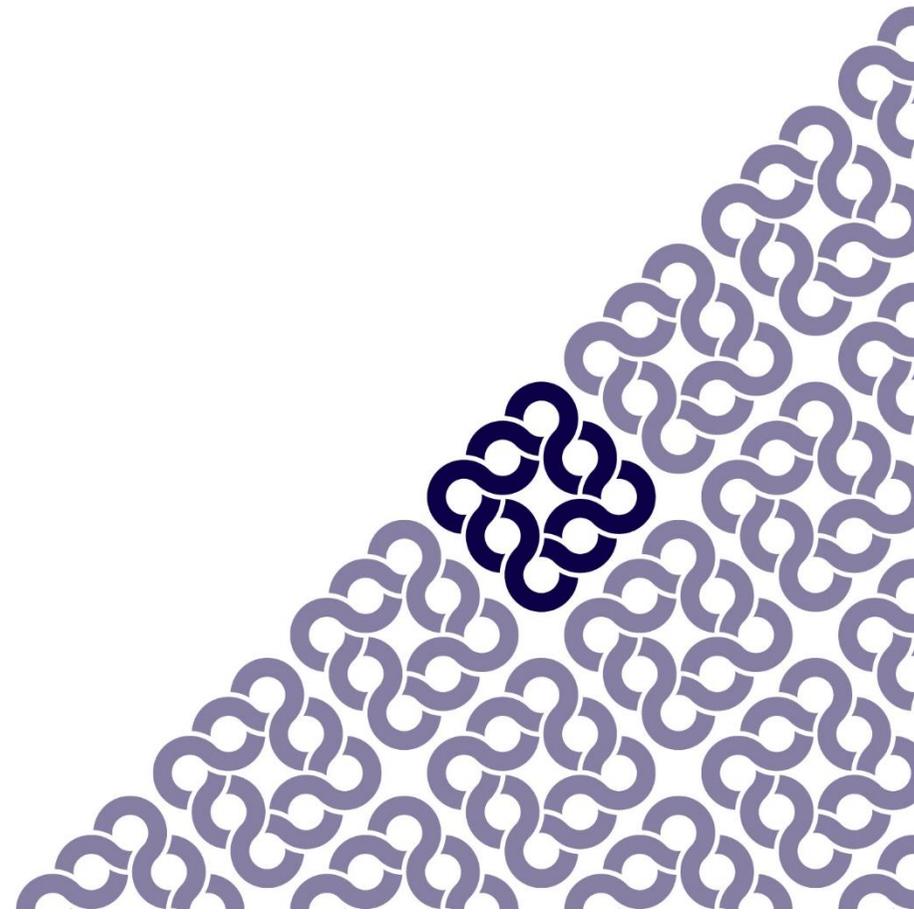




Quantitative Reporting Templates

2019

Athora Lebensversicherung AG



Inhaltsverzeichnis

| | |
|--|----|
| Inhaltsverzeichnis..... | 2 |
| QRT S.02.01.02 - Balance Sheet..... | 3 |
| QRT S.05.01.02 - Premiums, claims and expenses by line of business | 5 |
| QRT S.05.02.01 - Premiums, claims and expenses by country..... | 7 |
| QRT S.22.01.21 - Impact of long term guarantees measures and transitionals | 10 |
| QRT S.23.01.01 - Own Funds | 11 |
| QRT S.25.01.21 - Solvency Capital Requirement | 12 |
| QRT S.28.01.01 - Minimum Capital Requirement | 13 |

QRT S.02.01.02 - Balance Sheet

| | | Solvency II value | Statutory accounts value | Reclassification adjustments |
|---|--------------|-------------------------|--------------------------|------------------------------|
| | | C0010 | C0020 | EC0021 |
| Assets | | | | |
| Goodwill | R0010 | | | |
| Deferred acquisition costs | R0020 | | | |
| Intangible assets | R0030 | | | |
| Deferred tax assets | R0040 | 62.616.385,90 | | |
| Pension benefit surplus | R0050 | | | |
| Property, plant & equipment held for own use | R0060 | 28.824,99 | | |
| Investments (other than assets held for index-linked and unit-linked contracts) | R0070 | 4.241.226.655,96 | 3.129.523.525,16 | |
| Property (other than for own use) | R0080 | | | |
| Holdings in related undertakings, including participations | R0090 | | 80.136.670,00 | |
| <i>Equities</i> | <i>R0100</i> | <i>13.354.590,85</i> | | |
| Equities - listed | R0110 | | | |
| Equities - unlisted | R0120 | 13.354.590,85 | | |
| no split between listed and unlisted (Statutory column) | | | | |
| <i>Bonds</i> | <i>R0130</i> | <i>1.419.621.941,13</i> | <i>467.119.972,12</i> | |
| Government Bonds | R0140 | 1.098.270.440,01 | 430.661.477,31 | |
| Corporate Bonds | R0150 | 321.351.501,12 | 36.458.494,81 | |
| Structured notes | R0160 | | | |
| Collateralised securities | R0170 | | | |
| no split between bonds (Statutory column) | | | | |
| Collective Investments Undertakings | R0180 | 2.808.250.123,98 | 2.575.681.165,42 | |
| Derivatives | R0190 | | | |
| Deposits other than cash equivalents | R0200 | | | |
| Other investments | R0210 | | 6.585.717,62 | |
| Assets held for index-linked and unit-linked contracts | R0220 | 444.252.791,18 | 444.252.791,18 | |
| Loans and mortgages | R0230 | 126.836.400,44 | 722.757.873,99 | |
| Loans on policies | R0240 | 5.073.715,27 | 3.328.012,27 | |
| Loans and mortgages to individuals | R0250 | | | |
| Other loans and mortgages | R0260 | 121.762.685,17 | 719.429.861,72 | |
| no split between loans & mortgages (Statutory column) | | | | |
| Reinsurance recoverables from: | R0270 | 310.561.019,66 | 287.119.879,58 | |
| Non-life and health similar to non-life | R0280 | | | |
| Non-life excluding health | R0290 | | | |
| Health similar to non-life | R0300 | | | |
| no split between non-life excluding health and health similar to non-life (Statutory column) | | | | |
| Life and health similar to life, excluding health and index-linked and unit-linked | R0310 | 310.561.019,66 | 287.119.879,58 | |
| Health similar to life | R0320 | | | |
| Life excluding health and index-linked and unit-linked | R0330 | 310.561.019,66 | 287.119.879,58 | |
| no split between life excluding health and index-linked and unit-linked and health similar to life (Statutory column) | | | | |
| Life index-linked and unit-linked | R0340 | | | |
| Deposits to cedants | R0350 | | | |
| Insurance and intermediaries receivables | R0360 | 5.513.172,47 | 6.005.199,41 | |
| Reinsurance receivables | R0370 | | 1.554.879,27 | |
| Receivables (trade, not insurance) | R0380 | 118.697.342,99 | 115.759.051,99 | |
| Own shares (held directly) | R0390 | | | |
| Amounts due in respect of own fund items or initial fund called up but not yet paid in | R0400 | | | |
| Cash and cash equivalents | R0410 | 34.865.407,04 | 34.865.407,04 | |
| Any other assets, not elsewhere shown | R0420 | 20.562.944,20 | 39.468.551,45 | |
| Total assets | R0500 | 5.365.160.944,83 | 4.781.307.159,07 | |

