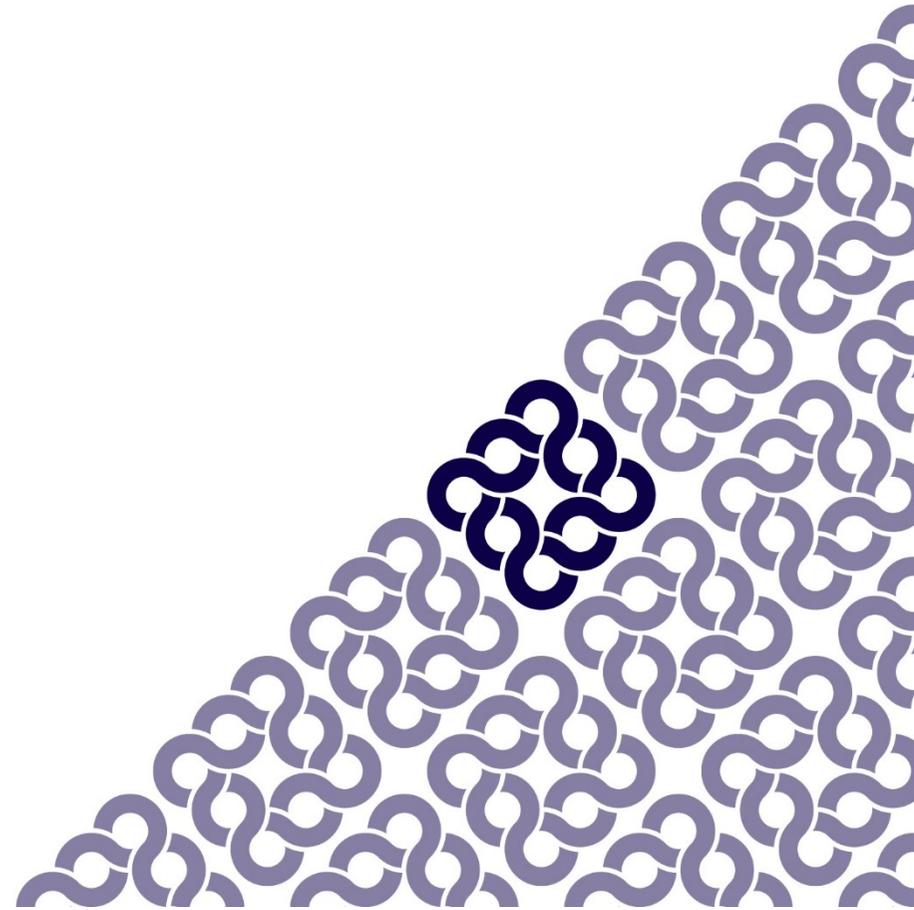




# Quantitative Reporting Templates

2020

Athora Lebensversicherung AG



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**QRT S.02.01.02 - Balance Sheet**

