other than cash equivalents     0       Other investments     0       Assets held for index-linked and unit-linked contracts     0       Loans and mortgages     0       Loans on policies     0       Loans and mortgages to individuals     0       Other loans and mortgages     0       Reinsurance recoverables from:     11.424       Non-life and health similar to non-life     11.424       Non-life excluding health     11.424       Health similar to non-life     0       Life and health similar to life, excluding health and index-linked and unit-linked     0       Uffe excluding health and index-linked and unit-linked     0       Uife index-linked and unit-linked     0       Deposits to cedants     0       Insurance and intermediaries receivables     5.996       Reinsurance receivables     5.996       Receivables (trade, not insurance)     394       Own shares (held directly)     0       Amounts due in respect of own fund items or initial fund called up but not yet paid in     0       Cash and cash equivalents     5.354       Any other assets, not elsewhere shown     4.305  | Collateralised securities  | 0                 |
| Deposits other than cash equivalents 0 Other investments 0 Assets held for index-linked and unit-linked contracts 0 Loans and mortgages 0 Loans on policies 0 Loans and mortgages 0 Other loans and mortgages 0 Other loans and mortgages 0 Other loans and mortgages 0 Reinsurance recoverables from: 11.424 Non-life and health similar to non-life 11.424 Non-life excluding health 11.424 Health similar to non-life 0 Life and health similar to life, excluding health and index-linked and unit-linked 0 Health similar to life 0 Life excluding health and index-linked and unit-linked 0 Life index-linked and unit-linked 0 Deposits to cedants 0 Insurance and intermediaries receivables 7.207 Receivables (trade, not insurance) 394 Own shares (held directly) 0 Amounts due in respect of own fund items or initial fund called up but not yet paid in 0 Cash and cash equivalents 5.354 Any other assets, not elsewhere shown 4.305  | Collective Investments Undertakings  | 28.010            |
| Other investments       0         Assets held for index-linked and unit-linked contracts       0         Loans and mortgages       0         Loans on policies       0         Loans and mortgages to individuals       0         Other loans and mortgages       0         Reinsurance recoverables from:       11.424         Non-life and health similar to non-life       11.424         Non-life excluding health       11.424         Health similar to non-life       0         Life and health similar to life, excluding health and index-linked and unit-linked       0         Health similar to life       0         Life excluding health and index-linked and unit-linked       0         Life index-linked and unit-linked       0         Deposits to cedants       0         Insurance and intermediaries receivables       5.596         Reinsurance receivables       7.207         Receivables (trade, not insurance)       394         Own shares (held directly)       0         Amounts due in respect of own fund items or initial fund called up but not yet paid in       0         Cash and cash equivalents       5.354         Any other assets, not elsewhere shown       4.305  | Derivatives  | 332               |
| Assets held for index-linked and unit-linked contracts  Loans and mortgages  O Loans on policies  O Other loans and mortgages to individuals  O Other loans and mortgages  O Reinsurance recoverables from:  11.424  Non-life and health similar to non-life  11.424  Non-life excluding health  11.424  Health similar to non-life  10 Life and health similar to life, excluding health and index-linked and unit-linked  Health similar to life, excluding health and index-linked and unit-linked  Uife excluding health and index-linked and unit-linked  Uife excluding health and index-linked and unit-linked  O Deposits to cedants  O Receivables (trade, not insurance)  O Receivables (trade, not insurance)  O Amounts due in respect of own fund items or initial fund called up but not yet paid in  Cash and cash equivalents  Any other assets, not elsewhere shown   | Deposits other than cash equivalents   | 0                 |
| Loans and mortgages       0         Loans and mortgages to individuals       0         Other loans and mortgages       0         Reinsurance recoverables from:       11.424         Non-life and health similar to non-life       11.424         Non-life excluding health       11.424         Health similar to non-life       0         Life and health similar to life, excluding health and index-linked and unit-linked       0         Health similar to life       0         Life excluding health and index-linked and unit-linked       0         Life index-linked and unit-linked       0         Deposits to cedants       0         Insurance and intermediaries receivables       5.596         Reinsurance receivables (trade, not insurance)       394         Own shares (held directly)       0         Amounts due in respect of own fund items or initial fund called up but not yet paid in       0         Cash and cash equivalents       5.354         Any other assets, not elsewhere shown       4.305   | Other investments  | 0                 |
| Loans on policies 0  Loans and mortgages to individuals 0  Other loans and mortgages 0  Reinsurance recoverables from: 11.424  Non-life and health similar to non-life 11.424  Non-life excluding health 11.424  Health similar to non-life 0  Life and health similar to life, excluding health and index-linked and unit-linked 0  Health similar to life 0  Life excluding health and index-linked and unit-linked 0  Life index-linked and unit-linked 0  Life index-linked and unit-linked 0  Life index-linked and unit-linked 0  Reinsurance and intermediaries receivables 5.596  Reinsurance receivables 7.207  Receivables (trade, not insurance) 394  Own shares (held directly) 0  Amounts due in respect of own fund items or initial fund called up but not yet paid in 0  Cash and cash equivalents 5.354  Any other assets, not elsewhere shown 4.305  | Assets held for index-linked and unit-linked contracts                                 | 0                 |
| Loans and mortgages to individuals 0 Other loans and mortgages 0 Reinsurance recoverables from: 11.424 Non-life and health similar to non-life 11.424 Non-life excluding health 11.424 Non-life excluding health 11.424 Health similar to non-life 0 Life and health similar to life, excluding health and index-linked and unit-linked 0 Health similar to life, excluding health and index-linked and unit-linked 0 Life excluding health and index-linked and unit-linked 0 Life index-linked and unit-linked 0 Deposits to cedants 0 Insurance and intermediaries receivables 5.596 Reinsurance receivables 7.207 Receivables (trade, not insurance) 394 Own shares (held directly) 0 Amounts due in respect of own fund items or initial fund called up but not yet paid in 0 Cash and cash equivalents 5.354 Any other assets, not elsewhere shown 4.305   | Loans and mortgages  | 0                 |
| Other loans and mortgages     0       Reinsurance recoverables from:     11.424       Non-life and health similar to non-life     11.424       Non-life excluding health     11.424       Health similar to non-life     0       Life and health similar to life, excluding health and index-linked and unit-linked     0       Health similar to life     0       Life excluding health and index-linked and unit-linked     0       Life index-linked and unit-linked     0       Deposits to cedants     0       Insurance and intermediaries receivables     5.996       Reinsurance receivables     7.207       Receivables (trade, not insurance)     394       Own shares (held directly)     0       Amounts due in respect of own fund items or initial fund called up but not yet paid in     0       Cash and cash equivalents     5.354       Any other assets, not elsewhere shown     4.305  | Loans on policies  | 0                 |
| Reinsurance recoverables from: 11.424  Non-life and health similar to non-life 11.424  Non-life excluding health 11.424  Health similar to non-life 0  Life and health similar to life, excluding health and index-linked and unit-linked 0  Health similar to life 0  Life excluding health and index-linked and unit-linked 0  Life index-linked and unit-linked 0  Deposits to cedants 0  Insurance and intermediaries receivables 5.596  Reinsurance receivables 7.207  Receivables (trade, not insurance) 394  Own shares (held directly) 0  Amounts due in respect of own fund items or initial fund called up but not yet paid in 0  Cash and cash equivalents 5.354  Any other assets, not elsewhere shown 4.305   | Loans and mortgages to individuals   | 0                 |
| Non-life and health similar to non-life  Non-life excluding health  11.424  Health similar to non-life  Life and health similar to life, excluding health and index-linked and unit-linked  Health similar to life, excluding health and index-linked and unit-linked  Life excluding health and index-linked and unit-linked  Life index-linked and unit-linked  Deposits to cedants  Deposits to cedants  Olinsurance and intermediaries receivables  Fiscale (Special Special Speci | Other loans and mortgages  | 0                 |
| Non-life excluding health  Health similar to non-life  0  Life and health similar to life, excluding health and index-linked and unit-linked  0  Health similar to life  0  Life excluding health and index-linked and unit-linked  0  Life index-linked and unit-linked  0  Deposits to cedants  0  Insurance and intermediaries receivables  7.207  Receivables (trade, not insurance)  394  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  5.354  Any other assets, not elsewhere shown   | Reinsurance recoverables from:   | 11.424            |
| Health similar to non-life 0 Life and health similar to life, excluding health and index-linked and unit-linked 0 Health similar to life 0 Life excluding health and index-linked and unit-linked 0 Life excluding health and index-linked and unit-linked 0 Life index-linked and unit-linked 0 Deposits to cedants 0 Insurance and intermediaries receivables 5.596 Reinsurance receivables 7.207 Receivables (trade, not insurance) 394 Own shares (held directly) 0 Amounts due in respect of own fund items or initial fund called up but not yet paid in 0 Cash and cash equivalents 5.354 Any other assets, not elsewhere shown 4.305   | Non-life and health similar to non-life  | 11.424            |
| Life and health similar to life, excluding health and index-linked and unit-linked  Health similar to life  0  Life excluding health and index-linked and unit-linked  0  Life index-linked and unit-linked  0  Deposits to cedants  0  Insurance and intermediaries receivables  5.596  Receivables (trade, not insurance)  394  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  5.354  Any other assets, not elsewhere shown  | Non-life excluding health  | 11.424            |
| Health similar to life 0 Life excluding health and index-linked and unit-linked 0 Life index-linked and unit-linked 0 Deposits to cedants 0 Insurance and intermediaries receivables 5.596 Reinsurance receivables 7.207 Receivables (trade, not insurance) 394 Own shares (held directly) 0 Amounts due in respect of own fund items or initial fund called up but not yet paid in 0 Cash and cash equivalents 5.354 Any other assets, not elsewhere shown 4.305  | Health similar to non-life   | 0                 |
| Life excluding health and index-linked and unit-linked  Life index-linked and unit-linked  Deposits to cedants  O Insurance and intermediaries receivables  Reinsurance receivables  Receivables (trade, not insurance)  Om 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  Any other assets, not elsewhere shown  0  Life index-linked and unit-linked 0  0  0  0  0  0  0  0  0  0  0  0  0   | Life and health similar to life, excluding health and index-linked and unit-linked     | 0                 |
| Life index-linked and unit-linked     0       Deposits to cedants     0       Insurance and intermediaries receivables     5.596       Reinsurance receivables     7.207       Receivables (trade, not insurance)     394       Own shares (held directly)     0       Amounts due in respect of own fund items or initial fund called up but not yet paid in     0       Cash and cash equivalents     5.354       Any other assets, not elsewhere shown     4.305  | Health similar to life   | 0                 |
| Deposits to cedants     0       Insurance and intermediaries receivables     5.596       Reinsurance receivables     7.207       Receivables (trade, not insurance)     394       Own shares (held directly)     0       Amounts due in respect of own fund items or initial fund called up but not yet paid in     0       Cash and cash equivalents     5.354       Any other assets, not elsewhere shown     4.305  | Life excluding health and index-linked and unit-linked                                 | 0                 |
| Insurance and intermediaries receivables     5.596       Reinsurance receivables     7.207       Receivables (trade, not insurance)     394       Own shares (held directly)     0       Amounts due in respect of own fund items or initial fund called up but not yet paid in     0       Cash and cash equivalents     5.354       Any other assets, not elsewhere shown     4.305  | Life index-linked and unit-linked  | 0                 |
| Reinsurance receivables     7.207       Receivables (trade, not insurance)     394       Own shares (held directly)     0       Amounts due in respect of own fund items or initial fund called up but not yet paid in     0       Cash and cash equivalents     5.354       Any other assets, not elsewhere shown     4.305   | Deposits to cedants  | 0                 |
| Receivables (trade, not insurance)     394       Own shares (held directly)     0       Amounts due in respect of own fund items or initial fund called up but not yet paid in     0       Cash and cash equivalents     5.354       Any other assets, not elsewhere shown     4.305   | Insurance and intermediaries receivables   | 5.596             |
| Own shares (held directly)     0       Amounts due in respect of own fund items or initial fund called up but not yet paid in     0       Cash and cash equivalents     5.354       Any other assets, not elsewhere shown     4.305  | Reinsurance receivables  | 7.207             |
| Amounts due in respect of own fund items or initial fund called up but not yet paid in 0 Cash and cash equivalents 5.354 Any other assets, not elsewhere shown 4.305   | Receivables (trade, not insurance)   | 394               |
| Cash and cash equivalents     5.354       Any other assets, not elsewhere shown     4.305  | Own shares (held directly)   | 0                 |
| Any other assets, not elsewhere shown 4.305  | Amounts due in respect of own fund items or initial fund called up but not yet paid in | 0                 |
|  | Cash and cash equivalents  | 5.354             |
| Total assets 272.093   | Any other assets, not elsewhere shown  | 4.305             |
|  | Total assets   | 272.093           |