| Liabilities | | | | |
|---|--------------|-------------------------|-------------------------|--|
| Technical provisions - non-life | R0510 | | | |
| Technical provisions - non-life - no split between non - life (excluding health) and health (similar to non - life) (Statutory column) | | | | |
| Technical provisions - non-life (excluding health) | R0520 | | | |
| TP calculated as a whole | R0530 | | | |
| Best estimate | R0540 | | | |
| Risk margin | R0550 | | | |
| Technical provisions - health (similar to non-life) | R0560 | | | |
| TP calculated as a whole | R0570 | | | |
| Best estimate | R0580 | | | |
| Risk margin | R0590 | | | |
| TP - life (excluding index-linked and unit-linked) | R0600 | 4.022.164.566,14 | 3.976.915.862,70 | |
| Technical provision - life - no split between health (similar to life) and life (excluding health, index- linked and unit - linked) (Statutory column) | | | | |
| Technical provisions - health (similar to life) | R0610 | 124.999.062,55 | | |
| TP calculated as a whole | R0620 | | | |
| Best estimate | R0630 | 124.999.062,55 | | |
| Risk margin | R0640 | | | |
| TP - life (excluding health and index-linked and unit-linked) | R0650 | 3.897.165.503,59 | 3.976.915.862,70 | |
| TP calculated as a whole | R0660 | | | |
| Best estimate | R0670 | 3.897.165.503,59 | | |
| Risk margin | R0680 | | | |
| TP - index-linked and unit-linked | R0690 | 442.039.418,49 | 444.252.791,18 | |
| TP calculated as a whole | R0700 | | | |
| Best estimate | R0710 | 442.039.418,49 | | |
| Risk margin | R0720 | | | |
| Other technical provisions | R0730 | | | |
| Contingent liabilities | R0740 | | | |
| Provisions other than technical provisions | R0750 | 7.928.705,80 | 7.928.705,80 | |
| Pension benefit obligations | R0760 | 40.915.545,00 | 29.604.014,00 | |
| Deposits from reinsurers | R0770 | | | |
| Deferred tax liabilities | R0780 | 166.018.411,19 | | |
| Derivatives | R0790 | | | |
| Debts owed to credit institutions | R0800 | | | |
| Debts owed to credit institutions resident domestically | ER0801 | | | |
| Debts owed to credit institutions resident in the euro area other than domestic | ER0802 | | | |
| Debts owed to credit institutions resident in rest of the world | ER0803 | | | |
| Financial liabilities other than debts owed to credit institutions | R0810 | | | |
| debts owed to non-credit institutions | ER0811 | | | |
| debts owed to non-credit institutions resident domestically | ER0812 | | | |
| debts owed to non-credit institutions resident in the euro area other than domestic | ER0813 | | | |
| debts owed to non-credit institutions resident in rest of the world | ER0814 | | | |
| other financial liabilities (debt securities issued) | ER0815 | | | |
| Insurance & intermediaries payables | R0820 | 2.536.656,36 | 53.086.148,48 | |
| Reinsurance payables | R0830 | | 5.189.989,33 | |
| Payables (trade, not insurance) | R0840 | 31.619.153,45 | 31.589.654,22 | |
| Subordinated liabilities | R0850 | 31.120.021,36 | 30.000.000,00 | |
| Subordinated liabilities not in BOF | R0860 | | | |
| Subordinated liabilities in BOF | R0870 | 31.120.021,36 | 30.000.000,00 | |
| Subordinated liabilities - no split between not in BOF and in BOF (Statutory column) | | | | |
| Any other liabilities, not elsewhere shown | R0880 | | | |
| Total liabilities | R0900 | 4.744.342.477,79 | 4.578.567.165,71 | |
| Excess of assets over liabilities | R1000 | 620.818.467,04 | 202.739.993,36 | |
| Excess of assets over liabilities minus Subordinated Liabilities in BOF | | 651.938.488,40 | | |