		Solvency II value	Statutory accounts value	Reclassification adjustments
		C0010	C0020	EC0021
<b>Assets</b>				
Goodwill	R0010			
Deferred acquisition costs	R0020			
Intangible assets	R0030			
Deferred tax assets	R0040	151.375.111,60		
Pension benefit surplus	R0050			
Property, plant & equipment held for own use	R0060	18.942,15		
<b>Investments (other than assets held for index-linked and unit-linked contracts)</b>	<b>R0070</b>	<b>4.329.398.009,90</b>	<b>3.282.674.833,68</b>	
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>6.659.479,31</i>		
Equities - listed	R0110			
Equities - unlisted	R0120	6.659.479,31		
no split between listed and unlisted (Statutory column)				
<i>Bonds</i>	<i>R0130</i>	<i>810.119.144,59</i>	<i>202.797.517,73</i>	
Government Bonds	R0140	387.445.665,69	62.506.704,83	
Corporate Bonds	R0150	422.673.478,90	140.290.812,90	
Structured notes	R0160			
Collateralised securities	R0170			
no split between bonds (Statutory column)				
Collective Investments Undertakings	R0180	3.512.619.386,00	2.998.843.210,00	
Derivatives	R0190			
Deposits other than cash equivalents	R0200			
Other investments	R0210		897.435,95	
Assets held for index-linked and unit-linked contracts	R0220	449.727.619,60	449.727.619,60	
<b>Loans and mortgages</b>	<b>R0230</b>	<b>183.533.877,11</b>	<b>570.537.570,99</b>	
Loans on policies	R0240	4.366.453,01	2.740.965,76	
Loans and mortgages to individuals	R0250			
Other loans and mortgages	R0260	179.167.424,10	567.796.605,23	
no split between loans & mortgages (Statutory column)				
<b>Reinsurance recoverables from:</b>	<b>R0270</b>	<b>330.267.534,30</b>	<b>292.257.345,60</b>	
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	330.267.534,30	292.257.345,60	
Health similar to life	R0320			
Life excluding health and index-linked and unit-linked	R0330	330.267.534,30	292.257.345,60	
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	4.656.069,51	5.074.935,24	
Reinsurance receivables	R0370		2.064.461,12	
Receivables (trade, not insurance)	R0380	26.302.777,72	23.454.343,72	
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	38.678.428,55	38.678.428,55	
Any other assets, not elsewhere shown	R0420	18.822.442,99	28.149.925,08	
<b>Total assets</b>	<b>R0500</b>	<b>5.532.780.813,43</b>	<b>4.692.619.463,58</b>	

**Liabilities**

<b>Technical provisions - non-life</b>	<b>R0510</b>			
<b>Technical provisions - non-life - no split between non - life (excluding health) and health (similar to non - life) (Statutory column)</b>				
<b>Technical provisions - non-life (excluding health)</b>	<b>R0520</b>			
Technical provisions calculated as a whole	R0530			
Best Estimate	R0540			
Risk margin	R0550			
<b>Technical provisions - health (similar to non-life)</b>	<b>R0560</b>			
Technical provisions calculated as a whole	R0570			
Best Estimate	R0580			
Risk margin	R0590			
<b>Technical provisions - life (excluding index-linked and unit-linked)</b>	<b>R0600</b>	<b>4.214.527.942,50</b>		<b>3.902.202.053,00</b>
<b>Technical provision - life - no split between health (similar to life) and life (excluding health, index-linked and unit - linked) (Statutory column)</b>				
<b>Technical provisions - health (similar to life)</b>	<b>R0610</b>	<b>134.963.930,50</b>		
Technical provisions calculated as a whole	R0620			
Best Estimate	R0630	134.963.930,50		
Risk margin	R0640			
<b>Technical provisions - life (excluding health and index-linked and unit-linked)</b>	<b>R0650</b>	<b>4.079.564.012,00</b>		<b>3.902.202.053,00</b>
Technical provisions calculated as a whole	R0660			
Best Estimate	R0670	4.079.564.012,00		
Risk margin	R0680			
<b>Technical provisions - index-linked and unit-linked</b>	<b>R0690</b>	<b>447.447.976,50</b>		<b>449.727.619,60</b>
Technical provisions calculated as a whole	R0700			
Best Estimate	R0710	447.447.976,50		
Risk margin	R0720			
Other technical provisions	R0730			
Contingent liabilities	R0740			
Provisions other than technical provisions	R0750	4.164.462,89		4.164.462,89
Pension benefit obligations	R0760	39.780.804,00		29.366.500,00
Deposits from reinsurers	R0770			
Deferred tax liabilities	R0780	218.370.846,60		
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	19.594,46		
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	19.594,46		
Insurance & intermediaries payables	R0820	2.497.984,24		50.140.281,79
Reinsurance payables	R0830			-3.587.655,89
Payables (trade, not insurance)	R0840	27.866.208,45		27.866.208,45
<b>Subordinated liabilities</b>	<b>R0850</b>	<b>29.057.005,96</b>		<b>30.000.000,00</b>
Subordinated liabilities not in Basic Own Funds	R0860			
Subordinated liabilities in Basic Own Funds	R0870	29.057.005,96		30.000.000,00
Subordinated liabilities - no split between not in BOF and in BOF (Statutory column)				
Any other liabilities, not elsewhere shown	R0880			
<b>Total liabilities</b>	<b>R0900</b>	<b>4.983.732.825,60</b>		<b>4.489.879.469,84</b>
<b>Excess of assets over liabilities</b>	<b>R1000</b>	<b>549.047.987,83</b>		<b>202.739.993,74</b>
<b>Excess of assets over liabilities minus Subordinated Liabilities in BOF</b>		<b>578.104.993,79</b>		