# S.02.01.02 - Balance sheet

€ 1.000

| Liabilities   | Solvency II value |
|---|-------------------|
| Technical provisions – non-life   | 42.811            |
| Technical provisions – non-life (excluding health)                              | 42.811            |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 39.632            |
| Risk margin   | 3.179             |
| Technical provisions - health (similar to non-life)                             | 0                 |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 0                 |
| Risk margin   | 0                 |
| Technical provisions - life (excluding index-linked and unit-linked)            | 0                 |
| Technical provisions - health (similar to life)                                 | 0                 |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 0                 |
| Risk margin   | 0                 |
| Technical provisions – life (excluding health and index-linked and unit-linked) | 0                 |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 0                 |
| Risk margin   | C                 |
| Technical provisions – index-linked and unit-linked                             | C                 |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 0                 |
| Risk margin   | 0                 |
| Contingent liabilities  | 0                 |
| Provisions other than technical provisions                                      | 2.442             |
| Pension benefit obligations   | 0                 |
| Deposits from reinsurers  | 0                 |
| Deferred tax liabilities  | 14.882            |
| Derivatives   | 104               |
| Debts owed to credit institutions   | 0                 |
| Financial liabilities other than debts owed to credit institutions              | 0                 |
| Insurance & intermediaries payables   | 61                |
| Reinsurance payables  | 0                 |
| Payables (trade, not insurance)   | 7.754             |
| Subordinated liabilities  | 0                 |
| Subordinated liabilities not in BOF   | 0                 |
| Subordinated liabilities in BOF   | 0                 |
| Any other liabilities, not elsewhere shown                                      | 379               |
| Total liabilities   | 68.433            |
| Excess of assets over liabilities   | 203.659           |

|  |                              |                                | Line of Business for: n            | on-life incurance and reins       | urance obligations (direct I | usiness and accented no                  | nortional reinsurance)                         |                             |                                   |
|--|------------------------------|--------------------------------|------------------------------------|-----------------------------------|------------------------------|--|--|-----------------------------|-----------------------------------|
|  |                              |                                | Line of business for. II           | on-life insurance and rems        | urance obligacions (un ecc i | ousiliess allu accepteu pit              | oportional remsurance;                         |                             |                                   |
|  | Medical expense<br>insurance | Income protection<br>insurance | Workers' compensation<br>insurance | Motor vehicle liability insurance | Other motor insurance        | Marine, aviation and transport insurance | Fire and other damage to<br>property insurance | General liability insurance | Credit and suretyshi<br>insurance |
| Premiums written                               |                              |                                |                                    |                                   |                              |  |  |                             |                                   |
| Gross - Direct Business                        | 0                            | 0                              | 0                                  | 0                                 | 0                            | 0  | 103.785  | 0                           |                                   |
| Gross - Proportional reinsurance accepted      | 0                            | 0                              | 0                                  | 0                                 | 0                            | 0  | 259  | 0                           |                                   |
| Gross - Non-proportional reinsurance accepted  |                              |                                |                                    |                                   |                              |  |  |                             |                                   |
| Reinsurers' share                              | 0                            | 0                              | 0                                  | 0                                 | 0                            | 0  | 46.338   | 0                           |                                   |
| Net  | 0                            | 0                              | 0                                  | 0                                 | 0                            | 0  | 57.706   | 0                           |                                   |
| Premiums earned                                |                              |                                |                                    |                                   |                              |  |  |                             |                                   |
| Gross - Direct Business                        | 0                            | 0                              | 0                                  | 0                                 | 0                            | 0  | 96.525   | 0                           |                                   |
| Gross - Proportional reinsurance accepted      | 0                            | 0                              | 0                                  | 0                                 | 0                            | 0  | 171  | 0                           |                                   |
| Gross - Non-proportional reinsurance accepted  |                              |                                |                                    |                                   |                              |  |  |                             |                                   |
| Reinsurers' share                              | 0                            | 0                              | 0                                  | 0                                 | 0                            | 0  | 45.907   | 0                           |                                   |
| Net  | 0                            | 0                              | 0                                  | 0                                 | 0                            | 0  | 50.789   | 0                           |                                   |
| Claims incurred                                |                              |                                |                                    |                                   |                              |  |  |                             |                                   |
| Gross - Direct Business                        | 0                            | 0                              | 0                                  | 0                                 | 0                            | 0  | 25.595   | 0                           |                                   |
| Gross - Proportional reinsurance accepted      | 0                            | 0                              | 0                                  | 0                                 | 0                            | 0  | 0  | 0                           |                                   |
| Gross - Non-proportional reinsurance accepted  |                              |                                |                                    |                                   |                              |  |  |                             |                                   |
| Reinsurers' share                              | 0                            | 0                              | 0                                  | 0                                 | 0                            | 0  | 9.554  | 0                           |                                   |
| Net  | 0                            | 0                              | 0                                  | 0                                 | 0                            | 0  | 16.041   | 0                           |                                   |
| Changes in other technical provisions          |                              |                                |                                    |                                   |                              |  |  |                             |                                   |
| Gross - Direct Business                        | 0                            | 0                              | 0                                  | 0                                 | 0                            | 0  | 0  | 0                           |                                   |
| Gross - Proportional reinsurance accepted      | 0                            | 0                              | 0                                  | 0                                 | 0                            | 0  | 0  | 0                           |                                   |
| Gross - Non- proportional reinsurance accepted |                              |                                |                                    |                                   |                              |  |  |                             |                                   |
| Reinsurers'share                               | 0                            | 0                              | 0                                  | 0                                 | 0                            | 0  | 0  | 0                           |                                   |
| Net  | 0                            | 0                              | 0                                  | 0                                 | 0                            | 0  | 0  | 0                           |                                   |
| xpenses incurred                               | 0                            | 0                              | 0                                  | 0                                 | 0                            | 0  | 15.924   | 0                           |                                   |
| Other expenses                                 |                              |                                |                                    |                                   |                              |  |  |                             |                                   |

|  | Line of Business for: non-li | fe insurance and reinsur |                              |        | Line of bu |                                |          |         |
|--|------------------------------|--------------------------|------------------------------|--------|------------|--------------------------------|----------|---------|
|  | Legal expenses insurance     | Assistance               | Miscellaneous financial loss | Health | Casualty   | Marine, aviation,<br>transport | Property | Total   |
| Premiums written                               |                              |                          |                              |        |            |                                |          |         |
| Gross - Direct Business                        | 0                            | 0                        | 0                            |        |            |                                |          | 103.785 |
| Gross - Proportional reinsurance accepted      | 0                            | 0                        | 0                            |        |            |                                |          | 259     |
| Gross - Non-proportional reinsurance accepted  |                              |                          |                              | 0      | 0          | 0                              | 0        | 0       |
| Reinsurers' share                              | 0                            | 0                        | 0                            | 0      | 0          | 0                              | 0        | 46.338  |
| Net  | 0                            | 0                        | 0                            | 0      | 0          | 0                              | 0        | 57.706  |
| Premiums earned                                |                              |                          |                              |        |            |                                |          |         |
| Gross - Direct Business                        | 0                            | 0                        | 0                            |        |            |                                |          | 96.525  |
| Gross - Proportional reinsurance accepted      | 0                            | 0                        | 0                            |        |            |                                |          | 171     |
| Gross - Non-proportional reinsurance accepted  |                              |                          |                              | 0      | 0          | 0                              | 0        | 0       |
| Reinsurers' share                              | 0                            | 0                        | 0                            | 0      | 0          | 0                              | 0        | 45.907  |
| Net  | 0                            | 0                        | 0                            | 0      | 0          | 0                              | 0        | 50.789  |
| Claims incurred                                |                              |                          |                              |        |            |                                |          |         |
| Gross - Direct Business                        | 0                            | 0                        | 0                            |        |            |                                |          | 25.595  |
| Gross - Proportional reinsurance accepted      | 0                            | 0                        | 0                            |        |            |                                |          | 0       |
| Gross - Non-proportional reinsurance accepted  |                              |                          |                              | 0      | 0          | 0                              | 0        | 0       |
| Reinsurers' share                              | 0                            | 0                        | 0                            | 0      | 0          | 0                              | 0        | 9.554   |
| Net  | 0                            | 0                        | 0                            | 0      | 0          | 0                              | 0        | 16.041  |
| Changes in other technical provisions          |                              |                          |                              |        |            |                                |          |         |
| Gross - Direct Business                        | 0                            | 0                        | 0                            |        |            |                                |          | 0       |
| Gross - Proportional reinsurance accepted      | 0                            | 0                        | 0                            |        |            |                                |          | 0       |
| Gross - Non- proportional reinsurance accepted |                              |                          |                              | 0      | 0          | 0                              | 0        | 0       |
| Reinsurers'share                               | 0                            | 0                        | 0                            | 0      | 0          | 0                              | 0        | 0       |
| Net  | 0                            | 0                        | 0                            | 0      | 0          | 0                              | 0        | 0       |
| Expenses incurred                              | 0                            | 0                        | 0                            | 0      | 0          | 0                              | 0        | 15.924  |
| Other expenses                                 |                              |                          |                              |        |            |                                |          | 361     |
| Total expenses                                 |                              |                          |                              |        |            |                                |          | 16.284  |

|                                       |                  |                                     | Line of Business for: lif                  | fe insurance obligations |   |   | Line of business for: life | e reinsurance obligations |       |  |  |  |  |
|---------------------------------------|------------------|-------------------------------------|--|--------------------------|---|---|----------------------------|---------------------------|-------|--|--|--|--|
|                                       | Health insurance | Insurance with profit participation | Index-linked and unit-<br>linked insurance | Other life insurance     | Annuities stemming from<br>non-life insurance<br>contracts and relating to<br>health insurance<br>obligations | Annuities stemming from<br>non-life insurance<br>contracts and relating to<br>insurance obligations<br>other than health<br>insurance obligations | Health reinsurance         | Life-reinsurance          | Total |  |  |  |  |
| Premiums written                      |                  |                                     |  |                          |   |   |                            |                           |       |  |  |  |  |
| Gross                                 | 0                | 0                                   | 0  | 0                        | 0   | 0   | C                          | 0                         |       |  |  |  |  |
| Reinsurers' share                     | 0                | 0                                   | 0  | 0                        | 0   | 0   | C                          | 0                         |       |  |  |  |  |
| Net                                   | 0                | 0                                   | 0  | 0                        | 0   | 0   | C                          | 0                         |       |  |  |  |  |
| Premiums earned                       |                  |                                     |  |                          |   |   |                            |                           |       |  |  |  |  |
| Gross                                 | 0                | 0                                   | 0  | 0                        | 0   | 0   | C                          | 0                         |       |  |  |  |  |
| Reinsurers' share                     | 0                | 0                                   | 0  | 0                        | 0   | 0   | C                          | 0                         |       |  |  |  |  |
| Net                                   | 0                | 0                                   | 0  | 0                        | 0   | 0   | C                          | 0                         |       |  |  |  |  |
| Claims incurred                       |                  |                                     |  |                          |   |   |                            |                           |       |  |  |  |  |
| Gross                                 | 0                | 0                                   | 0  | 0                        | 0   | 0   | C                          | 0                         |       |  |  |  |  |
| Reinsurers' share                     | 0                | 0                                   | 0  | 0                        | 0   | 0   | C                          | 0                         |       |  |  |  |  |
| Net                                   | 0                | 0                                   | 0  | 0                        | 0   | 0   | C                          | 0                         |       |  |  |  |  |
| Changes in other technical provisions |                  |                                     |  |                          |   |   |                            |                           |       |  |  |  |  |
| Gross                                 | 0                | 0                                   | 0  | 0                        | 0   | 0   | C                          | 0                         |       |  |  |  |  |
| Reinsurers' share                     | 0                | 0                                   | 0  | 0                        | 0   | 0   | C                          | 0                         |       |  |  |  |  |
| Net                                   | 0                |                                     |  |                          |   | 0   | C                          | 0                         |       |  |  |  |  |
| Expenses incurred                     | 0                | 0                                   | 0  | 0                        | 0   | 0   | C                          | 0                         |       |  |  |  |  |
| Other expenses                        |                  |                                     |  |                          |   |   |                            |                           |       |  |  |  |  |
| Total expenses                        |                  |                                     |  |                          |   |   |                            |                           |       |  |  |  |  |