QRT S.05.01.02 - Premiums, claims and expenses by line of business

| | Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance) | | | | | | | | | | | | | | Line of Business for: accepted non-proportional reinsurance | | | | Total |
|---|--|-----------------------------|---------------------------------|-----------------------------------|-----------------------|--|---|-----------------------------|---------------------------------|--------------------------|------------|------------------------------|--------|----------|---|----------|-------|--|-------|
| | Medical expense insurance | Income protection insurance | Workers' compensation insurance | Motor vehicle liability insurance | Other motor insurance | Marine, aviation and transport insurance | Fire and other damage to property insurance | General liability insurance | Credit and suretyship insurance | Legal expenses insurance | Assistance | Miscellaneous financial loss | Health | Casualty | Marine, aviation, transport | Property | C0200 | | |
| | C0010 | C0020 | C0030 | C0040 | C0050 | C0060 | C0070 | C0080 | C0090 | C0100 | C0110 | C0120 | C0130 | C0140 | C0150 | C0160 | | | |
| Premiums written | | | | | | | | | | | | | | | | | | | |
| Gross - Direct Business | R0110 | | | | | | | | | | | | | | | | | | |
| Gross - Proportional reinsurance accepted | R0120 | | | | | | | | | | | | | | | | | | |
| Gross - Non-proportional reinsurance accepted | R0130 | | | | | | | | | | | | | | | | | | |
| Reinsurers' share | R0140 | | | | | | | | | | | | | | | | | | |
| Net | R0200 | | | | | | | | | | | | | | | | | | |
| Premiums earned | | | | | | | | | | | | | | | | | | | |
| Gross - Direct Business | R0210 | | | | | | | | | | | | | | | | | | |
| Gross - Proportional reinsurance accepted | R0220 | | | | | | | | | | | | | | | | | | |
| Gross - Non-proportional reinsurance accepted | R0230 | | | | | | | | | | | | | | | | | | |
| Reinsurers' share | R0240 | | | | | | | | | | | | | | | | | | |
| Net | R0300 | | | | | | | | | | | | | | | | | | |
| Claims incurred | | | | | | | | | | | | | | | | | | | |
| Gross - Direct Business | R0310 | | | | | | | | | | | | | | | | | | |
| Gross - Proportional reinsurance accepted | R0320 | | | | | | | | | | | | | | | | | | |
| Gross - Non-proportional reinsurance accepted | R0330 | | | | | | | | | | | | | | | | | | |
| Reinsurers' share | R0340 | | | | | | | | | | | | | | | | | | |
| Net | R0400 | | | | | | | | | | | | | | | | | | |
| Changes in other technical provisions | | | | | | | | | | | | | | | | | | | |
| Gross - Direct Business | R0410 | | | | | | | | | | | | | | | | | | |
| Gross - Proportional reinsurance accepted | R0420 | | | | | | | | | | | | | | | | | | |
| Gross - Non-proportional reinsurance accepted | R0430 | | | | | | | | | | | | | | | | | | |
| Reinsurers' share | R0440 | | | | | | | | | | | | | | | | | | |
| Net | R0500 | | | | | | | | | | | | | | | | | | |
| Expenses incurred | R0550 | | | | | | | | | | | | | | | | | | |
| Administrative expenses | | | | | | | | | | | | | | | | | | | |
| Gross - Direct Business | R0610 | | | | | | | | | | | | | | | | | | |
| Gross - Proportional reinsurance accepted | R0620 | | | | | | | | | | | | | | | | | | |
| Gross - Non-proportional reinsurance accepted | R0630 | | | | | | | | | | | | | | | | | | |
| Reinsurers' share | R0640 | | | | | | | | | | | | | | | | | | |
| Net | R0700 | | | | | | | | | | | | | | | | | | |
| Investment management expenses | | | | | | | | | | | | | | | | | | | |
| Gross - Direct Business | R0710 | | | | | | | | | | | | | | | | | | |
| Gross - Proportional reinsurance accepted | R0720 | | | | | | | | | | | | | | | | | | |
| Gross - Non-proportional reinsurance accepted | R0730 | | | | | | | | | | | | | | | | | | |
| Reinsurers' share | R0740 | | | | | | | | | | | | | | | | | | |
| Net | R0800 | | | | | | | | | | | | | | | | | | |
| Claims management expenses | | | | | | | | | | | | | | | | | | | |
| Gross - Direct Business | R0810 | | | | | | | | | | | | | | | | | | |
| Gross - Proportional reinsurance accepted | R0820 | | | | | | | | | | | | | | | | | | |
| Gross - Non-proportional reinsurance accepted | R0830 | | | | | | | | | | | | | | | | | | |
| Reinsurers' share | R0840 | | | | | | | | | | | | | | | | | | |
| Net | R0900 | | | | | | | | | | | | | | | | | | |
| Acquisition expenses | | | | | | | | | | | | | | | | | | | |
| Gross - Direct Business | R0910 | | | | | | | | | | | | | | | | | | |
| Gross - Proportional reinsurance accepted | R0920 | | | | | | | | | | | | | | | | | | |
| Gross - Non-proportional reinsurance accepted | R0930 | | | | | | | | | | | | | | | | | | |
| Reinsurers' share | R0940 | | | | | | | | | | | | | | | | | | |
| Net | R1000 | | | | | | | | | | | | | | | | | | |
| Overhead expenses | | | | | | | | | | | | | | | | | | | |
| Gross - Direct Business | R1010 | | | | | | | | | | | | | | | | | | |
| Gross - Proportional reinsurance accepted | R1020 | | | | | | | | | | | | | | | | | | |
| Gross - Non-proportional reinsurance accepted | R1030 | | | | | | | | | | | | | | | | | | |
| Reinsurers' share | R1040 | | | | | | | | | | | | | | | | | | |
| Net | R1100 | | | | | | | | | | | | | | | | | | |
| Other expenses | R1200 | | | | | | | | | | | | | | | | | | |
| Total expenses | R1300 | | | | | | | | | | | | | | | | | | |