### 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	
	CO010	CO020	CO030	CO040	CO050	CO060	CO070	CO080	CO090	CO100	CO110	CO120	CO130	CO140	CO150	CO160	
<b>Premiums written</b>																	
Gross - Direct Business	R0110																
Gross - Proportional reinsurance accepted	R0120																
Gross - Non-proportional reinsurance accepted	R0130																
Reinsurers' share	R0140																
<b>Net</b>	<b>R0200</b>																
<b>Premiums earned</b>																	
Gross - Direct Business	R0210																
Gross - Proportional reinsurance accepted	R0220																
Gross - Non-proportional reinsurance accepted	R0230																
Reinsurers' share	R0240																
<b>Net</b>	<b>R0300</b>																
<b>Claims incurred</b>																	
Gross - Direct Business	R0310																
Gross - Proportional reinsurance accepted	R0320																
Gross - Non-proportional reinsurance accepted	R0330																
Reinsurers' share	R0340																
<b>Net</b>	<b>R0400</b>																
<b>Changes in other technical provisions</b>																	
Gross - Direct Business	R0410																
Gross - Proportional reinsurance accepted	R0420																
Gross - Non-proportional reinsurance accepted	R0430																
Reinsurers' share	R0440																
<b>Net</b>	<b>R0500</b>																
<b>Expenses incurred</b>	<b>R0550</b>																
<b>Administrative expenses</b>																	
Gross - Direct Business	R0610																
Gross - Proportional reinsurance accepted	R0620																
Gross - Non-proportional reinsurance accepted	R0630																
Reinsurers' share	R0640																
<b>Net</b>	<b>R0700</b>																
<b>Investment management expenses</b>																	
Gross - Direct Business	R0710																
Gross - Proportional reinsurance accepted	R0720																
Gross - Non-proportional reinsurance accepted	R0730																
Reinsurers' share	R0740																
<b>Net</b>	<b>R0800</b>																
<b>Claims management expenses</b>																	
Gross - Direct Business	R0810																
Gross - Proportional reinsurance accepted	R0820																
Gross - Non-proportional reinsurance accepted	R0830																
Reinsurers' share	R0840																
<b>Net</b>	<b>R0900</b>																
<b>Acquisition expenses</b>																	
Gross - Direct Business	R0910																
Gross - Proportional reinsurance accepted	R0920																
Gross - Non-proportional reinsurance accepted	R0930																
Reinsurers' share	R0940																
<b>Net</b>	<b>R1000</b>																
<b>Overhead expenses</b>																	
Gross - Direct Business	R1010																
Gross - Proportional reinsurance accepted	R1020																
Gross - Non-proportional reinsurance accepted	R1030																
Reinsurers' share	R1040																
<b>Net</b>	<b>R1100</b>																
<b>Other expenses</b>																	
Gross	R1200																
<b>Total expenses</b>	<b>R1300</b>																