Gross
Reinsurers' share
Net

Expenses incurred
Other expenses
Total expenses

|  | Home Country | To     | pp 5 countries (by amount o | of gross premiums written)  | non-life obligations  |       | Total Top 5 and home<br>country |
|--|--------------|--------|-----------------------------|-----------------------------|-----------------------|-------|---------------------------------|
|  |              | CA     | BE                          | FR                          | UK                    | PT    |                                 |
| Premiums written                               |              |        |                             |                             |                       |       |                                 |
| Gross - Direct Business                        | 75.514       | 12.242 | 7.677                       | 3.418                       | 2.282                 | 1.353 | 102.48                          |
| Gross - Proportional reinsurance accepted      | 0            | 0      | 0                           | 0                           | 0                     | 0     |                                 |
| Gross - Non-proportional reinsurance accepted  | 0            | 0      | 0                           | 0                           | 0                     | 0     |                                 |
| Reinsurers' share                              | 34.727       | 3.562  | 4.598                       | 1.514                       | 957                   | 430   | 45.78                           |
| Net  | 40.786       | 8.680  | 3.079                       | 1.903                       | 1.325                 | 923   | 56.69                           |
| Premiums earned                                |              |        |                             |                             |                       |       |                                 |
| Gross - Direct Business                        | 74.433       | 7.039  | 7.640                       | 3.246                       | 2.046                 | 915   | 95.32                           |
| Gross - Proportional reinsurance accepted      | -88          | 0      | 0                           | 0                           | 0                     | 0     | -8                              |
| Gross - Non-proportional reinsurance accepted  | 0            | 0      | 0                           | 0                           | 0                     | 0     |                                 |
| Reinsurers' share                              | 34.727       | 3.272  | 4.584                       | 1.477                       | 888                   | 424   | 45.37                           |
| Net  | 39.619       | 3.767  | 3.056                       | 1.769                       | 1.158                 | 491   | 49.861                          |
| Claims incurred                                |              |        |                             |                             |                       |       |                                 |
| Gross - Direct Business                        | 19.033       | -197   | 5.539                       | 830                         | 272                   | 195   | 25.67                           |
| Gross - Proportional reinsurance accepted      | 0            | 0      | 0                           | 0                           | 0                     | 0     |                                 |
| Gross - Non-proportional reinsurance accepted  | 0            | 0      | 0                           | 0                           | 0                     | 0     |                                 |
| Reinsurers' share                              | 4.918        | 0      | 4.066                       | 497                         | 112                   | 13    | 9.60                            |
| Net  | 14.116       | -197   | 1.472                       | 332                         | 160                   | 182   | 16.06                           |
| Changes in other technical provisions          |              |        |                             |                             |                       |       |                                 |
| Gross - Direct Business                        | 0            | 0      | 0                           | 0                           | 0                     | 0     |                                 |
| Gross - Proportional reinsurance accepted      | 0            | 0      | 0                           | 0                           | 0                     | 0     |                                 |
| Gross - Non- proportional reinsurance accepted | 0            | 0      | 0                           | 0                           | 0                     | 0     | (                               |
| Reinsurers'share                               | 0            | 0      | 0                           | 0                           | 0                     | 0     | 1                               |
| Net  | 0            | 0      | 0                           | 0                           | 0                     | 0     | (                               |
| Expenses incurred                              | 12.243       | 1.359  | 1.278                       | 602                         | 210                   | 143   | 15.83                           |
| Other expenses                                 |              |        |                             |                             |                       |       | 361                             |
| Total expenses                                 |              |        |                             |                             |                       |       | 16.195                          |
| otal expenses                                  |              |        |                             |                             |                       |       | 10.135                          |
|  |              |        |                             |                             |                       |       | Total Top 5 and home            |
|  | Home Country |        | Top 5 countries (by amoun   | t of gross premiums writter | n) - life obligations |       | country                         |
|  |              |        |                             |                             |                       |       | ,                               |
| Premiums written                               |              |        |                             |                             |                       |       |                                 |
| Gross  | 0            |        |                             |                             |                       |       | (                               |
| Reinsurers' share                              | 0            |        |                             |                             |                       |       |                                 |
| Net  | 0            |        |                             |                             |                       |       |                                 |
| Premiums earned                                |              |        |                             |                             |                       |       |                                 |
| Gross  | 0            |        |                             |                             |                       |       |                                 |
| Reinsurers' share                              | 0            |        |                             |                             |                       |       |                                 |
| Net  | 0            |        |                             |                             |                       |       |                                 |
| Claims incurred                                | 0            |        |                             |                             |                       |       |                                 |
|  | 0            |        |                             |                             |                       |       |                                 |
| Gross  | 0            |        |                             |                             |                       |       |                                 |
| Reinsurers' share                              |              |        |                             |                             |                       |       |                                 |
| Net  | 0            |        |                             |                             |                       |       |                                 |
| Changes in other technical provisions          |              |        |                             |                             |                       |       |                                 |
| Gross  | 0            |        |                             |                             |                       |       |                                 |

0 0

S.17.01.02 - Non-Life Technical Provisions

|  |                           |                             |                                 | Direct busines                    | s and accepted proportion | al 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<br>property insurance | General liability insurance | Credit and suretyship insurance |
| Technical provisions calculated as a whole   | 0                         | C                           | 0                               | 0                                 | 0                         | 0  | 0  | 0                           |                                 |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole | 0                         | C                           | 0                               | 0                                 | 0                         | O  | 0  | 0                           |                                 |
| Technical provisions calculated as a sum of BE and RM Best estimate Premium provisions Gross   | 0                         | C                           | 0                               | 0                                 | 0                         | o  | 27.488   | 0                           |                                 |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default                              | 0                         | C                           | 0                               | 0                                 | 0                         | O  | 3.591  | 0                           |                                 |
| Net Best Estimate of Premium Provisions  | 0                         | C                           | 0                               | 0                                 | 0                         | 0  | 23.897   | 0                           |                                 |
| Claims provisions<br>Gross   | 0                         | C                           | 0                               | 0                                 | 0                         | O  | 12.143   | 0                           |                                 |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default                              | 0                         | C                           | 0                               | 0                                 | 0                         | 0  | 7.832  | 0                           |                                 |
| Net Best Estimate of Claims Provisions   | 0                         | C                           | 0                               | 0                                 | 0                         | C  | 4.311  | 0                           |                                 |
| Total Best estimate - gross  | 0                         | C                           | 0                               | 0                                 | 0                         | С  | 39.632   | 0                           |                                 |
| Total Best estimate - net  | 0                         | C                           | 0                               | 0                                 | 0                         | 0  | 28.208   | 0                           |                                 |
| Risk margin  | 0                         | C                           | 0                               | 0                                 | 0                         | 0  | 3.179  | 0                           |                                 |
| Amount of the transitional on Technical Provisions Technical Provisions calculated as a whole  | 0                         |                             | 0                               | 0                                 | 0                         | ď  | 0  | 0                           |                                 |
| Best estimate  | 0                         |                             | 0                               | 0                                 | 0                         | 0  | 0  | 0                           |                                 |
| Risk margin  | 0                         |                             | 0                               |                                   |                           |  |  | 0                           |                                 |
| Technical provisions - total   | 0                         | C                           | 0                               | 0                                 | 0                         | 0  | 42.811   | 0                           |                                 |
| Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total                   | 0                         | c                           | 0                               | 0                                 | 0                         | O  | 11.424   | 0                           |                                 |
| Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total   | 0                         | C                           | 0                               | 0                                 | 0                         | O  | 31.388   | 0                           |                                 |

|  | Direct busines           | s and accepted proportion | al reinsurance               |                                     | Accepted non-prop                     | ortional reinsurance  |                                       |                           |
|--|--------------------------|---------------------------|------------------------------|-------------------------------------|---------------------------------------|---|---------------------------------------|---------------------------|
|  | Legal expenses insurance | Assistance                | Miscellaneous financial loss | Non-proportional health reinsurance | Non-proportional casualty reinsurance | Non-proportional<br>marine, aviation and<br>transport reinsurance | Non-proportional property reinsurance | Total Non-Life obligation |
| Technical provisions calculated as a whole   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | 0                                     | 0                         |
| Total Recoverables from reinsurance/SPV and Finite Re after the  |                          |                           |                              |                                     |                                       |   |                                       |                           |
| adjustment for expected losses due to counterparty default   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | 0                                     | 0                         |
| associated to TP as a whole  |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Technical provisions calculated as a sum of BE and RM  |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Best estimate  |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Premium provisions   |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Gross  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | 0                                     | 27.488                    |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default            | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | 0                                     | 3.591                     |
| Net Best Estimate of Premium Provisions  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | 0                                     | 23.897                    |
| Claims provisions  |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Gross  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | 0                                     | 12.143                    |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default            | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | 0                                     | 7.832                     |
| Net Best Estimate of Claims Provisions   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | 0                                     | 4.311                     |
| Total Best estimate - gross  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | 0                                     | 39.632                    |
| Total Best estimate - net  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | 0                                     | 28.208                    |
| Risk margin  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | 0                                     | 3.179                     |
| Amount of the transitional on Technical Provisions   |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Technical Provisions calculated as a whole   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | 0                                     | 0                         |
| Best estimate  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | 0                                     | 0                         |
| Risk margin  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | 0                                     | 0                         |
|  |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Technical provisions - total   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | 0                                     | 42.811                    |
| Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | 0                                     | 11.424                    |
| Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | 0                                     | 31.388                    |

S.19.01.21 - Non-Life Insurance Claims Information

# Total Non-Life Business

#### Accident year

| Gross Claims Paid | (non-cumulative) |
|-------------------|------------------|
|-------------------|------------------|

| (absolute amount) |                  |        |       |       |    |     |    |    |   |   |        |                 |              |
|-------------------|------------------|--------|-------|-------|----|-----|----|----|---|---|--------|-----------------|--------------|
|                   | Development year |        |       |       |    |     |    |    |   |   |        |                 |              |
| Year              | 0                | 1      | 2     | 3     | 4  | 5   | 6  | 7  | 8 | 9 | 10 & + | In Current year | (cumulative) |
| Prior             |                  |        |       |       |    |     |    |    |   |   | 1      | 8 18            |              |
| N-9               | 18.419           | 6.974  | 1.595 | -383  | 69 | -30 | 0  | 0  | ( | ) | 0      | 0               | 26.644       |
| N-8               | 19.612           | 7.122  | 650   | 110   | 87 | 0   | 0  | 0  | ( | ) |        | 0               | 27.581       |
| N-7               | 6.679            | 11.273 | 1.660 | 186   | 8  | 3   | 0  | 37 |   | _ |        | 37              | 19.846       |
| N-6               | 20.995           | 9.527  | 557   | 308   | 46 | 8   | 21 |    |   |   |        | 21              | 31.462       |
| N-5               | 30.052           | 10.969 | 850   | 484   | 53 | 36  |    |    |   |   |        | 36              | 42.445       |
| N-4               | 79.404           | 56.649 | 2.401 | 2.541 | 37 |     |    |    |   |   |        | 37              | 141.032      |
| N-3               | 14.403           | 5.020  | 1.006 | 438   |    |     |    |    |   |   |        | 438             | 20.868       |
| N-2               | 36.287           | 14.897 | 707   |       |    |     |    |    |   |   |        | 707             | 51.890       |
| N-1               | 16.361           | 9.627  |       |       |    |     |    |    |   |   |        | 9.627           | 25.988       |
| N                 | 23.222           |        |       |       |    |     |    |    |   |   |        | 23.222          | 23.222       |
|                   |                  |        |       |       |    |     |    |    |   |   | To     | tal 34.142      | 410.979      |

| Gross undiscounted Best Estimate Claims Provisions |                   |       |       |       |       |       |       |     |    |   |        |                   |  |
|--|-------------------|-------|-------|-------|-------|-------|-------|-----|----|---|--------|-------------------|--|
| (absolute a  | (absolute amount) |       |       |       |       |       |       |     |    |   |        |                   |  |
|  |                   |       |       |       |       |       |       |     |    |   |        |                   |  |
| Year   | 0                 | 1     | 2     | 3     | 4     | 5     | 6     | 7   | 8  | 9 | 10 & + | (discounted data) |  |
| Prior  |                   |       |       |       |       |       |       |     |    |   | 114    | 114               |  |
| N-9  | 0                 | 0     | 0     | 0     | 0     | 0     | 0     | 0   | 0  | 0 |        | 0                 |  |
| N-8  | 0                 | 0     | 0     | 0     | 5     | -2    | -2    | -2  | -2 |   |        | -2                |  |
| N-7  | 0                 | 0     | 0     | 151   | 146   | 137   | 239   | 209 |    |   |        | 210               |  |
| N-6  | 0                 | 0     | 2.146 | 1.783 | 1.688 | 1.634 | 1.628 |     |    |   |        | 1.641             |  |
| N-5  | 0                 | 1.487 | 414   | 123   | 69    | 49    |       |     |    |   |        | 49                |  |
| N-4  | 60.483            | 7.495 | 3.940 | -119  | -102  |       |       |     |    |   |        | -103              |  |
| N-3  | 9.988             | 1.493 | -15   | -171  |       |       |       |     |    |   |        | -173              |  |
| N-2  | 21.961            | 1.531 | 445   |       |       |       |       |     |    |   |        | 450               |  |