| | | Line of Business for: life insurance obligations | | | | | Life reinsurance obligations | | Total | |
|--|--------------|--|-------------------------------------|--|----------------------|---|--|--------------------|-------|-----------------------|
| | | Health insurance | Insurance with profit participation | Index-linked and unit-linked insurance | Other life insurance | Annuities stemming from non-life insurance contracts and relating to health insurance obligations | Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations | Health reinsurance | | Life reinsurance |
| | | C0210 | C0220 | C0230 | C0240 | C0250 | C0260 | C0270 | | C0280 |
| Premiums written | | | | | | | | | | |
| Gross | R1410 | 24.557.663,77 | 120.031.443,17 | 18.222.563,13 | | | | | | 162.811.670,07 |
| Reinsurers' share | R1420 | 11.243.311,07 | 18.254.007,53 | 111.450,00 | | | | | | 29.608.768,60 |
| Net | R1500 | 13.314.352,70 | 101.777.435,64 | 18.111.113,13 | | | | | | 133.202.901,47 |
| Premiums earned | | | | | | | | | | |
| Gross | R1510 | 24.624.407,10 | 121.516.059,71 | 18.223.719,22 | | | | | | 164.364.186,03 |
| Reinsurers' share | R1520 | 11.243.311,07 | 15.047.995,11 | 111.450,00 | | | | | | 26.402.756,18 |
| Net | R1600 | 13.381.096,03 | 106.468.064,60 | 18.112.269,22 | | | | | | 137.961.429,85 |
| Claims incurred | | | | | | | | | | |
| Gross | R1610 | 15.424.051,74 | 334.163.067,78 | 30.093.417,49 | | | | | | 379.680.537,01 |
| Reinsurers' share | R1620 | 12.275.345,04 | 2.182.176,26 | 0,00 | | | | | | 14.457.521,30 |
| Net | R1700 | 3.148.706,70 | 331.980.891,52 | 30.093.417,49 | | | | | | 365.223.015,71 |
| Changes in other technical provisions | | | | | | | | | | |
| Gross | R1710 | 0,00 | 0,00 | 0,00 | | | | | | 0,00 |
| Reinsurers' share | R1720 | 0,00 | 0,00 | 0,00 | | | | | | 0,00 |
| Net | R1800 | | | | | | | | | 0,00 |
| Expenses incurred | | | | | | | | | | |
| Administrative expenses | | | | | | | | | | |
| Gross | R1910 | 1.383.050,14 | 7.159.064,00 | 850.996,92 | | | | | | 9.393.111,06 |
| Reinsurers' share | R1920 | 2.400.826,85 | 799.640,30 | 5.033,27 | | | | | | 3.205.500,42 |
| Net | R2000 | -1.017.776,71 | 6.359.423,70 | 845.963,65 | | | | | | 6.187.610,64 |
| Investment management expenses | | | | | | | | | | |
| Gross | R2010 | 405.235,86 | 12.568.726,63 | 37.384,96 | | | | | | 13.011.347,45 |
| Reinsurers' share | R2020 | | | | | | | | | 0,00 |
| Net | R2100 | 405.235,86 | 12.568.726,63 | 37.384,96 | | | | | | 13.011.347,45 |
| Claims management expenses | | | | | | | | | | |
| Gross | R2110 | 359.309,77 | 2.957.749,01 | 348.996,90 | | | | | | 3.666.055,68 |
| Reinsurers' share | R2120 | | | | | | | | | 0,00 |
| Net | R2200 | 359.309,77 | 2.957.749,01 | 348.996,90 | | | | | | 3.666.055,68 |
| Acquisition expenses | | | | | | | | | | |
| Gross | R2210 | 375.412,26 | 264.676,88 | 166.206,80 | | | | | | 806.295,94 |
| Reinsurers' share | R2220 | | | | | | | | | 0,00 |
| Net | R2300 | 375.412,26 | 264.676,88 | 166.206,80 | | | | | | 806.295,94 |
| Overhead expenses | | | | | | | | | | |
| Gross | R2310 | 0,00 | 0,00 | 0,00 | | | | | | 0,00 |
| Reinsurers' share | R2320 | | | | | | | | | 0,00 |
| Net | R2400 | | | | | | | | | 0,00 |
| Other expenses | R2500 | | | | | | | | | 16.819.116,82 |
| Total expenses | R2600 | | | | | | | | | 40.490.426,53 |
| Total amount of surrenders | R2700 | 422.112,49 | 32.797.134,54 | 18.895.202,66 | | | | | | 52.114.449,69 |