		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	
<b>Premiums written</b>										
Gross	R1410	23.550.146,91	123.258.760,48	17.012.875,74						163.821.783,13
Reinsurers' share	R1420	11.363.658,54	14.918.575,13	100.183,20						26.382.416,87
<b>Net</b>	<b>R1500</b>	<b>12.186.488,37</b>	<b>108.340.185,35</b>	<b>16.912.692,54</b>						<b>137.439.366,26</b>
<b>Premiums earned</b>										
Gross	R1510	23.630.089,90	124.491.627,90	17.014.404,97						165.136.122,77
Reinsurers' share	R1520	11.363.658,54	16.828.451,01	100.183,20						28.292.292,75
<b>Net</b>	<b>R1600</b>	<b>12.266.431,36</b>	<b>107.663.176,89</b>	<b>16.914.221,77</b>						<b>136.843.830,02</b>
<b>Claims incurred</b>										
Gross	R1610	14.509.832,82	328.582.867,81	24.331.937,67						367.424.638,30
Reinsurers' share	R1620	13.953.620,66	-837.636,14	0,00						13.115.984,52
<b>Net</b>	<b>R1700</b>	<b>556.212,16</b>	<b>329.420.503,95</b>	<b>24.331.937,67</b>						<b>354.308.653,78</b>
<b>Changes in other technical provisions</b>										
Gross	R1710									0,00
Reinsurers' share	R1720									0,00
<b>Net</b>	<b>R1800</b>									<b>0,00</b>
<b>Expenses incurred</b>										
<b>Administrative expenses</b>	<b>R1900</b>	<b>1.182.245,49</b>	<b>21.319.631,17</b>	<b>1.257.437,07</b>						<b>23.759.313,73</b>
Gross	R1910	1.123.650,04	6.751.349,91	715.596,70						8.590.596,65
Reinsurers' share	R1920	1.161.115,65	274.128,27	6.777,50						1.442.021,42
<b>Net</b>	<b>R2000</b>	<b>-37.465,61</b>	<b>6.477.221,64</b>	<b>708.819,20</b>						<b>7.148.575,23</b>
<b>Investment management expenses</b>										
Gross	R2010	400.759,88	12.124.556,62	37.689,02						12.563.005,52
Reinsurers' share	R2020	0,00	0,00	0,00						0,00
<b>Net</b>	<b>R2100</b>	<b>400.759,88</b>	<b>12.124.556,62</b>	<b>37.689,02</b>						<b>12.563.005,52</b>
<b>Claims management expenses</b>										
Gross	R2110	481.875,71	2.466.399,39	347.728,37						3.296.003,47
Reinsurers' share	R2120	0,00	0,00	0,00						0,00
<b>Net</b>	<b>R2200</b>	<b>481.875,71</b>	<b>2.466.399,39</b>	<b>347.728,37</b>						<b>3.296.003,47</b>
<b>Acquisition expenses</b>										
Gross	R2210	337.075,51	251.453,52	163.200,48						751.729,51
Reinsurers' share	R2220	0,00	0,00	0,00						0,00
<b>Net</b>	<b>R2300</b>	<b>337.075,51</b>	<b>251.453,52</b>	<b>163.200,48</b>						<b>751.729,51</b>
<b>Overhead expenses</b>										
Gross	R2310									0,00
Reinsurers' share	R2320									0,00
<b>Net</b>	<b>R2400</b>									<b>0,00</b>
<b>Other expenses</b>										
<b>Total expenses</b>	<b>R2500</b>									<b>15.617.750,12</b>
<b>Total expenses</b>	<b>R2600</b>									<b>39.377.063,85</b>
Total amount of surrenders	R2700	390.693,53	35.267.136,18	17.178.496,93						52.836.326,64

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			Germany (DE)
		C0140	C0080
<b>Premiums written</b>			
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	
<b>Net</b>	<b>R0200</b>	<b>0,00</b>	
<b>Premium earned</b>			
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	
<b>Net</b>	<b>R0300</b>	<b>0,00</b>	
<b>Claims incurred</b>			
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	
<b>Net</b>	<b>R0400</b>	<b>0,00</b>	
<b>Changes in other technical provisions</b>			
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	
<b>Net</b>	<b>R0500</b>	<b>0,00</b>	
<b>Expenses incurred</b>	<b>R0550</b>	<b>0,00</b>	
<b>Other expenses</b>	<b>R1200</b>		
<b>Total expenses</b>	<b>R1300</b>	<b>0,00</b>	