| Groce | Claims | Dold | (non-cumulative) |
|-------|--------|------|------------------|
|       |        |      |                  |

|       | Development year |   |   |   |   |   |   | In Current year | Sum of years<br>(cumulative) |   |        |                  |              |
|-------|------------------|---|---|---|---|---|---|-----------------|------------------------------|---|--------|------------------|--------------|
| Year  | 0                | 1 | 2 | 3 | 4 | 5 | 6 | 7               | 8                            | 9 | 10 & + | iii current yeur | (cumulative) |
| Prior |                  |   |   |   |   |   |   |                 |                              |   |        | 0 0              |              |
| N-9   | 0                | 0 | 0 | 0 | 0 | 0 | 0 | 0               | 0                            |   | 0      | 0                |              |
| N-8   | 0                | 0 | 0 | 0 | 0 | 0 | 0 | 0               | 0                            |   |        | 0                |              |
| N-7   | 0                | 0 | 0 | 0 | 0 | 0 | 0 | 0               |                              |   |        | 0                |              |
| N-6   | 0                | 0 | 0 | 0 | 0 | 0 | 0 |                 |                              |   |        | 0                |              |
| N-5   | 0                | 0 | 0 | 0 | 0 | 0 |   |                 |                              |   |        | 0                |              |
| N-4   | 0                | 0 | 0 | 0 | 0 |   |   |                 |                              |   |        | 0                |              |
| N-3   | 0                | 0 | 0 | 0 |   |   |   |                 |                              |   |        | 0                |              |
| N-2   | 0                | 0 | 0 |   |   |   |   |                 |                              |   |        | 0                |              |
| N-1   | 0                | 0 |   |   |   |   |   |                 |                              |   |        | 0                |              |
| N     | 0                |   |   |   |   |   |   |                 |                              |   |        | 0                |              |
|       |                  |   |   |   |   |   |   |                 |                              |   | T      | otal 0           |              |

| (absolute an | absolute amount)  Development year |   |   |   |   |   |   |   | Year end |   |        |                   |
|--------------|------------------------------------|---|---|---|---|---|---|---|----------|---|--------|-------------------|
| Year         | 0                                  | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8        | 9 | 10 & + | (discounted data) |
| Prior        |                                    |   |   |   |   |   |   |   |          |   | C      | 0                 |
| N-9          | 0                                  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | (        | ) | 0      | 0                 |
| N-8          | 0                                  | 0 | 0 | 0 | 0 | 0 | 0 | 0 | (        | ) |        | 0                 |
| N-7          | 0                                  | 0 | 0 | 0 | 0 | 0 | 0 | 0 |          | _ |        | 0                 |
| N-6          | 0                                  | 0 | 0 | 0 | 0 | 0 | 0 |   |          |   |        | 0                 |
| N-5          | 0                                  | 0 | 0 | 0 | 0 | 0 |   |   |          |   |        | 0                 |
| N-4          | 0                                  | 0 | 0 | 0 | 0 |   |   |   |          |   |        | 0                 |
| N-3          | 0                                  | 0 | 0 | 0 |   |   |   |   |          |   |        | 0                 |
| N-2          | 0                                  | 0 | 0 |   |   |   |   |   |          |   |        | 0                 |
| N-1          | 0                                  | 0 |   |   |   |   |   |   |          |   |        | 0                 |
| N            | 0                                  |   |   |   |   |   |   |   |          |   |        | 0                 |
|              |                                    |   |   |   |   |   |   |   |          |   | Tot    | al 0              |

|                                | Amount with LTG 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 |
|--------------------------------|--|--|---|---|---|
| Technical provisions           | 42.811                                     | 0  | 0                                       | 39  | 0   |
| Basic own funds                | 203.659                                    | 0  | 0                                       | -10   | 0   |
| Eligible own funds to meet SCR | 203.659                                    | 0  | 0                                       | -10   | 0   |
| SCR                            | 53.009                                     | 0  | 0                                       | 139   | 0   |
| Eligible own funds to meet MCR | 203.659                                    | 0  | 0                                       | -14   | 0   |
| Minimum Capital Requirement    | 13.252                                     | 0  | 0                                       | 35  | 0   |

S.23.01.01 - Own Funds € 1.000

|   | Total   | Tier 1 - unrestricted | Tier 1 - restricted | Tier 2 | Tier 3 |
|---|---------|-----------------------|---------------------|--------|--------|
| 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)  | 5.108   | 5.108                 |                     | 0      |        |
| Share premium account related to ordinary share capital   | 0       | 0                     |                     | 0      |        |
| Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings   | 0       | 0                     |                     | 0      |        |
| Subordinated mutual member accounts   | 0       |                       | 0                   | 0      | (      |
| Surplus funds   | 0       | 0                     |                     |        |        |
| Preference shares   | 0       |                       | 0                   | 0      | (      |
| Share premium account related to preference shares  | 0       |                       | 0                   | 0      |        |
| Reconciliation reserve  | 198.551 | 198.551               |                     |        |        |
| Subordinated liabilities  | 0       |                       | 0                   | 0      |        |
| An amount equal to the value of net deferred tax assets   | 0       |                       |                     |        | -      |
| Other own fund items approved by the supervisory authority as basic own funds not specified above   | 0       | 0                     | 0                   | 0      | -      |
| 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 | 0       |                       |                     |        |        |
| Deductions  |         |                       |                     |        |        |
| Deductions for participations in financial and credit institutions  | 0       | 0                     | 0                   | 0      |        |
| Total basic own funds after deductions  | 203.659 | 203.659               | 0                   | 0      | -      |
|   |         |                       |                     |        |        |
| Ancillary own funds Unpaid and uncalled ordinary share capital callable on demand   | 0       |                       |                     | 0      |        |
| Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,                                  |         |                       |                     |        |        |
| callable on demand  | 0       |                       |                     | 0      |        |
| Unpaid and uncalled preference shares callable on demand  | 0       |                       |                     | 0      |        |
| A legally binding commitment to subscribe and pay for subordinated liabilities on demand  | 0       |                       |                     | 0      |        |
| Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC   | 0       |                       |                     | 0      |        |
| Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC  | 0       |                       |                     | 0      |        |
| Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC  | 0       |                       |                     | 0      |        |
| Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC   | 0       |                       |                     | 0      |        |
| Other ancillary own funds   | 0       |                       |                     | 0      |        |
| Total ancillary own funds   | 0       |                       |                     | 0      |        |
|   |         |                       |                     | -      |        |
| Available and eligible own funds Total available own funds to meet the SCR  | 203.659 | 203.659               | 0                   | 0      | (      |
| Total available own funds to meet the MCR   | 203.659 | 203.659               | 0                   |        |        |
|   | 203.659 | 203.659               | 0                   |        | (      |
| Total eligible own funds to meet the SCR Total eligible own funds to meet the MCR   | 203.659 | 203.659               | 0                   |        |        |
| Total eligible own funds to meet the MCR  | 203.039 | 203.039               | U                   | U      |        |
| SCR   | 53.009  |                       |                     |        |        |
| MCR   | 13.252  |                       |                     |        |        |
| Ratio of Eligible own funds to SCR  | 384%    |                       |                     |        |        |
| Ratio of Eligible own funds to MCR  | 1537%   |                       |                     |        |        |
| Reconciliation reserve  |         |                       |                     |        |        |
| Excess of assets over liabilities   | 203.659 |                       |                     |        |        |
| Own shares (held directly and indirectly)   | 0       |                       |                     |        |        |
| Foreseeable dividends, distributions and charges  | 0       |                       |                     |        |        |
| Other basic own fund items  | 5.108   |                       |                     |        |        |
| Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds   | 0       |                       |                     |        |        |
| Reconciliation reserve  | 198.551 |                       |                     |        |        |
| Expected profits  |         |                       |                     |        |        |
| Expected profits included in future premiums (EPIFP) - Life business  | 0       |                       |                     |        |        |
| Expected profits included in future premiums (EPIFP) - Non- life business   | 3.907   |                       |                     |        |        |
| Total Expected profits included in future premiums (EPIFP)  | 3.907   |                       |                     |        |        |

| Unique number of component | Components description  | Calculation of the<br>Solvency Capital<br>Requirement | Amount modelled | USP  | Simplifications |
|----------------------------|---|---|-----------------|------|-----------------|
| 1                          | Market risk   | 26.773  | 25.729          |      |                 |
| 2                          | Counterparty default risk                                     | 10.977  | 0               |      |                 |
| 3                          | Life underwriting risk  | 0   | 0               | None |                 |
| 4                          | Health underwriting risk                                      | 0   | 0               | None |                 |
| 5                          | Non-life underwriting risk                                    | 49.761  | 42.859          | None |                 |
| 6                          | Intangible asset risk   | 0   | 0               |      |                 |
| 7                          | Operational risk  | 2.901   | 0               |      |                 |
| 8                          | Loss-absorbing capacity of technical provisions               | 0   | 0               |      |                 |
| 9                          | Loss-absorbing capacity of deferred taxes                     | -17.670   | 0               |      |                 |
| 10                         | Loss-absorbing capacity of expected profits Underwriting Risk | 820   | 0               |      |                 |
| 11                         | Loss absorbing capacity of expected profits Market Risk       | -1.400  | 0               |      |                 |

| Calculation | of Salvanov  | Canital | Requirement |
|-------------|--------------|---------|-------------|
| Calculation | OI SOIVEIICV | Capitai | Reduirement |

| Total undiversified components  | 72.163  |
|---|---------|
| Diversification   | -19.153 |
| Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | 0       |
| Solvency capital requirement excluding capital add-on                                       | 53.009  |
| Capital add-ons already set   | 0       |
| Solvency capital requirement  | 53.009  |

### Other information on SCR

| Other information on SCR  |         |
|---|---------|
| Amount/estimate of the overall loss-absorbing capacity of technical provisions  | 0       |
| Amount/estimate of the overall loss-absorbing capacity of deferred taxes  | -17.670 |
| Capital requirement for duration-based equity risk sub-module   | 0       |
| Total amount of Notional Solvency Capital Requirements for remaining part   | 0       |
| Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)) | 0       |
| Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios  | 0       |
| Diversification effects due to RFF nSCR aggregation for article 304   | 0       |