QRT S.05.02.01 - Premiums, claims and expenses by country
Non-life obligations

| | | Total Top 5 and home country | Home Country |
|---|--------------|------------------------------|-----------------------|
| | | C0070 | C0010 |
| R0010 | | C0140 | Germany (DE) C0080 |
| Premiums written | | | |
| Gross - Direct Business | R0110 | 0,00 | |
| Gross - Proportional reinsurance accepted | R0120 | 0,00 | |
| Gross - Non-proportional reinsurance accepted | R0130 | 0,00 | |
| Reinsurers' share | R0140 | 0,00 | |
| Net | R0200 | 0,00 | |
| Premium earned | | | |
| Gross - Direct Business | R0210 | 0,00 | |
| Gross - Proportional reinsurance accepted | R0220 | 0,00 | |
| Gross - Non-proportional reinsurance accepted | R0230 | 0,00 | |
| Reinsurers' share | R0240 | 0,00 | |
| Net | R0300 | 0,00 | |
| Claims incurred | | | |
| Gross - Direct Business | R0310 | 0,00 | |
| Gross - Proportional reinsurance accepted | R0320 | 0,00 | |
| Gross - Non-proportional reinsurance accepted | R0330 | 0,00 | |
| Reinsurers' share | R0340 | 0,00 | |
| Net | R0400 | 0,00 | |
| Changes in other technical provisions | | | |
| Gross - Direct Business | R0410 | 0,00 | |
| Gross - Proportional reinsurance accepted | R0420 | 0,00 | |
| Gross - Non-proportional reinsurance accepted | R0430 | 0,00 | |
| Reinsurers' share | R0440 | 0,00 | |
| Net | R0500 | 0,00 | |
| Expenses incurred | R0550 | 0,00 | |
| Other expenses | R1200 | | |
| Total expenses | R1300 | 0,00 | |

Life obligations

| | | Total Top 5 and home country C0210 | Home Country C0150 |
|--|--------------|---------------------------------------|-----------------------|
| R1400 | | | Germany (DE) |
| | | C0280 | C0220 |
| Premium written | | | |
| Gross | R1410 | 162.811.670,07 | 162.811.670,07 |
| Reinsurers' share | R1420 | 29.608.768,60 | 29.608.768,60 |
| Net | R1500 | 133.202.901,47 | 133.202.901,47 |
| Premium earned | | | |
| Gross | R1510 | 164.364.186,03 | 164.364.186,03 |
| Reinsurers' share | R1520 | 26.402.756,18 | 26.402.756,18 |
| Net | R1600 | 137.961.429,85 | 137.961.429,85 |
| Caims incurred | | | |
| Gross | R1610 | 379.680.537,01 | 379.680.537,01 |
| Reinsurers' share | R1620 | 14.457.521,30 | 14.457.521,30 |
| Net | R1700 | 365.223.015,71 | 365.223.015,71 |
| Changes in other technical provisions | | | |
| Gross | R1710 | 0,00 | 0,00 |
| Reinsurers' share | R1720 | 0,00 | 0,00 |
| Net | R1800 | 0,00 | |
| Expenses incurred | R1900 | 23.671.309,71 | 23.671.309,71 |
| Other expenses | R2500 | 16.819.116,82 | |
| Total expenses | R2600 | 40.490.426,53 | |

| | | |
|--|----------|---------|
| Percentage of the total gross written premiums | | |
| | Non-life | 0,00% |
| | Life | 100,00% |
| Country split is 90% of total gross written premiums or 5 Countries have been entered | | |
| | Non-life | YES |
| | Life | YES |

| | | Non-life | Home Country - non-life obligations |
|---|-------|-----------------|-------------------------------------|
| | | Total Countries | Total LoB |
| Premium written | | | |
| Gross - Direct Business | R0110 | 0,00 | 0,00 |
| Gross - Proportional reinsurance accepted | R0120 | 0,00 | 0,00 |
| Gross - Non-proportional reinsurance accepted | R0130 | 0,00 | 0,00 |
| Reinsurers' share | R0140 | 0,00 | 0,00 |
| Net | | 0,00 | 0,00 |
| Premium earned | | | |
| Gross - Direct Business | R0210 | 0,00 | 0,00 |
| Gross - Proportional reinsurance accepted | R0220 | 0,00 | 0,00 |
| Gross - Non-proportional reinsurance accepted | R0230 | 0,00 | 0,00 |
| Reinsurers' share | R0240 | 0,00 | 0,00 |
| Net | | 0,00 | 0,00 |
| Claims incurred | | | |
| Gross - Direct Business | R0310 | 0,00 | 0,00 |
| Gross - Proportional reinsurance accepted | R0320 | 0,00 | 0,00 |
| Gross - Non-proportional reinsurance accepted | R0330 | 0,00 | 0,00 |
| Reinsurers' share | R0340 | 0,00 | 0,00 |
| Net | | 0,00 | 0,00 |
| Changes in other technical provisions | | | |
| Gross - Direct Business | R0410 | 0,00 | 0,00 |
| Gross - Proportional reinsurance accepted | R0420 | 0,00 | 0,00 |
| Gross - Non-proportional reinsurance accepted | R0430 | 0,00 | 0,00 |
| Reinsurers' share | R0440 | 0,00 | 0,00 |
| Net | | 0,00 | 0,00 |