**Life obligations**

		Total Top 5 and home country	Home Country
		C0210	C0150
R1400			Germany (DE)
		C0280	C0220
<b>Premiums written</b>			
Gross	R1410	163.821.783,13	163.821.783,13
Reinsurers' share	R1420	26.382.416,87	26.382.416,87
<b>Net</b>	<b>R1500</b>	<b>137.439.366,26</b>	<b>137.439.366,26</b>
<b>Premiums earned</b>			
Gross	R1510	165.136.122,77	165.136.122,77
Reinsurers' share	R1520	28.292.292,75	28.292.292,75
<b>Net</b>	<b>R1600</b>	<b>136.843.830,02</b>	<b>136.843.830,02</b>
<b>Claims incurred</b>			
Gross	R1610	367.424.638,30	367.424.638,30
Reinsurers' share	R1620	13.115.984,52	13.115.984,52
<b>Net</b>	<b>R1700</b>	<b>354.308.653,78</b>	<b>354.308.653,78</b>
<b>Changes in other technical provisions</b>			
Gross	R1710	0,00	
Reinsurers' share	R1720	0,00	
<b>Net</b>	<b>R1800</b>	<b>0,00</b>	
<b>Expenses incurred</b>	<b>R1900</b>	<b>23.759.313,73</b>	<b>23.759.313,73</b>
<b>Other expenses</b>	<b>R2500</b>	15.617.750,12	
<b>Total expenses</b>	<b>R2600</b>	<b>39.377.063,85</b>	

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-
		Total Countries	life obligations
			Total LoB
<b>Premium written</b>			
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
<b>Net</b>		<b>0,00</b>	<b>0,00</b>
<b>Premium earned</b>			
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
<b>Net</b>		<b>0,00</b>	<b>0,00</b>
<b>Claims incurred</b>			
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
<b>Net</b>		<b>0,00</b>	<b>0,00</b>
<b>Changes in other technical provisions</b>			
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
<b>Net</b>		<b>0,00</b>	<b>0,00</b>

		Life		Life obligations	Insurance with profit participation	Index-linked and unit-linked insurance	Health insurance
		Total Countries	Germany (DE)	Total LoB	Total Countries		
<b>Premiums written</b>							
Gross	R1410	163.821.783,13	163.821.783,13	163.821.783,13	123.258.760,48	17.012.875,74	23.550.146,91
Reinsurers' share	R1420	26.382.416,87	26.382.416,87	26.382.416,87	14.918.575,13	100.183,20	11.363.658,54
<b>Net</b>		<b>137.439.366,26</b>	<b>137.439.366,26</b>	<b>137.439.366,26</b>	<b>108.340.185,35</b>	<b>16.912.692,54</b>	<b>12.186.488,37</b>
<b>Premiums earned</b>							
Gross	R1510	165.136.122,77	165.136.122,77	165.136.122,77	124.491.627,90	17.014.404,97	23.630.089,90
Reinsurers' share	R1520	28.292.292,75	28.292.292,75	28.292.292,75	16.828.451,01	100.183,20	11.363.658,54
<b>Net</b>		<b>136.843.830,02</b>	<b>136.843.830,02</b>	<b>136.843.830,02</b>	<b>107.663.176,89</b>	<b>16.914.221,77</b>	<b>12.266.431,36</b>
<b>Claims incurred</b>							
Gross	R1610	367.424.638,30	367.424.638,30	367.424.638,30	328.582.867,81	24.331.937,67	14.509.832,82
Reinsurers' share	R1620	13.115.984,52	13.115.984,52	13.115.984,52	-837.636,14	0,00	13.953.620,66
<b>Net</b>		<b>354.308.653,78</b>	<b>354.308.653,78</b>	<b>354.308.653,78</b>	<b>329.420.503,95</b>	<b>24.331.937,67</b>	<b>556.212,16</b>
<b>Changes in other technical provisions</b>							
Gross	R1710	0,00		0,00			
Reinsurers' share	R1720	0,00		0,00			
<b>Net</b>		<b>0,00</b>	<b>0,00</b>	<b>0,00</b>	<b>0,00</b>	<b>0,00</b>	<b>0,00</b>