Linear formula component for non-life insurance and reinsurance obligations

Minimum Capital Requirement

| MCR <sub>NL</sub> Result   | 7.012                     |  |   |
|--|---------------------------|--|---|
|  |                           | Net (of reinsurance/SPV)<br>best estimate and TP<br>calculated as a whole  | Net (of reinsurance)<br>written premiums in the<br>last 12 months |
| Medical expense insurance and proportional reinsurance   |                           | 0  | 0   |
| Income protection insurance and proportional reinsurance   |                           | 0  | 0   |
| Workers' compensation insurance and proportional reinsurance   |                           | 0  | 0   |
| Motor vehicle liability insurance and proportional reinsurance   |                           | 0  | 0   |
| Other motor insurance and proportional reinsurance   |                           | 0  | 0   |
| Marine, aviation and transport insurance and proportional reinsurance  |                           | 0  | 0   |
| Fire and other damage to property insurance and proportional reinsurance   |                           | 28.208   | 58.137  |
| General liability insurance and proportional reinsurance   |                           | 0  | 0   |
| Credit and suretyship insurance and proportional reinsurance   |                           | 0  | 0   |
| Legal expenses insurance and proportional reinsurance  |                           | 0  | 0   |
| Assistance and proportional reinsurance  |                           | 0  | 0   |
| Miscellaneous financial loss insurance and proportional reinsurance  |                           | 0  | 0   |
| Non-proportional health reinsurance  |                           | 0  | 0   |
|  |                           | 0  | 0   |
| Non-proportional casualty reinsurance  |                           |  |   |
| Non-proportional casualty reinsurance  Non-proportional marine, aviation and transport reinsurance   |                           | 0  | 0   |
| Non-proportional marine, aviation and transport reinsurance<br>Non-proportional property reinsurance   |                           | 0  | -   |
| Non-proportional marine, aviation and transport reinsurance  | 0                         | 0  | -   |
| Non-proportional marine, aviation and transport reinsurance  Non-proportional property reinsurance  Linear formula component for life insurance and reinsurance obligations  | 0                         | 0  | -   |
| Non-proportional marine, aviation and transport reinsurance  Non-proportional property reinsurance  Linear formula component for life insurance and reinsurance obligations  | 0                         | Net (of reinsurance/SPV) best estimate and TP                              | Net (of reinsurance/SPV) total capital at risk                    |
| Non-proportional marine, aviation and transport reinsurance Non-proportional property reinsurance Linear formula component for life insurance and reinsurance obligations  MCR <sub>L</sub> Result   | 0                         | Net (of reinsurance/SPV) best estimate and TP calculated as a whole        | Net (of reinsurance/SPV) total capital at risk                    |
| Non-proportional marine, aviation and transport reinsurance  Non-proportional property reinsurance  Linear formula component for life insurance and reinsurance obligations  MCR <sub>L</sub> Result  Obligations with profit participation - guaranteed benefits  | 0                         | Net (of reinsurance/SPV) best estimate and TP calculated as a whole        | Net (of reinsurance/SPV) total capital at risk                    |
| Non-proportional marine, aviation and transport reinsurance  Non-proportional property reinsurance  Linear formula component for life insurance and reinsurance obligations  MCR <sub>L</sub> Result  Obligations with profit participation - guaranteed benefits  Obligations with profit participation - future discretionary benefits   | 0                         | Net (of reinsurance/SPV) best estimate and TP calculated as a whole  0     | Net (of reinsurance/SPV) total capital at risk                    |
| Non-proportional marine, aviation and transport reinsurance  Non-proportional property reinsurance  Linear formula component for life insurance and reinsurance obligations  MCR <sub>L</sub> Result  Obligations with profit participation - guaranteed benefits  Obligations with profit participation - future discretionary benefits  Index-linked and unit-linked insurance obligations   | 0                         | Net (of reinsurance/SPV) best estimate and TP calculated as a whole  0 0 0 | Net (of reinsurance/SPV) total capital at risk                    |
| Non-proportional marine, aviation and transport reinsurance  Non-proportional property reinsurance  Linear formula component for life insurance and reinsurance obligations  MCR <sub>L</sub> Result  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  | 0                         | Net (of reinsurance/SPV) best estimate and TP calculated as a whole  0 0 0 | Net (of reinsurance/SPV) total capital at risk                    |
| Non-proportional marine, aviation and transport reinsurance  Non-proportional property reinsurance  Linear formula component for life insurance and reinsurance obligations  MCR <sub>L</sub> Result  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  | 0                         | Net (of reinsurance/SPV) best estimate and TP calculated as a whole  0 0 0 | Net (of reinsurance/SPV) total capital at risk                    |
| Non-proportional marine, aviation and transport reinsurance  Non-proportional property reinsurance  Linear formula component for life insurance and reinsurance obligations  MCR <sub>L</sub> Result  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  | 7.012                     | Net (of reinsurance/SPV) best estimate and TP calculated as a whole  0 0 0 | Net (of reinsurance/SPV) total capital at risk                    |
| Non-proportional marine, aviation and transport reinsurance  Non-proportional property reinsurance  Linear formula component for life insurance and reinsurance obligations  MCR <sub>L</sub> Result  Obligations with profit participation - guaranteed benefits  Obligations with profit participation - future discretionary benefits  Index-linked and unit-linked insurance obligations  Other life (re)insurance and health (re)insurance obligations  Total capital at risk for all life (re)insurance obligations  Overall MCR calculation                           |                           | Net (of reinsurance/SPV) best estimate and TP calculated as a whole  0 0 0 | Net (of reinsurance/SPV) total capital at risk                    |
| Non-proportional marine, aviation and transport reinsurance  Non-proportional property reinsurance  Linear formula component for life insurance and reinsurance obligations  MCR <sub>L</sub> Result  Obligations with profit participation - guaranteed benefits  Obligations with profit participation - future discretionary benefits  Index-linked and unit-linked insurance obligations  Other life (re)insurance and health (re)insurance obligations  Total capital at risk for all life (re)insurance obligations  Overall MCR calculation  Linear MCR               | 7.012                     | Net (of reinsurance/SPV) best estimate and TP calculated as a whole  0 0 0 | Net (of reinsurance/SPV) total capital at risk                    |
| Non-proportional marine, aviation and transport reinsurance  Non-proportional property reinsurance  Linear formula component for life insurance and reinsurance obligations  MCR <sub>L</sub> Result  Obligations with profit participation - guaranteed benefits  Obligations with profit participation - future discretionary benefits  Index-linked and unit-linked insurance obligations  Other life (re)insurance and health (re)insurance obligations  Total capital at risk for all life (re)insurance obligations  Overall MCR calculation  Linear MCR  SCR          | 7.012<br>53.009           | Net (of reinsurance/SPV) best estimate and TP calculated as a whole  0 0 0 | Net (of reinsurance/SPV) total capital at risk                    |
| Non-proportional marine, aviation and transport reinsurance  Non-proportional property reinsurance  Linear formula component for life insurance and reinsurance obligations  MCR <sub>L</sub> Result  Obligations with profit participation - guaranteed benefits  Obligations with profit participation - future discretionary benefits  Index-linked and unit-linked insurance obligations  Other life (re)insurance and health (re)insurance obligations  Total capital at risk for all life (re)insurance obligations  Overall MCR calculation  Linear MCR  SCR  MCR cap | 7.012<br>53.009<br>23.854 | Net (of reinsurance/SPV) best estimate and TP calculated as a whole  0 0 0 | Net (of reinsurance/SPV) total capital at risk                    |

N.V. Hagelunie 2020

13.252

# Achmea Reinsurance Company N.V.

**Public Disclosure Quantitative Reporting Templates** 

2020



\$.02.01.02 - Balance sheet €1.000

| Assets   | Solvency II value |
|--|-------------------|
| Intangible assets  | 0                 |
| Deferred tax assets  | 0                 |
| Pension benefit surplus  | 0                 |
| Property, plant & equipment held for own use   | 0                 |
| Investments (other than assets held for index-linked and unit-linked contracts)        | 449.818           |
| Property (other than for own use)  | 0                 |
| Holdings in related undertakings, including participations                             | 0                 |
| Equities   | 75.332            |
| Equities - listed  | 75.332            |
| Equities - unlisted  | 0                 |
| Bonds  | 299.908           |
| Government Bonds   | 134.758           |
| Corporate Bonds  | 165.151           |
| Structured notes   | 0                 |
| Collateralised securities  | 0                 |
| Collective Investments Undertakings  | 60.149            |
| Derivatives  | 1.622             |
| Deposits other than cash equivalents   | 0                 |
| Other investments  | 12.808            |
| Assets held for index-linked and unit-linked contracts                                 | 0                 |
| Loans and mortgages  | 0                 |
| Loans on policies  | 0                 |
| Loans and mortgages to individuals   | 0                 |
| Other loans and mortgages  | 0                 |
| Reinsurance recoverables from:   | 169.315           |
| Non-life and health similar to non-life  | 98.670            |
| Non-life excluding health  | 98.481            |
| Health similar to non-life   | 189               |
| Life and health similar to life, excluding health and index-linked and unit-linked     | 70.645            |
| Health similar to life   | 68.467            |
| Life excluding health and index-linked and unit-linked                                 | 2.179             |
| Life index-linked and unit-linked  | 0                 |
| Deposits to cedants  | 6.206             |
| Insurance and intermediaries receivables   | 121               |
| Reinsurance receivables  | 0                 |
| Receivables (trade, not insurance)   | 5.262             |
| Own shares (held directly)   | 0                 |
| Amounts due in respect of own fund items or initial fund called up but not yet paid in | 0                 |
| Cash and cash equivalents  | 25.448            |
| Any other assets, not elsewhere shown  | 11.419            |
| Total assets   | 667.589           |

# S.02.01.02 - Balance sheet

€ 1.000

| Liabilities   | Solvency II value |
|---|-------------------|
| Technical provisions – non-life   | 239.124           |
| Technical provisions – non-life (excluding health)                              | 233.953           |
| TP calculated as a whole  | 253.953           |
| Best Estimate   | 207.511           |
| Risk margin   | 26.442            |
| Technical provisions - health (similar to non-life)                             | 5.170             |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 4.758             |
| Risk margin   | 412               |
| Technical provisions - life (excluding index-linked and unit-linked)            | 114.395           |
| Technical provisions - health (similar to life)                                 | 106.182           |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 103.689           |
| Risk margin   | 2.493             |
| Technical provisions – life (excluding health and index-linked and unit-linked) | 8.213             |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 4.103             |
| Risk margin   | 4.111             |
| Technical provisions – index-linked and unit-linked                             | 0                 |
| TP calculated as a whole  | 0                 |
| Best Estimate   | 0                 |
| Risk margin   | 0                 |
| Contingent liabilities  | 0                 |
| Provisions other than technical provisions                                      | 0                 |
| Pension benefit obligations   | 0                 |
| Deposits from reinsurers  | 1.461             |
| Deferred tax liabilities  | 5.503             |
| Derivatives   | 731               |
| Debts owed to credit institutions   | 0                 |
| Financial liabilities other than debts owed to credit institutions              | 0                 |
| Insurance & intermediaries payables   | 3.776             |
| Reinsurance payables  | 1.062             |
| Payables (trade, not insurance)   | 940               |
| Subordinated liabilities  | 0                 |
| Subordinated liabilities not in BOF   | 0                 |
| Subordinated liabilities in BOF   | 0                 |
| Any other liabilities, not elsewhere shown                                      | 11.780            |
| Total liabilities   | 378.771           |
| Fugges of accels away liabilities   | 200.040           |
| Excess of assets over liabilities   | 288.818           |

|  |                           |                             | Line of Business for: no        | n-life insurance and reins        | urance obligations (direct | business and accepted pro                | portional 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<br>property insurance | General liability insurance | Credit and suretyship insurance |
| Premiums written                               |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Gross - Direct Business                        | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Gross - Proportional reinsurance accepted      | 11.455                    | 0                           | 82                              | 0                                 | 0                          | 836                                      | 55.747   | 273                         |                                 |
| Gross - Non-proportional reinsurance accepted  |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Reinsurers' share                              | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 1.930  | 48                          |                                 |
| Net  | 11.455                    | 0                           | 82                              | 0                                 | 0                          | 836                                      | 53.817   | 225                         |                                 |
| Premiums earned                                |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Gross - Direct Business                        | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Gross - Proportional reinsurance accepted      | 5.732                     | 0                           | 140                             | 0                                 | 0                          | 836                                      | 51.700   | 273                         |                                 |
| Gross - Non-proportional reinsurance accepted  |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Reinsurers' share                              | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 1.930  | 48                          |                                 |
| Net  | 5.732                     | 0                           | 140                             | 0                                 | 0                          | 836                                      | 49.770   | 225                         |                                 |
| Claims incurred                                |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Gross - Direct Business                        | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Gross - Proportional reinsurance accepted      | 3.540                     | 0                           | 180                             | -77                               | 0                          | 942                                      | 18.173   | 218                         |                                 |
| Gross - Non-proportional reinsurance accepted  |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Reinsurers' share                              | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 2.865  | 0                           |                                 |
| Net  | 3.540                     | 0                           | 180                             | -77                               | 0                          | 942                                      | 15.309   | 218                         |                                 |
| Changes in other technical provisions          |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Gross - Direct Business                        | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Gross - Proportional reinsurance accepted      | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Gross - Non- proportional reinsurance accepted |                           |                             |                                 |                                   |                            |  |  |                             |                                 |
| Reinsurers'share                               | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Net  | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0  | 0                           |                                 |
| Expenses incurred                              | 2.405                     | 0                           | 69                              | 0                                 | 0                          | 231                                      | 15.452   | 77                          |                                 |
| Other expenses                                 |                           |                             |                                 |                                   |                            |  |  |                             |                                 |