| | | Life | | Life obligations | Insurance with profit participation | Index-linked and unit-linked insurance | Health insurance |
|--|-------|-----------------------|-----------------------|-----------------------|-------------------------------------|--|----------------------|
| | | Total Countries | Germany (DE) | Total LoB | | Total Countries | |
| Premium written | | | | | | | |
| Gross | R1410 | 162.811.670,07 | 162.811.670,07 | 162.811.670,07 | 120.031.443,17 | 18.222.563,13 | 24.557.663,77 |
| Reinsurers' share | R1420 | 29.608.768,60 | 29.608.768,60 | 29.608.768,60 | 18.254.007,53 | 111.450,00 | 11.243.311,07 |
| Net | | 133.202.901,47 | 133.202.901,47 | 133.202.901,47 | 101.777.435,64 | 18.111.113,13 | 13.314.352,70 |
| Premium earned | | | | | | | |
| Gross | R1510 | 164.364.186,03 | 164.364.186,03 | 164.364.186,03 | 121.516.059,71 | 18.223.719,22 | 24.624.407,10 |
| Reinsurers' share | R1520 | 26.402.756,18 | 26.402.756,18 | 26.402.756,18 | 15.047.995,11 | 111.450,00 | 11.243.311,07 |
| Net | | 137.961.429,85 | 137.961.429,85 | 137.961.429,85 | 106.468.064,60 | 18.112.269,22 | 13.381.096,03 |
| Claims incurred | | | | | | | |
| Gross | R1610 | 379.680.537,01 | 379.680.537,01 | 379.680.537,01 | 334.163.067,78 | 30.093.417,49 | 15.424.051,74 |
| Reinsurers' share | R1620 | 14.457.521,30 | 14.457.521,30 | 14.457.521,30 | 2.182.176,26 | 0,00 | 12.275.345,04 |
| Net | | 365.223.015,71 | 365.223.015,71 | 365.223.015,71 | 331.980.891,52 | 30.093.417,49 | 3.148.706,70 |
| Changes in other technical provisions | | | | | | | |
| Gross | R1710 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| Reinsurers' share | R1720 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |
| Net | | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 |

QRT S.22.01.21 - Impact of long term guarantees measures and transitionals

| | | Amount with Long Term Guarantee measures and transitionals | Without transitional on technical provisions | Impact of transitional on technical provisions | Without transitional on interest rate | Impact of transitional on interest rate | Without volatility adjustment and without other transitional measures | Impact of volatility adjustment set to zero | Without matching adjustment and without all the others | Impact of matching adjustment set to zero | Impact of all LTG measures and transitionals |
|---|-------|--|--|--|---------------------------------------|---|---|---|--|---|--|
| | | C0010 | C0020 | C0030 | C0040 | C0050 | C0060 | C0070 | C0080 | C0090 | C0100 |
| Technical provisions | R0010 | 4.464.203.984,63 | 4.979.789.235,69 | 515.585.251,06 | 4.979.789.235,69 | | 4.998.871.654,12 | 19.882.418,43 | 4.998.871.654,12 | | 534.667.669,49 |
| Basic own funds | R0020 | 651.938.488,40 | 283.272.920,01 | -368.665.568,39 | 283.272.920,01 | | 266.520.800,09 | -16.752.119,92 | 266.520.800,09 | | -385.417.688,31 |
| Excess of assets over liabilities | R0030 | 620.818.467,04 | 252.152.898,65 | -368.665.568,39 | 252.152.898,65 | | 235.400.778,73 | -16.752.119,92 | 235.400.778,73 | | -385.417.688,31 |
| Restricted own funds due to ring-fencing and matching portfolio | R0040 | | 0,00 | | | | 0,00 | | 0,00 | | |
| Eligible own funds to meet Solvency Capital Requirement | R0050 | 651.938.488,40 | 266.349.876,17 | -385.588.612,23 | 266.349.876,17 | | 250.867.084,22 | -15.482.791,94 | 250.867.084,22 | | -401.071.404,18 |
| Tier I | R0060 | 620.818.467,04 | 202.152.898,65 | -418.665.568,39 | 202.152.898,65 | | 185.400.778,73 | -16.752.119,92 | 185.400.778,73 | | -435.417.688,31 |
| Tier II | R0070 | 31.120.021,36 | 31.120.021,36 | 0,00 | 31.120.021,36 | | 31.120.021,36 | | 31.120.021,36 | | 0,00 |
| Tier III | R0080 | | 33.076.956,15 | 33.076.956,15 | | | 34.346.284,13 | 1.269.327,97 | 34.346.284,13 | | 34.346.284,13 |
| Solvency Capital Requirement | R0090 | 218.913.093,57 | 220.513.041,02 | 1.599.947,45 | 220.513.041,02 | | 228.975.227,52 | 8.462.186,50 | 228.975.227,52 | | 10.062.133,95 |
| Eligible own funds to meet Minimum Capital Requirement | R0100 | 640.520.645,46 | 221.999.072,34 | -418.521.573,12 | 221.999.072,34 | | 206.008.549,21 | -15.990.523,13 | 206.008.549,21 | | -434.512.096,25 |
| Minimum Capital Requirement | R0110 | 98.510.892,10 | 99.230.868,46 | 719.976,36 | 99.230.868,46 | | 103.038.852,38 | 3.807.983,92 | 103.038.852,38 | | 4.527.960,28 |