## 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	4.661.975.919,00	5.137.188.035,74	475.212.116,74	5.137.188.035,74		5.161.937.392,24	24.749.356,50	5.161.937.392,24		499.961.473,24
Basic own funds	R0020	578.104.993,79	249.045.159,11	-329.059.834,68	249.045.159,11		226.271.907,72	-22.773.251,39	226.271.907,72		351.833.086,07
Excess of assets over liabilities	R0030	549.047.987,83	219.988.153,15	-329.059.834,68	219.988.153,15		197.214.901,76	-22.773.251,39	197.214.901,76		351.833.086,07
Restricted own funds due to ring-fencing and matching portfolio	R0040		0,00		0,00		0,00		0,00		
Eligible own funds to meet Solvency Capital Requirement	R0050	578.104.993,79	203.275.835,77	-374.829.158,02	203.275.835,77		181.296.824,83	-21.979.011,24	181.296.824,83		396.808.169,06
Tier I	R0060	549.047.987,83	134.116.606,75	-414.931.381,08	134.116.606,75		111.343.355,35	-22.773.251,40	111.343.355,35		437.704.632,48
Tier II	R0070	29.057.005,96	29.057.005,96		29.057.005,96		29.057.005,96		29.057.005,96		
Tier III	R0080		40.102.223,06	40.102.223,06	40.102.223,06		40.896.463,22	794.240,16	40.896.463,22		40.896.463,22
Solvency Capital Requirement	R0090	265.871.278,66	267.348.153,74	1.476.875,08	267.348.153,74		272.643.088,14	5.294.934,40	272.643.088,14		6.771.809,48
Eligible own funds to meet Minimum Capital Requirement	R0100	572.976.402,95	158.177.940,58	-414.798.462,37	158.177.940,58		135.881.233,29	-22.796.707,29	135.881.233,29		437.095.169,66
Minimum Capital Requirement	R0110	119.642.075,62	120.306.669,18	664.593,56	120.306.669,18		122.689.389,66	2.382.720,48	122.689.389,66		3.047.314,04

## QRT S.23.01.01 - Own Funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
<b>Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35</b>						
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	121.414.604,98	121.414.604,98			
Preference shares	R0090					
Share premium account related to preference shares						
Reconciliation reserve	R0130	415.134.980,85	415.134.980,85			
Subordinated liabilities	R0140	29.057.005,96			29.057.005,96	
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					
<b>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</b>						
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					
<b>Deductions</b>						
Deductions for participations in financial and credit institutions	R0230					
<b>Total basic own funds after deductions</b>	<b>R0290</b>	<b>578.104.993,79</b>	<b>549.047.987,83</b>		<b>29.057.005,96</b>	
<b>Ancillary own funds</b>						
Unpaid and uncalled ordinary share capital callable on demand	R0300				0,00	
Unpaid and uncalled mutual funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310				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
<b>Total ancillary own funds</b>	<b>R0400</b>					
<b>Available and eligible own funds</b>						
<b>Total available own funds to meet the SCR</b>	<b>R0500</b>	<b>578.104.993,79</b>	<b>549.047.987,83</b>		<b>29.057.005,96</b>	
<b>Total available own funds to meet the MCR</b>	<b>R0510</b>	<b>578.104.993,79</b>	<b>549.047.987,83</b>		<b>29.057.005,96</b>	
<b>Total eligible own funds to meet the SCR</b>	<b>R0540</b>	<b>578.104.993,79</b>	<b>549.047.987,83</b>		<b>29.057.005,96</b>	
<b>Total eligible own funds to meet the MCR</b>	<b>R0550</b>	<b>572.976.402,95</b>	<b>549.047.987,83</b>		<b>23.928.415,12</b>	
<b>SCR</b>	<b>R0580</b>	<b>265.871.278,66</b>				
<b>MCR</b>	<b>R0600</b>	<b>119.642.075,62</b>				
<b>Ratio of Eligible own funds to SCR</b>	<b>R0620</b>	<b>217,44%</b>				
<b>Ratio of Eligible own funds to MCR</b>	<b>R0640</b>	<b>478,91%</b>				
<b>Reconciliation reserve</b>						
Excess of assets over liabilities	R0700	549.047.987,83				
Own shares (held directly and indirectly)	R0710	0,00				
Foreseeable dividends, distributions and charges	R0720	0,00				
Other basic own fund items	R0730	133.913.006,98				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740					
Reconciliation reserve	R0760	415.134.980,85				
<b>Expected profits</b>						
Expected profits included in future premiums (EPIFP) - Life Business	R0770					
Expected profits included in future premiums (EPIFP) - Non- life business	R0780					
<b>Total Expected profits included in future premiums (EPIFP)</b>	<b>R0790</b>					