|  | Line of Business for: non- | life insurance and reinsu | rance obligations (direct    |        | Line of bus        | iness for:                     |          |         |
|--|----------------------------|---------------------------|------------------------------|--------|--------------------|--------------------------------|----------|---------|
|  |                            | accepted proportional r   |                              |        | accepted non-propo | rtional reinsurance            |          |         |
|  | Legal expenses insurance   | Assistance                | Miscellaneous financial loss | Health | Casualty           | Marine, aviation,<br>transport | Property | Total   |
| Premiums written                               |                            |                           |                              |        |                    |                                |          |         |
| Gross - Direct Business                        | 0                          | 0                         | 0                            |        |                    |                                |          | 0       |
| Gross - Proportional reinsurance accepted      | 0                          | 0                         | 0                            |        |                    |                                |          | 68.392  |
| Gross - Non-proportional reinsurance accepted  |                            |                           |                              | 439    | 6.499              | 1.823                          | 100.710  | 109.471 |
| Reinsurers' share                              | 0                          | 0                         | 0                            | 10     | 5.269              | 1.260                          | 77.148   | 85.665  |
| Net  | 0                          | 0                         | 0                            | 429    | 1.230              | 563                            | 23.562   | 92.199  |
| Premiums earned                                |                            |                           |                              |        |                    |                                |          |         |
| Gross - Direct Business                        | 0                          | 0                         | 0                            |        |                    |                                |          | 0       |
| Gross - Proportional reinsurance accepted      | 0                          | 0                         | 0                            |        |                    |                                |          | 58.680  |
| Gross - Non-proportional reinsurance accepted  |                            |                           |                              | 439    | 6.050              | 1.742                          | 97.120   | 105.352 |
| Reinsurers' share                              | 0                          | 0                         | 0                            | 10     | 4.811              | 1.227                          | 72.515   | 80.541  |
| Net  | 0                          | 0                         | 0                            | 429    | 1.239              | 516                            | 24.605   | 83.490  |
| Claims incurred                                |                            |                           |                              |        |                    |                                |          |         |
| Gross - Direct Business                        | 0                          | 0                         | 0                            |        |                    |                                |          | 0       |
| Gross - Proportional reinsurance accepted      | 0                          | 0                         | 0                            |        |                    |                                |          | 22.975  |
| Gross - Non-proportional reinsurance accepted  |                            |                           |                              | 843    | 22.704             | 53                             | 28.745   | 52.345  |
| Reinsurers' share                              | 0                          | 0                         | 0                            | 5      | 16.063             | 1                              | 2.876    | 21.808  |
| Net  | 0                          | 0                         | 0                            | 839    | 6.641              | 52                             | 25.870   | 53.512  |
| Changes in other technical provisions          |                            |                           |                              |        |                    |                                |          |         |
| Gross - Direct Business                        | 0                          | 0                         | 0                            |        |                    |                                |          | 0       |
| Gross - Proportional reinsurance accepted      | 0                          | 0                         | 0                            |        |                    |                                |          | 0       |
| Gross - Non- proportional reinsurance accepted |                            |                           |                              | 0      | 0                  | 0                              | 0        | 0       |
| Reinsurers'share                               | 0                          | 0                         | 0                            | 0      | 0                  | 0                              | 0        | 0       |
| Net  | 0                          | 0                         | 0                            | 0      | 0                  | 0                              | 0        | 0       |
| Expenses incurred                              | 0                          | 0                         | 0                            | 62     | 208                | 94                             | 4.804    | 23.403  |
| Other expenses                                 |                            |                           |                              |        |                    |                                |          | -741    |
| Total expenses                                 |                            |                           |                              |        |                    |                                |          | 22.662  |

|                                       |                  |                                     | Line of Business for: lit                  | e insurance obligations |   |   | Line of business for: life | reinsurance obligations |         |
|---------------------------------------|------------------|-------------------------------------|--|-------------------------|---|---|----------------------------|-------------------------|---------|
|                                       | Health insurance | Insurance with profit participation | Index-linked and unit-<br>linked insurance | Other life insurance    | Annuities stemming from<br>non-life insurance<br>contracts and relating to<br>health insurance<br>obligations | Annuities stemming from<br>non-life insurance<br>contracts and relating to<br>insurance obligations<br>other than health<br>insurance obligations | Health reinsurance         | Life-reinsurance        | Total   |
| Premiums written                      |                  |                                     |  |                         |   |   |                            |                         |         |
| Gross                                 | 0                | 0                                   | 0  | 0                       | 0   | 0   | 54.304                     | 56.445                  | 110.748 |
| Reinsurers' share                     | 0                | 0                                   | 0  | 0                       | 0   | 0   | 54.304                     | 14.593                  | 68.897  |
| Net                                   | 0                | 0                                   | 0  | 0                       | 0   | 0   | 0                          | 41.851                  | 41.851  |
| Premiums earned                       |                  |                                     |  |                         |   |   |                            |                         |         |
| Gross                                 | 0                | 0                                   | 0  | 0                       | 0   | 0   | 54.304                     | 55.503                  | 109.807 |
| Reinsurers' share                     | 0                | 0                                   | 0  | 0                       | 0   | 0   | 54.304                     | 14.593                  | 68.897  |
| Net                                   | 0                | 0                                   | 0  | 0                       | 0   | 0   | 0                          | 40.910                  | 40.910  |
| Claims incurred                       |                  |                                     |  |                         |   |   |                            |                         |         |
| Gross                                 | 0                | 0                                   | 0  | 0                       | 0   | 0   | 35.685                     | -68                     | 35.617  |
| Reinsurers' share                     | 0                | 0                                   | 0  | 0                       | 0   | 0   | 35.685                     | 6.423                   | 42.108  |
| Net                                   | 0                | 0                                   | 0  | 0                       | 0   | 0   | 0                          | -6.491                  | -6.491  |
| Changes in other technical provisions |                  |                                     |  |                         |   |   |                            |                         |         |
| Gross                                 | 0                | 0                                   | 0  | 0                       | 0   | 0   | 0                          | 0                       | 0       |
| Reinsurers' share                     | 0                | 0                                   | 0  | 0                       | 0   | 0   | 0                          | 0                       | 0       |
| Net                                   | 0                | 0                                   | 0  | 0                       | 0   | 0   | 0                          | 0                       | 0       |
| Expenses incurred                     | 0                | 0                                   | 0  | 0                       | 0   | 0   | -123                       | 27.717                  | 27.594  |
| Other expenses                        |                  |                                     |  |                         |   |   |                            |                         | 442     |
| Total expenses                        |                  |                                     |  |                         |   |   |                            |                         | 28.036  |

Reinsurers' share Net Claims incurred

Gross
Reinsurers' share
Net

Expenses incurred Other expenses Total expenses

Reinsurers' share
Net
Changes in other technical provisions

Gross

2.896

2.896

0

0

73.096

57.276

20.822

36.454

0

36.326

442 36.768

875

354

354

0

0

305

|  | Home Country | To      | op 5 countries (by amount | of gross premiums writte   | n) - non-life obligations |         | Total Top 5 and home country    |
|--|--------------|---------|---------------------------|----------------------------|---------------------------|---------|---------------------------------|
|  |              | BM      | FR                        | IT                         | ES                        | СН      |                                 |
| Premiums written                               |              |         |                           |                            |                           |         |                                 |
| Gross - Direct Business                        | 0            | 0       | 0                         | 0                          | 0                         | 0       | 0                               |
| Gross - Proportional reinsurance accepted      | 2.977        | 9.006   | 7.282                     | 11.455                     | 15.514                    | 15.464  | 61.697                          |
| Gross - Non-proportional reinsurance accepted  | 96.961       | 211     | 0                         | 88                         | 1.632                     | 147     | 99.040                          |
| Reinsurers' share                              | 46           | 20.225  | 6.438                     | 0                          | 1.369                     | 19.266  | 47.343                          |
| Net  | 99.892       | -11.007 | 844                       | 11.543                     | 15.777                    | -3.654  | 113.395                         |
| Premiums earned                                |              |         |                           |                            |                           |         |                                 |
| Gross - Direct Business                        | 0            | 0       | 0                         | 0                          | 0                         | 0       | 0                               |
| Gross - Proportional reinsurance accepted      | 2.977        | 9.006   | 7.282                     | 5.732                      | 15.510                    | 13.038  | 53.544                          |
| Gross - Non-proportional reinsurance accepted  | 93.406       | 211     | 0                         | 88                         | 1.531                     | 147     | 95.384                          |
| Reinsurers' share                              | -45          | 19.741  | 5.935                     | 0                          | 1.299                     | 18.106  | 45.035                          |
| Net  | 96.428       | -10.524 | 1.347                     | 5.819                      | 15.743                    | -4.920  | 103.893                         |
| Claims incurred                                |              |         |                           |                            |                           |         |                                 |
| Gross - Direct Business                        | 0            | 0       | 0                         | 0                          | 0                         | 0       | 0                               |
| Gross - Proportional reinsurance accepted      | 4.742        | 5.280   | 2.532                     | 3.540                      | 11.474                    | -5.680  | 21.888                          |
| Gross - Non-proportional reinsurance accepted  | 38.482       | 530     | 0                         | 4                          | 292                       | 21      | 39.330                          |
| Reinsurers' share                              | 0            | -1.366  | 934                       | 0                          | 383                       | 6.453   | 6.403                           |
| Net  | 43.224       | 7.177   | 1.598                     | 3.544                      | 11.383                    | -12.112 | 54.815                          |
| Changes in other technical provisions          |              |         |                           |                            |                           |         |                                 |
| Gross - Direct Business                        | 0            | 0       | 0                         | 0                          | 0                         | 0       | 0                               |
| Gross - Proportional reinsurance accepted      | 0            | 0       | 0                         | 0                          | 0                         | 0       | 0                               |
| Gross - Non- proportional reinsurance accepted | 0            | 0       | 0                         | 0                          | 0                         | 0       | 0                               |
| Reinsurers'share                               | 0            | 0       | 0                         | 0                          | 0                         | 0       | 0                               |
| Net  | 0            | 0       | 0                         | 0                          | 0                         | 0       | 0                               |
| Expenses incurred                              | 10.217       | 461     | 2.134                     | 4.032                      | 4.568                     | 172     | 21.584                          |
| Other expenses                                 |              |         |                           |                            |                           |         | -741                            |
| Total expenses                                 |              |         |                           |                            |                           |         | 20.843                          |
|  |              |         |                           |                            |                           |         |                                 |
|  | Home Country |         | Top 5 countries (by amou  | ınt of gross premiums writ | ten) - life obligations   |         | Total Top 5 and home<br>country |
|  |              | BB      | FR                        | IE                         | IT                        | US      |                                 |
| Premiums written                               |              |         |                           |                            |                           |         |                                 |
| Gross  | 69.031       | 33.058  | 1.291                     | 2.508                      | 1.739                     | 1.780   | 109.407                         |
| Reinsurers' share                              | 0            | 10.350  | 5.430                     | 19.730                     | 0                         | 0       | 35.510                          |
| Net  | 69.031       | 22.708  | -4.140                    | -17.222                    | 1.739                     | 1.780   | 73.896                          |
| Premiums earned                                |              |         |                           |                            |                           |         |                                 |
| Gross  | 69.031       | 33.058  | 1.354                     | 2.508                      | 875                       | 1.780   | 108.606                         |
| Reinsurers' share                              | 0            | 10.350  | 5.430                     | 19.730                     | 0                         | 0       | 35.510                          |