QRT S.23.01.01 - Own Funds

| | | Total | Tier 1 - unrestricted | Tier 1 - restricted | Tier 2 | Tier 3 |
|--|--------------|-----------------------|-----------------------|---------------------|----------------------|--------|
| | | C0010 | C0020 | C0030 | C0040 | C0050 |
| Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35 | | | | | | |
| Ordinary share capital (gross of own shares) | R0010 | 10.686.000,00 | 10.686.000,00 | | | |
| Share premium account related to ordinary share capital | R0030 | 1.812.402,00 | 1.812.402,00 | | | |
| Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings | R0040 | | | | | |
| Subordinated mutual member accounts | R0050 | | | | | |
| Surplus funds | R0070 | 159.814.206,66 | 159.814.206,66 | | | |
| Preference shares | R0090 | | | | | |
| Share premium account related to preference shares | R0110 | | | | | |
| Reconciliation reserve | R0130 | 448.505.858,38 | 448.505.858,38 | | | |
| Subordinated liabilities | R0140 | 31.120.021,36 | | | 31.120.021,36 | |
| An amount equal to the value of net deferred tax assets | R0160 | | | | | |
| Other own fund items approved by the supervisory authority as basic own funds not specified above | R0180 | | | | | |
| Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds | | | | | | |
| Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds | R0220 | | | | | |
| Deductions | | | | | | |
| Deductions for participations in financial and credit institutions | R0230 | | | | | |
| Total basic own funds after deductions | R0290 | 651.938.488,40 | 620.818.467,04 | | 31.120.021,36 | |
| Ancillary own funds | | | | | | |
| Unpaid and uncalled ordinary share capital callable on demand | R0300 | | | | 0,00 | |
| Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand | R0310 | | | | 0,00 | |
| Unpaid and uncalled preference shares callable on demand | R0320 | | | | 0,00 | 0,00 |
| A legally binding commitment to subscribe and pay for subordinated liabilities on demand | R0330 | | | | 0,00 | 0,00 |
| Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC | R0340 | | | | 0,00 | |
| Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC | R0350 | | | | 0,00 | 0,00 |
| Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC | R0360 | | | | 0,00 | |
| Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC | R0370 | | | | 0,00 | 0,00 |
| Other ancillary own funds | R0390 | | | | 0,00 | 0,00 |
| Total ancillary own funds | R0400 | | | | | |
| Available and eligible own funds | | | | | | |
| Total available own funds to meet the SCR | R0500 | 651.938.488,40 | 620.818.467,04 | | 31.120.021,36 | |
| Total available own funds to meet the MCR | R0510 | 651.938.488,40 | 620.818.467,04 | | 31.120.021,36 | |
| Total eligible own funds to meet the SCR | R0540 | 651.938.488,40 | 620.818.467,04 | | 31.120.021,36 | |
| Total eligible own funds to meet the MCR | R0550 | 640.520.645,46 | 620.818.467,04 | | 19.702.178,42 | |
| SCR | R0580 | 218.913.093,57 | | | | |
| MCR | R0600 | 98.510.892,10 | | | | |
| Ratio of Eligible own funds to SCR | R0620 | 297,81% | | | | |
| Ratio of Eligible own funds to MCR | R0640 | 650,20% | | | | |
| | | C0060 | | | | |
| Reconciliation reserve | | | | | | |
| Excess of assets over liabilities | R0700 | 620.818.467,04 | | | | |
| Own shares (held directly and indirectly) | R0710 | 0,00 | | | | |
| Foreseeable dividends, distributions and charges | R0720 | 0,00 | | | | |
| Other basic own fund items | R0730 | 172.312.608,66 | | | | |
| Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds | R0740 | | | | | |
| Reconciliation reserve | R0760 | 448.505.858,38 | | | | |
| Expected profits | | | | | | |
| Expected profits included in future premiums (EPIFP) - Life Business | R0770 | | 0,00 | | | |
| Expected profits included in future premiums (EPIFP) - Non- life business | R0780 | | | | | |
| Total Expected profits included in future premiums (EPIFP) | R0790 | | | | | |

QRT S.25.01.21 - Solvency Capital Requirement

Loss absorbing capacity of deferred taxes calculation (Standard Formulas module) - Solo level

| | | | | |
|---|------------------------|--|--|--|
| Corporate Income Tax rate (CIT) | 31,72% | | | |
| Deferred taxes Liabilities (S02.01(R0780-C0010)) minus Deferred taxes Asset (S02.01(R0040-C0010)) | | | | |
| (BSCR + LAC of TP + OpRisk) x (CIT rate) | | | | |
| Expected Future Profit / loss in the next 5 years | | | | |
| CIT | | | | |
| Weight post stress taxable income tax | | | | |
| Rifa x CIT | | | | |
| Adjustment for deferred taxes | | | | |
| LAC of deferred taxes - Impairment adjustment | 0,00 | | | |
| Group adjustment for deferred Taxes | 0,00 | | | |
| Loss-absorbing capacity of deferred taxes | -101.697.764,03 | | | |

| | | |
|-------------|-------|-----------------------|
| Article 112 | 20010 | 2 - Regular reporting |
|-------------|-------|-----------------------|

| | | Net solvency capital requirement | Gross solvency capital requirement | Allocation from adjustments due to RFF and Matching adjustments portfolios | USP |
|---|--------------|----------------------------------|------------------------------------|--|-------|
| | | C0030 | C0040 | C0050 | C0080 |
| Market risk | R0010 | 224.218.717,69 | 337.364.336,55 | | |
| Counterparty default risk | R0020 | 13.891.957,93 | 22.433.305,92 | | |
| Life underwriting risk | R0030 | 135.009.218,89 | 153.100.729,49 | | |
| Health underwriting risk | R0040 | 15.309.183,25 | 25.560.925,35 | | |
| Non-life underwriting risk | R0050 | | | | |
| Diversification | R0060 | -89.404.083,46 | -118.586.744,00 | | |
| Intangible asset risk | R0070 | | | | |
| Basic Solvency Capital Requirement | R0100 | 299.024.994,30 | 419.872.553,30 | | |