## 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 (502.01.(R0780-CD010)) minus Deferred taxes Asset (502.01.(R0040-CD010))					
(BSCR + LAC of TP + OpRisk) x (CIT rate)					
Expected Future Profit / loss in the next 5 years					
CIT					
Weight post stress taxable income tax					
Rfa x CIT					
Adjustment for deferred taxes					
LAC of deferred taxes - Impairment adjustment	0,00				
Group adjustment for deferred Taxes	0,00				
<b>Loss-absorbing capacity of deferred taxes</b>	<b>-123.512.550,90</b>				

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			Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios	USP	Simplifications
			C0030	C0040	C0050	C0080	C0090
Market risk	R0010	266.641.234,70	332.069.716,36				
Counterparty default risk	R0020	22.201.918,63	30.629.963,25				
Life underwriting risk	R0030	183.592.658,00	213.010.575,00				
Health underwriting risk	R0040	9.901.291,92	29.178.933,33				
Non-life underwriting risk	R0050						
Diversification	R0060	-111.920.648,64	-147.125.288,81				
Intangible asset risk	R0070						
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	<b>370.416.454,61</b>	<b>457.763.899,13</b>				

### Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	18.967.374,95
Loss-absorbing capacity of technical provisions	R0140	-87.347.444,52
Loss-absorbing capacity of deferred taxes	R0150	-123.512.550,90
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
<b>Solvency capital requirement excluding capital add-on</b>	<b>R0200</b>	<b>265.871.278,66</b>
Capital add-on already set	R0210	
<b>Solvency capital requirement</b>	<b>R0220</b>	<b>265.871.278,66</b>
<b>Solvency capital requirement</b>	<b>R0230</b>	<b>265.871.278,66</b>
<b>Other information on SCR</b>		
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	4 - No adjustment
Net future discretionary benefits	R0460	145.085.073,58

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

Linear formula component for non-life insurance and reinsurance obligations

### Background information

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	$\alpha$	$\beta$	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	$\alpha$	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	3.616.139.011,99					
Obligations with profit participation - future discretionary benefits	R0220	145.085.073,58					
Index-linked and unit-linked insurance obligations	R0230	447.447.976,50					
Other life (re)insurance and health (re)insurance obligations	R0240	139.449.088,48					
Total capital at risk for all life (re)insurance obligations	R0250		5.215.445.979,24	135.772.186,00			

### MCR components

		Non-life activities	Life activities	Total
		C0010	C0040	
MCR <sub>re</sub> Result	R0010			
MCR <sub>r</sub> Result	R0200		135.772.186,00	135.772.186,00

Overall MCR calculation			C0070	National supervisor requires standard formula reference SCR(Y/N)	
Linear MCR	R0300		135.772.186,00		
SCR	R0310		265.871.278,66	1	YES
MCR cap	R0320		119.642.075,62		
MCR floor	R0330		66.467.819,79		
Combined MCR	R0340		119.642.075,62		
Absolute floor of the MCR	R0350		3.700.000,00		
<b>Minimum Capital Requirement</b>	<b>R0400</b>		<b>119.642.075,62</b>		