8.904

4.837

17.067

0 0 -4.076

46

0

0

3.568

-3.523

3.714

-9.472

0

69.031

41.363

0 41.363

0

18.839

5.12.01.02 - Life and Health SLT Technical Provisions

|   |                                     | Index-linked and unit-lin | ked insurance                            |                                      | Other life insurance |  |                                      | Annuities stemming   |                      |   |
|---|-------------------------------------|---------------------------|--|--------------------------------------|----------------------|--|--------------------------------------|--|----------------------|---|
|   | Insurance with profit participation |                           | Contracts without options and guarantees | Contracts with options or guarantees |                      | Contracts without options and guarantees | Contracts with options or guarantees | from non-life insurance<br>contracts and relating to<br>insurance obligation<br>other than health<br>insurance obligations | Accepted reinsurance | Total (Life other than<br>health insurance, incl.<br>Unit-Linked) |
| Technical provisions calculated as a whole  | 0                                   | 0                         |  |                                      | 0                    |  |                                      | 0  | 0                    | 0   |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for<br>expected losses due to counterparty default associated to TP as a whole | 0                                   | 0                         |  |                                      | 0                    |  |                                      | 0  | 0                    | 0   |
| Technical provisions calculated as a sum of BE and RM   |                                     |                           |  |                                      |                      |  |                                      |  |                      |   |
| Best Estimate   |                                     |                           |  |                                      |                      |  |                                      |  |                      |   |
| Gross Best Estimate   | 0                                   |                           | 0  | 0                                    |                      | 0  | 0                                    | 0  | 4.103                | 4.103   |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for<br>expected losses due to counterparty default                             | 0                                   |                           | 0  | C                                    |                      | 0  | 0                                    | 0  | 2.179                | 2.179   |
| Best estimate minus recoverables from reinsurance/SPV and Finite Re - total   | 0                                   | 1                         | a  | c c                                  |                      | 0  | 0                                    | 0  | 1.924                | 1.924   |
| Risk Margin   | 0                                   | 0                         |  |                                      | 0                    |  |                                      | 0  | 4.111                | 4.111   |
| Amount of the transitional on Technical Provisions  |                                     |                           |  |                                      |                      |  |                                      |  |                      |   |
| Technical Provisions calculated as a whole  | 0                                   | 0                         |  |                                      | 0                    |  |                                      | 0  | 0                    | 0   |
| Best estimate   | 0                                   |                           | 0  | 0                                    |                      | 0  | 0                                    | 0  | 0                    | 0   |
| Risk margin   | 0                                   | 0                         |  |                                      | 0                    |  |                                      | 0  | 0                    | 0   |
| Technical provisions - total  | 0                                   | 0                         |  |                                      | 0                    |  |                                      | 0  | 8.213                | 8.213   |

|   | Health insurance (direct b | iusiness)                                |                                      | Annuities stemming  |  |   |
|---|----------------------------|--|--------------------------------------|---|--|---|
|   |                            | Contracts without options and guarantees | Contracts with options or guarantees | from non-life insurance<br>contracts and relating to<br>health insurance<br>obligations | Health reinsurance<br>(reinsurance accepted) | Total (Health similar to<br>life insurance) |
| Technical provisions calculated as a whole  | 0                          |  |                                      | 0   | 0  | 0   |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for<br>expected losses due to counterparty default associated to TP as a whole | 0                          |  |                                      | 0   | 0  | 0   |
| Technical provisions calculated as a sum of BE and RM<br>Best Estimate  |                            |  |                                      |   |  |   |
| Gross Best Estimate   |                            | 0  | 0                                    | 0   | 103.689                                      | 103.689                                     |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for<br>expected losses due to counterparty default                             |                            | 0  | 0                                    | 0   | 68.467                                       | 68.467                                      |
| Best estimate minus recoverables from reinsurance/SPV and Finite Re - total   |                            | 0  | 0                                    | 0   | 35.223                                       | 35.223                                      |
| Risk Margin   | 0                          |  |                                      | 0   | 2.493  | 2.493                                       |
| Amount of the transitional on Technical Provisions  |                            |  |                                      |   |  |   |
| Technical Provisions calculated as a whole  | 0                          |  |                                      | 0   | 0  | 0   |
| Best estimate   |                            | 0  | 0                                    | 0   | 0  | 0   |
| Risk margin   | 0                          |  |                                      | 0   | 0  | 0   |
| Technical provisions - total  | 0                          |  |                                      | 0   | 106.182                                      | 106.182                                     |
|   |                            |  |                                      |   |  |   |

S.17.01.02 - Non-life Technical Provisions €1

|  |                           |                             |                                 | Direct busines                    | ss and accepted proportion | al 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 suretyshi<br>insurance |
| Technical provisions calculated as a whole   | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0   | 0                           |                                   |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole | 0                         | o                           | 0                               | 0                                 | 0                          | O  | 0   | 0                           |                                   |
| Technical provisions calculated as a sum of BE and RM Best estimate Premium provisions   |                           |                             |                                 |                                   |                            |  |   |                             |                                   |
| Gross  | 467                       | -99                         | 0                               | 0                                 | 0                          | 14                                       | -2.157                                      | -7                          |                                   |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default                              | 0                         | 0                           | 0                               | 0                                 | 0                          | O  | -711  | -50                         |                                   |
| Net Best Estimate of Premium Provisions  | 467                       | -99                         | 0                               | 0                                 | 0                          | 14                                       | -1.445                                      | 43                          |                                   |
| Claims provisions<br>Gross   | 3.457                     | 1                           | 0                               | 0                                 | 0                          | 1.339                                    | 3.155                                       | 0                           |                                   |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default                              | 0                         | 0                           | 0                               | 0                                 | 0                          | O  | 723   | 0                           |                                   |
| Net Best Estimate of Claims Provisions   | 3.457                     | 1                           | 0                               | 0                                 | 0                          | 1.339                                    | 2.432                                       | 0                           |                                   |
| Total Best estimate - gross  | 3.923                     | -98                         | 0                               | 0                                 | 0                          | 1.353                                    | 998   | -7                          |                                   |
| Total Best estimate - net  | 3.923                     | -98                         | 0                               | 0                                 | 0                          | 1.353                                    | 987   | 43                          |                                   |
| Risk margin  | 1                         | 0                           | 0                               | 0                                 | 0                          | С  | 332   | 0                           |                                   |
| Amount of the transitional on Technical Provisions   |                           |                             |                                 |                                   |                            |  |   |                             |                                   |
| Technical Provisions calculated as a whole   | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0   | 0                           |                                   |
| Best estimate  | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0   | 0                           |                                   |
| Risk margin  | 0                         | 0                           | 0                               | 0                                 | 0                          | 0  | 0   | 0                           |                                   |
|  |                           |                             |                                 |                                   |                            |  |   |                             |                                   |
| Technical provisions - total   | 3.924                     | -98                         | 0                               | 0                                 | 0                          | 1.353                                    | 1.330                                       | -7                          |                                   |
| Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total                   | 0                         | 0                           | 0                               | 0                                 | 0                          | O  | 11  | -50                         |                                   |
| Technical provisions minus recoverables from reinsurance/SPV and   | 3.924                     | -98                         | 0                               | 0                                 | 0                          | 1.353                                    | 1.318                                       | 43                          |                                   |

|  | Direct husines           | s and accepted proportion | al reincurance               |                                     | Accepted non-prop                     | ortional reincurance  |                                       | 1                         |
|--|--------------------------|---------------------------|------------------------------|-------------------------------------|---------------------------------------|---|---------------------------------------|---------------------------|
|  | Direct busines           | s and accepted proportion | ai remsurance                |                                     | Accepted non-prop                     | ortional remodrance   |                                       |                           |
|  | Legal expenses insurance | Assistance                | Miscellaneous financial loss | Non-proportional health reinsurance | Non-proportional casualty reinsurance | Non-proportional<br>marine, aviation and<br>transport reinsurance | Non-proportional property reinsurance | Total Non-Life obligation |
| Technical provisions calculated as a whole   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | 0                                     | 0                         |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | O                                     | 0                         |
| Technical provisions calculated as a sum of BE and RM Best estimate  |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Premium provisions Gross   | 0                        | 0                         | 0                            | -177                                | 1.732                                 | 334   | 33.505                                | 33.612                    |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default                              | 0                        | 0                         | 0                            | 0                                   | 1.392                                 | 287   | 34.785                                | 35.702                    |
| Net Best Estimate of Premium Provisions  | 0                        | 0                         | 0                            | -177                                | 340                                   | 47  | -1.280                                | -2.090                    |
| Claims provisions<br>Gross   | 0                        | 0                         | 0                            | 1.110                               | 86.716                                | 282   | 82.598                                | 178.657                   |
| Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default                              | 0                        | 0                         | 0                            | 189                                 | 48.423                                | 213   | 13.421                                | 62.968                    |
| Net Best Estimate of Claims Provisions   | 0                        | 0                         | 0                            | 921                                 | 38.294                                | 69  | 69.178                                | 115.689                   |
| Total Best estimate - gross  | 0                        | 0                         | 0                            | 933                                 | 88.448                                | 616   | 116.104                               | 212.270                   |
| Total Best estimate - net  | 0                        | 0                         | 0                            | 744                                 | 38.634                                | 116   | 67.898                                | 113.600                   |
| Risk margin  | 0                        | 0                         | 0                            | 412                                 | 17.508                                | 183   | 8.419                                 | 26.854                    |
| Amount of the transitional on Technical Provisions   |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Technical Provisions calculated as a whole   | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     | 0                         |
| Best estimate  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | C                                     | 0                         |
| Risk margin  | 0                        | 0                         | 0                            | 0                                   | 0                                     | 0   | 0                                     | 0                         |
|  |                          |                           |                              |                                     |                                       |   |                                       |                           |
| Technical provisions - total   | 0                        | 0                         | 0                            | 1.345                               | 105.956                               | 799   | 124.522                               | 239.124                   |
| Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total                   | 0                        | 0                         | 0                            | 189                                 | 49.815                                | 500   | 48.205                                | 98.670                    |
| Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total   | 0                        | 0                         | 0                            | 1.156                               | 56.141                                | 300   | 76.317                                | 140.454                   |

S.19.01.21 - Non-life Insurance Claims Information

Total Non-Life Business

Accident year

| absolute amo | aid (non-cumulative)<br>unt) |   |   |   |   |   |   |                 |   |   |   |   |   |   |        |                  |                              |
|--------------|------------------------------|---|---|---|---|---|---|-----------------|---|---|---|---|---|---|--------|------------------|------------------------------|
|              |                              |   |   |   |   |   | D | evelopment year |   |   |   |   |   |   |        | In Current year  | Sum of years<br>(cumulative) |
| /ear         | 0                            | 1 | 2 |   | 3 | 4 |   | 5               | 6 | 7 |   | 8 | 9 |   | 10 & + | iii current yeur | (cumulative)                 |
| rior         |                              |   |   |   |   |   |   |                 |   |   |   |   |   |   | 0      | 0                |                              |
| N-9          | 0                            |   | 0 | 0 | 0 |   | 0 | 0               | - | 1 | 0 |   | 0 | 0 |        | 0                | 0                            |
| N-8          | 0                            |   | 0 | 0 | 0 |   | 0 | 0               | ( |   | 0 |   | 0 |   |        | 0                | 0                            |
| N-7          | 0                            |   | 0 | 0 | 0 |   | 0 | 0               |   |   | 0 |   |   |   |        | 0                | 0                            |
| N-6          | 0                            |   | 0 | 0 | 0 |   | 0 | 0               |   |   |   |   |   |   |        | 0                | 0                            |
| N-5          | 0                            |   | 0 | 0 | 0 |   | 0 | 0               |   |   |   |   |   |   |        | 0                | 0                            |
| V-4          | 0                            |   | 0 | 0 | 0 |   | 0 |                 |   |   |   |   |   |   |        | 0                | 0                            |
| N-3          | 0                            |   | 0 | 0 | 0 |   |   |                 |   |   |   |   |   |   |        | 0                | 0                            |
|              |                              |   |   |   |   |   |   |                 |   |   |   |   |   |   |        |                  |                              |

| bsolute amo   | unted Best Estimate Claims Pr | TOVISIONS |   |   |   |   |   |   |   |   |        |                  |  |
|---------------|-------------------------------|-----------|---|---|---|---|---|---|---|---|--------|------------------|--|
| (absolute amo | . Development year            |           |   |   |   |   |   |   |   |   |        |                  |  |
| Year          | 0                             | 1         | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 & + | (discounted data |  |
| Prior         |                               |           |   |   |   |   |   |   |   |   |        | 0                |  |
| N-9           | 0                             | 0         | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |        |                  |  |
| N-8           | 0                             | 0         | 0 | 0 | 0 | 0 | 0 | 0 | 0 |   |        |                  |  |
| N-7           | 0                             | 0         | 0 | 0 | 0 | 0 | 0 | 0 |   |   |        |                  |  |
| N-6           | 0                             | 0         | 0 | 0 | 0 | 0 | 0 |   |   |   |        |                  |  |
| N-5           | 0                             | 0         | 0 | 0 | 0 | 0 |   |   |   |   |        |                  |  |
| N-4           | 0                             | 0         | 0 | 0 | 0 |   |   |   |   |   |        |                  |  |
| N-3           | 0                             | 0         | 0 | 0 |   |   |   |   |   |   |        |                  |  |
| N-2           | 0                             | 0         | 0 |   |   |   |   |   |   |   |        |                  |  |
| 4-1           | 0                             | 0         |   |   |   |   |   |   |   |   |        |                  |  |
| 4             | 0                             |           |   |   |   |   |   |   |   |   |        |                  |  |

