S.02.01.02

Balance Sheet

	Solvency II value
Assets	
Intangible assets	0
Deferred tax assets	0
Pension benefit surplus	0
Property, plant & equipment held for own use	877 909
Investments (other than assets held for index-linked and unit-linked contracts)	68 036 488
Property (other than for own use)	316 964
Holdings in related undertakings, including participations	17 794 170
Equities	2 086 266
Equities - listed	1 375 648
Equities - unlisted	710 618
Bonds	42 591 825
Government Bonds	26 209 652
Corporate Bonds	16 108 014
Structured notes	30 487
Collateralised securities	243 672
Collective Investments Undertakings	4 517 358
Derivatives	529 905
Deposits other than cash equivalents	200 000
Other investments	0
Assets held for index-linked and unit-linked contracts	16 651 820
Loans and mortgages	8 208 914
Loans on policies	190
Loans and mortgages to individuals	0
Other loans and mortgages	8 208 724
Reinsurance recoverables from:	7 121 154
Non-life and health similar to non-life	6 539 109
Non-life excluding health	5 919 988
Health similar to non-life	619 121
Life and health similar to life, excluding health and index-linked and unit-linked	595 509
Health similar to life	0
Life excluding health and index-linked and unit-linked	595 509
Life index-linked and unit-linked	-13 464
Deposits to cedants	555
Insurance and intermediaries receivables	1 357 497
Reinsurance receivables	451 231
Receivables (trade, not insurance)	1 306 986
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	1 452 581
Any other assets, not elsewhere shown	4 599 350
Total assets	110 064 484

Liabilities	
Technical provisions - non-life	17 087 523
Technical provisions - non-life (excluding health)	15 157 230
TP calculated as a whole	0
Best estimate	14 449 245
Risk margin	707 985
Technical provisions - health (similar to non-life)	1 930 293
TP calculated as a whole	0
Best estimate	1 904 108
Risk margin	26 185
Technical provisions - life (excluding index-linked and unit-linked)	26 015 167
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)	26 015 167
TP calculated as a whole	0
Best estimate	24 975 327
Risk margin	1 039 840
Technical provisions – index-linked and unit-linked	15 037 345
TP calculated as a whole	0
Best estimate	14 671 043
Risk margin	366 302
Other technical provisions	0
Contingent liabilities	0
Provisions other than technical provisions	56 542
Pension benefit obligations	0
Deposits from reinsurers	1 400 000
Deferred tax liabilities	1 352 555
Derivatives	438 163
Debts owed to credit institutions	4 550 774
Financial liabilities other than debts owed to credit institutions	1 079 986
Insurance & intermediaries payables	0
Reinsurance payables	0
Payables (trade, not insurance)	2 566 524
Subordinated liabilities	0
Subordinated liabilities not in BOF	0
Subordinated liabilities in BOF	0
Any other liabilities, not elsewhere shown	11 219 160
Total liabilities	80 803 741
Excess of assets over liabilities	29 260 743
	23 200 143

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

					Line of Business for: non-life in	surance and reinsurance obliga	ations (direct business and ac	cepted proportional reinsurance)					L	ine of Business for: accept	ed 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	Total
Premiums written																	
Gross - Direct Business	190 524	460 974	0	5 264 304	5 190 172	346 051	6 915 826	2 172 093	26 039	0		0 15					20 565 99
Gross - Proportional reinsurance accepted	0	209	0	0	0	33 557	455 578	147 741	3 963	0		0 0					641 04
Gross - Non-proportional reinsurance accepted													3 327	39 915	5 408	101 345	144 99
Reinsurers' share	76 908	184 389	0	2 072 187	2 132 171	295 514	3 500 029	1 196 572	13 705	0		0 0	3 327	39 915	5 408	101 279	9 616 40
Net	113 617	276 793	0	3 192 117	3 058 001	84 094	3 871 375	1 123 262	16 296	0		0 15	0	4	0	67	11 735 63
Premiums earned																	
Gross - Direct Business	191 275	463 828	0	5 233 601	5 112 392	349 712	6 917 796	2 140 322	134 888	0		0 15					20 543 82
Gross - Proportional reinsurance accepted	0	266	0	0	0	33 837	457 227	148 223	4 167	. 0		0 0					643 71
Gross - Non-proportional reinsurance accepted													3 327	39 915	5 408	101 345	144 99
Reinsurers' share	77 208	185 531	0	2 059 906	2 101 059	298 432	3 484 292	1 215 211	14 022	. 0		0 0	3 327	39 915	5 408	101 279	9 580 58
Net	114 067	278 562	0	3 173 695	3 011 333	85 117	3 890 730	1 073 334	125 033	0		0 15	0	4	0	67	11 751 95
Claims incurred																	
Gross - Direct Business	96 167	143 069	0	2 892 919	3 652 101	234 086	3 133 067	889 830	-4 754	0		0 6 364					11 042 84
Gross - Proportional reinsurance accepted	0	173	0	0	-4 266	8 073	189 626	129 058	1 659	0		0 0					324 32
Gross - Non-proportional reinsurance accepted													5 157	56 544	0	-31 651	30 04
Reinsurers' share	43 946	58 200	0	1 030 449	1 336 701	206 108	1 435 301	554 833	2 496	0		0 0	5 157	56 544	0	-31 651	4 698 08
Net	52 221	85 041	0	1 862 470	2 311 134	36 052	1 887 392	464 054	-5 591	0		0 6 364	0	4	0	-0	6 699 13
Changes in other technical provisions																	
Gross - Direct Business	0	0	0	0	0	0	(0	0	0		0 0					
Gross - Proportional reinsurance accepted	0	0	0	0	0	0	(0	0	0		0 0					
Gross - Non- proportional reinsurance accepted													0		0	0	
Reinsurers'share	0	0	0	0	0	0	(0	0	0		0 0	0	(0	0	
Net	0	0	0	0	0	0	(0	0	0		0 0	0		0	0	
Expenses incurred	128 516	33 565	0	1 171 048	909 086	30 386	1 500 860	467 174	79 728	0		0 462	-16	-197	7 0	-467	4 320 14
Other expenses																	159 87
Total expenses																	4 480 02