Calculation of Solvency Capital Requirement

| | | C0100 |
|---|--------------|-----------------------|
| Adjustment due to RFF/MAP nSCR aggregation | R0120 | 0,00 |
| Total capital requirement for operational risk | R0130 | 18.357.591,29 |
| Loss-absorbing capacity of technical provisions | R0140 | -117.619.287,00 |
| Loss-absorbing capacity of deferred taxes | R0150 | -101.697.764,03 |
| Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | R0160 | 0,00 |
| Solvency capital requirement excluding capital add-on | R0200 | 218.913.093,57 |
| Capital add-on already set | R0210 | 0,00 |
| Solvency capital requirement | R0220 | 218.913.093,57 |
| Solvency capital requirement | | 218.913.093,57 |
| Other information on SCR | | |
| Capital requirement for duration-based equity risk sub-module | R0400 | 0,00 |
| Total amount of Notional Solvency Capital Requirements for remaining part | R0410 | 0,00 |
| Total amount of Notional Solvency Capital Requirements for ring fenced funds | R0420 | 0,00 |
| Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios | R0430 | 0,00 |
| Diversification effects due to RFF nSCR aggregation for article 304 | R0440 | 0,00 |
| Method used to calculate the adjustment due to RFF/MAP nSCR aggregation | R0450 | |
| Net future discretionary benefits | R0460 | 117.619.287,00 |

| Data entry for Group Purpose | Solvency II: Group Purpose |
|---|----------------------------|
| Gross Basic SCR | |
| Net Basic SCR | |
| Net future discretionary benefits | |
| Loss-absorbing capacity of technical provisions | |
| Total capital requirement for operational risk | |

Loss absorbing capacity of deferred taxes calculation (Standard Formulas module) - Solo for Group level

| | |
|---|--|
| Corporate Income Tax rate (CIT) | |
| (BSCR + LAC of TP + OpRisk) x (CIT rate) | |
| LAC of deferred taxes - Impairment adjustment | |
| Group adjustment for deferred Taxes | |
| Loss-absorbing capacity of deferred taxes | |

QRT S.28.01.01 - Minimum Capital Requirement

Background information

Linear formula component for non-life insurance and reinsurance obligations

| MCR calculation Non Life | | Non-life activities | | | Factor | | Enter value in this column if you don't want to source from other QRTs | |
|--|-------|---|---|---|--------|---|--|---|
| | | Net (of reinsurance/SPV) best estimate and TP calculated as a whole | Net (of reinsurance) written premiums in the last 12 months | Linear formula component for non-life insurance and reinsurance obligations - MCR calculation | α | β | Net (of reinsurance/SPV) best estimate and TP calculated as a whole | Net (of reinsurance) written premiums in the last 12 months |
| | | C0020 | C0030 | | | | | |
| Medical expense insurance and proportional reinsurance | R0020 | | | | | | | |
| Income protection insurance and proportional reinsurance | R0030 | | | | | | | |
| Workers' compensation insurance and proportional reinsurance | R0040 | | | | | | | |
| Motor vehicle liability insurance and proportional reinsurance | R0050 | | | | | | | |
| Other motor insurance and proportional reinsurance | R0060 | | | | | | | |
| Marine, aviation and transport insurance and proportional reinsurance | R0070 | | | | | | | |
| Fire and other damage to property insurance and proportional reinsurance | R0080 | | | | | | | |
| General liability insurance and proportional reinsurance | R0090 | | | | | | | |
| Credit and suretyship insurance and proportional reinsurance | R0100 | | | | | | | |
| Legal expenses insurance and proportional reinsurance | R0110 | | | | | | | |
| Assistance and proportional reinsurance | R0120 | | | | | | | |
| Miscellaneous financial loss insurance and proportional reinsurance | R0130 | | | | | | | |
| Non-proportional health reinsurance | R0140 | | | | | | | |
| Non-proportional casualty reinsurance | R0150 | | | | | | | |
| Non-proportional marine, aviation and transport reinsurance | R0160 | | | | | | | |
| Non-proportional property reinsurance | R0170 | | | | | | | |

Linear formula component for life insurance and reinsurance obligations

| MCR calculation Life | | Life activities | | | Factor | Enter value in this column if you don't want to source from other QRTs (Possible only for Annual purpose) | | |
|---|-------|---|--|---|--------|---|---|--|
| | | Net (of reinsurance/SPV) best estimate and TP calculated as a whole | Net (of reinsurance/SPV) total capital at risk | Linear formula component for life insurance and reinsurance obligations - MCR calculation | | α | Net (of reinsurance/SPV) best estimate and TP calculated as a whole | Net (of reinsurance/SPV) total capital at risk |
| | | C0050 | C0060 | | | | | |
| Obligations with profit participation - guaranteed benefits | R0210 | 3.483.002.124,27 | | 0,00 | | | | |
| Obligations with profit participation - future discretionary benefits | R0220 | 115.245.130,76 | | 0,00 | | | | |
| Index-linked and unit-linked insurance obligations | R0230 | 442.039.418,49 | | 0,00 | | 3.095.726,07 | | |
| Other life (re)insurance and health (re)insurance obligations | R0240 | 127.877.767,71 | | 0,00 | | 0,00 | | |
| Total capital at risk for all life (re)insurance obligations | R0250 | | 5.455.345.226,25 | 134.302.733,78 | | | | |

MCR components

| | | Non-life activities | Life activities | Total |
|--------------------------|-------|---------------------|-----------------|----------------|
| | | C0010 | C0040 | |
| MCR _{li} Result | R0010 | | | |
| MCR _l Result | R0200 | | 134.302.733,78 | 134.302.733,78 |

Overall MCR calculation

| | |
|------------------------------------|--------------|
| Linear MCR | R0300 |
| SCR | R0310 |
| MCR cap | R0320 |
| MCR floor | R0330 |
| Combined MCR | R0340 |
| Absolute floor of the MCR | R0350 |
| Minimum Capital Requirement | R0400 |

| | |
|----------------------|-----|
| C0070 | |
| 134.302.733,78 | |
| 207.116.016,49 | 1 |
| 98.510.892,10 | YES |
| 54.728.273,39 | |
| 98.510.892,10 | |
| 3.700.000,00 | |
| C0070 | |
| 98.510.892,10 | |

National supervisor requires standard formula reference SCR(Y/N)