Underwriting year

| absolute amo | unt)   |        |        |       |       |                  |     |       |     |    |        |                   |              |
|--------------|--------|--------|--------|-------|-------|------------------|-----|-------|-----|----|--------|-------------------|--------------|
|              |        |        |        |       |       | Development year |     |       |     |    |        | In Current year   | Sum of years |
| ear          | 0      | 1      | 2      | 3     | 4     | 5                | 6   | 7     | 8   | 9  | 10 & + | iii cui rene yeur | (cumulative) |
| rior         |        |        |        |       |       |                  |     |       |     |    | 2.714  | 2.714             |              |
| -9           | 3.519  | 3.013  | 2.459  | 384   | 1.179 | 2.914            | 150 | 1.468 | 0   | -7 |        | -7                | 15.07        |
| -8           | 2.042  | 2.407  | 325    | 554   | 546   | 149              | 456 | 138   | 111 |    |        | 111               | 6.72         |
| -7           | 35.150 | 27.679 | 1.300  | 2     | 0     | -13              | 0   | 0     |     |    |        | 0                 | 64.11        |
| I-6          | 28     | 256    | 404    | 11    | 3     | 3                | 0   |       |     |    |        | 0                 | 70           |
| 1-5          | 3.403  | 10.222 | 397    | 148   | 17    | 3                |     |       |     |    |        | 3                 | 14.19        |
| 1-4          | 69.414 | 93.935 | 10.566 | 146   | 1.728 |                  |     |       |     |    |        | 1.728             | 175.78       |
| -3           | 1.855  | 23.620 | 4.388  | 1.343 |       |                  |     |       |     |    |        | 1.343             | 31.20        |
| -2           | 39.932 | 22.151 | 12.440 |       |       |                  |     |       |     |    |        | 12.440            | 74.52        |
| -1           | 582    | 12.668 |        |       |       |                  |     |       |     |    |        | 12.668            | 13.25        |
|              | 3.358  |        |        |       |       |                  |     |       |     |    |        | 3.358             | 3.35         |
|              |        |        |        |       |       |                  |     |       |     |    | Total  | 34 350            | 208 04       |

| absolute amou |         |        |        |        |        | Development year |       |       |                  |       |        | Year end         |
|---------------|---------|--------|--------|--------|--------|------------------|-------|-------|------------------|-------|--------|------------------|
| Year          | 0       | 1      | 2      | 3      | 4      | 5                | 6     | 7     | 8                | 9     | 10 & + | (discounted data |
| rior          |         | -      | -      |        |        | -                | -     |       | , and the second | -     | 59.464 | 61.00            |
| 1-9           | 13.490  | 9.804  | 8.296  | 6.445  | 3.987  | 1.743            | 1.889 | 4.059 | 1.564            | 2.954 |        | 3.02             |
| 4-8           | 3.917   | 4.026  | 2.362  | 2.827  | 2.803  | 2.786            | 2.388 | 2.176 | 2.639            |       |        | 2.68             |
| N-7           | 19.725  | 2.553  | 270    | 1.066  | 943    | 1.062            | 858   | 1.222 |                  |       |        | 1.24             |
| 1-6           | 2.993   | 321    | 1.041  | 980    | 1.295  | 20               | 242   |       |                  |       |        | 24               |
| 1-5           | 17.267  | 2.192  | 1.499  | 11.003 | 10.710 | 16.908           |       |       |                  |       |        | 16.79            |
| 1-4           | 105.866 | 21.859 | 6.907  | 4.679  | 2.014  |                  |       |       |                  |       |        | 2.03             |
| 4-3           | 68.164  | 29.697 | 9.145  | 5.572  |        |                  |       |       |                  |       |        | 5.47             |
| -2            | 47.987  | 24.017 | 10.511 |        |        |                  |       |       |                  |       |        | 10.24            |
| l-1           | 36.568  | 23.473 |        |        |        |                  |       |       |                  |       |        | 23.10            |
|               | 51.176  |        |        |        |        |                  |       |       |                  |       |        | 51.47            |
|               |         |        |        |        |        |                  |       |       |                  |       | Total  | 177.31           |

S.23.01.01 - 0wn funds € 1.000

| _   |         |                       |                     |        |        |
|---|---------|-----------------------|---------------------|--------|--------|
|   | Total   | Tier 1 - unrestricted | Tier 1 - restricted | Tier 2 | Tier 3 |
| 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)  | 4.540   | 4.540                 |                     | 0      |        |
| Share premium account related to ordinary share capital   | 135.479 | 135.479               |                     | 0      |        |
| Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings   | 133.473 | 133.473               |                     | 0      |        |
| Subordinated mutual member accounts   | 0       | J                     | 0                   | 0      | 0      |
| Surplus funds   | 0       | 0                     | 0                   | U      | U      |
| Preference shares   | 0       |                       | 0                   | 0      | 0      |
| Share premium account related to preference shares  | 0       |                       | 0                   | 0      | 0      |
| Reconciliation reserve  | 148.799 | 148.799               | 0                   | 0      | 0      |
| Subordinated liabilities  | 0       | 140.733               | 0                   | 0      | 0      |
| An amount equal to the value of net deferred tax assets   | 0       |                       | Ü                   | Ü      | 0      |
| Other own fund items approved by the supervisory authority as basic own funds not specified above   | 0       | 0                     | 0                   | 0      | 0      |
|   | 0       | 0                     | U                   | U      |        |
| 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                          |         |                       |                     |        |        |
| own fails from the manufacture at the should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds        | 0       |                       |                     |        |        |
| Deductions  |         |                       |                     |        |        |
| Deductions for participations in financial and credit institutions  | 0       | 0                     | 0                   | 0      |        |
| Total basic own funds after deductions  | 288.818 | 288.818               | 0                   | 0      | 0      |
| Total basic own fullus after deductions   | 200.010 | 200.010               | U                   | U      | 0      |
| Ancillary own funds   |         |                       |                     |        |        |
| Unpaid and uncalled ordinary share capital callable on demand   | 0       |                       |                     | 0      |        |
| Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings,                                  |         |                       |                     |        |        |
| callable on demand  | 0       |                       |                     | 0      |        |
| Unpaid and uncalled preference shares callable on demand  | 0       |                       |                     | 0      | 0      |
| A legally binding commitment to subscribe and pay for subordinated liabilities on demand  | 0       |                       |                     | 0      | 0      |
| Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC   | 0       |                       |                     | 0      | U      |
| Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC  | 0       |                       |                     | 0      | 0      |
| Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC  | 0       |                       |                     | 0      | ·      |
| Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC   | 0       |                       |                     | 0      | 0      |
| Other ancillary own funds   | 0       |                       |                     | 0      | 0      |
| Total ancillary own funds   | 0       |                       |                     | 0      | 0      |
| Total dielady own dates   | -       |                       |                     | 0      |        |
| Available and eligible own funds  |         |                       |                     |        |        |
| Total available own funds to meet the SCR   | 288.818 | 288.818               | 0                   | 0      | 0      |
| Total available own funds to meet the MCR   | 288.818 | 288.818               | 0                   | 0      |        |
| Total eligible own funds to meet the SCR  | 288.818 | 288.818               | 0                   | 0      | 0      |
| Total eligible own funds to meet the MCR  | 288.818 | 288.818               | 0                   | 0      |        |
|   |         |                       | -                   | -      |        |
| SCR   | 155.622 |                       |                     |        |        |
| MCR   | 38.906  |                       |                     |        |        |
| Ratio of Eligible own funds to SCR  | 186%    |                       |                     |        |        |
| Ratio of Eligible own funds to MCR  | 742%    |                       |                     |        |        |
|   |         |                       |                     |        |        |
| Reconciliation reserve  |         |                       |                     |        |        |
| Excess of assets over liabilities   | 288.818 |                       |                     |        |        |
| Own shares (held directly and indirectly)   | 0       |                       |                     |        |        |
| Foreseeable dividends, distributions and charges  | 0       |                       |                     |        |        |
| Other basic own fund items  | 140.019 |                       |                     |        |        |
| Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds   | 0       |                       |                     |        |        |
| Reconciliation reserve  | 148.799 |                       |                     |        |        |
|   |         |                       |                     |        |        |
| Expected profits  |         |                       |                     |        |        |
| Expected profits included in future premiums (EPIFP) - Life business  | 16.615  |                       |                     |        |        |
| Expected profits included in future premiums (EPIFP) - Non- life business   | 11.850  |                       |                     |        |        |
| Total Expected profits included in future premiums (EPIFP)  | 28.465  |                       |                     |        |        |
|   |         |                       |                     |        |        |

| Unique number of component | Components description  | Calculation of the<br>Solvency Capital<br>Requirement | Amount modelled | USP  | Simplifications |
|----------------------------|---|---|-----------------|------|-----------------|
| 1                          | Market risk   | 80.871  | 78.853          |      |                 |
| 2                          | Counterparty default risk                                     | 12.152  | 0               |      |                 |
| 3                          | Life underwriting risk  | 45.366  | 0               | None |                 |
| 4                          | Health underwriting risk                                      | 16.045  | 0               | None |                 |
| 5                          | Non-life underwriting risk                                    | 144.836   | 28.883          | None |                 |
| 6                          | Intangible asset risk   | 0   | 0               |      |                 |
| 7                          | Operational risk  | 9.636   | 0               |      |                 |
| 8                          | Loss-absorbing capacity of technical provisions               | 0   | 0               |      |                 |
| 9                          | Loss-absorbing capacity of deferred taxes                     | -41.406   | 0               |      |                 |
| 10                         | Loss-absorbing capacity of expected profits Underwriting Risk | -11.039   | 0               |      |                 |
| 11                         | Loss absorbing capacity of expected profits market risk       | -4.815  | 0               |      |                 |

| Total undiversified components  | 251.646 |
|---|---------|
| Diversification   | -96.024 |
| Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | 0       |
| Solvency capital requirement excluding capital add-on                                       | 155.622 |
| Capital add-ons already set   | 0       |
| Solvency capital requirement  | 155.622 |

### Other information on SCR

| Amount/estimate of the overall loss-absorbing capacity of technical provisions  | 0       |
|---|---------|
| Amount/estimate of the overall loss-absorbing capacity of deferred taxes  | -41.406 |
| Capital requirement for duration-based equity risk sub-module   | 0       |
| Total amount of Notional Solvency Capital Requirements for remaining part   | 0       |
| Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)) | 0       |
| Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios  | 0       |
| Diversification effects due to RFF nSCR aggregation for article 304   | 0       |

Linear formula component for non-life insurance and reinsurance obligations

| ···  |                          |                         |
|--|--------------------------|-------------------------|
|  |                          |                         |
|  | Net (of reinsurance/SPV) | Net (of reinsurance)    |
|  | best estimate and TP     | written premiums in the |
|  | calculated as a whole    | last 12 months          |
| Medical expense insurance and proportional reinsurance                   | 3.923                    | 11.657                  |
| Income protection insurance and proportional reinsurance                 | 0                        | 0                       |
| Workers' compensation insurance and proportional reinsurance             | 0                        | 293                     |
| Motor vehicle liability insurance and proportional reinsurance           | 0                        | 0                       |
| Other motor insurance and proportional reinsurance                       | 0                        | 0                       |
| Marine, aviation and transport insurance and proportional reinsurance    | 1.353                    | 0                       |
| Fire and other damage to property insurance and proportional reinsurance | 987                      | 2.440                   |
| General liability insurance and proportional reinsurance                 | 43                       | 0                       |
| Credit and suretyship insurance and proportional reinsurance             | 0                        | 0                       |
| Legal expenses insurance and proportional reinsurance                    | 0                        | 0                       |
| Assistance and proportional reinsurance                                  | 0                        | 0                       |
| Miscellaneous financial loss insurance and proportional reinsurance      | 0                        | 0                       |
| Non-proportional health reinsurance                                      | 744                      | 1.399                   |
| Non-proportional casualty reinsurance                                    | 38.634                   | 74.939                  |
| Non-proportional marine, aviation and transport reinsurance              | 116                      | 1.455                   |
| Non-proportional property reinsurance                                    | 67.898                   | 15                      |
|  |                          |                         |

33.520

Linear formula component for life insurance and reinsurance obligations

| MCR <sub>L</sub> Result | 780 |
|-------------------------|-----|
|                         |     |

|   | Net (of reinsurance/SPV)<br>best estimate and TP<br>calculated as a whole | Net (of reinsurance/SPV)<br>total capital at risk |
|---|---|---|
| Obligations with profit participation - guaranteed benefits           | 0   |   |
| Obligations with profit participation - future discretionary benefits | 0   |   |
| Index-linked and unit-linked insurance obligations                    | 0   |   |
| Other life (re)insurance and health (re)insurance obligations         | 37.147  |   |
| Total capital at risk for all life (re)insurance obligations          |   | 0   |

Overall MCR calculation

 $\mathsf{MCR}_\mathsf{NL}$  Result

| Linear MCR                  | 34.300  |
|-----------------------------|---------|
| SCR                         | 155.622 |
| MCR cap                     | 70.030  |
| MCR floor                   | 38.906  |
| Combined MCR                | 38.906  |
| Absolute floor of the MCR   | 3.600   |
|                             |         |
| Minimum Capital Requirement | 38.906  |