			Line of Business for: life	insurance obligations			Life reinsurance	e obligations	
	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- ifile insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	Total
Premiums written									
Gross	0	2 814 069	1 604 467	3 317 561	0	0	0	10 750	7 746 847
Reinsurers' share	0	0	0	1 265 427	0	0	0	10 774	1 276 202
Net	0	2 814 069	1 604 467	2 052 134	0	0	0	-24	6 470 646
Premiums earned									
Gross	0	2 814 069	1 604 467	3 317 561	0	0	0	10 750	7 746 847
Reinsurers' share	0	0	0	1 265 427	0	0	0	10 774	1 276 202
Net	0	2 814 069	1 604 467	2 052 134	0	0	0	-24	6 470 646
Claims incurred									
Gross	0	4 390 077	1 110 123	1 114 718	0	-91 814	0	11 778	6 534 883
Reinsurers' share	0	0	0	388 785	0	-22 783	0	11 778	377 780
Net	0	4 390 077	1 110 123	725 933	0	-69 030	0	-0	6 157 103
Changes in other technical provisions									
Gross	0	2 511 174	-1 528 257	-14 208	0	0	0	24	968 733
Reinsurers' share	0	0	0	-16 829	0	0	0	-0	-16 829
Net	0	2 511 174	-1 528 257	2 621	0	0	0	24	985 562
Expenses incurred	0	628 023	74 434	471 227	0	0	0	-585	1 173 098
Other expenses									92 631
Total expenses									1 265 729

Other expenses
Total expenses

Duesting alaims and arrange by accusture							
Premiums, claims and expenses by country	Home Country		Ton 5 countries (by amount of	of gross premiums written) - non	-life obligations	Total To	op 5 and home coun
	Tione country	BG	PL PL	HU	RS	RU	p 5 and nome coun
Premiums written							
Gross - Direct Business	20 565 998	0	0	0	0	0	20 565 9
Gross - Proportional reinsurance accepted	497 802	128 383	12 933	8 537	476	0	648 13
Gross - Non-proportional reinsurance accepted	67	144 828	0	0	0	101	144 9
Reinsurers' share	9 335 609	273 211	0	7 483	0	101	9 616 4
Net	11 728 258	0	12 933	1 054	476	0	11 742 7
Premiums earned							
Gross - Direct Business	20 543 828	0	0	0	0	0	20 543 82
Gross - Proportional reinsurance accepted	500 186	128 618	11 957	8 537	476	0	649 7
Gross - Non-proportional reinsurance accepted	67	144 828	0	0	0	101	144 9
Reinsurers' share	9 299 416	273 446	0	7 483	0	101	9 580 4
Net	11 744 664	0	11 957	1 054	476	0	11 758 1
Claims incurred							
Gross - Direct Business	11 042 849	0	0	0	0	0	11 042 84
Gross - Proportional reinsurance accepted	308 848	63 086	-19 363	2 928	0	-108	355 3
Gross - Non-proportional reinsurance accepted	0	30 782	0	0	0	-732	30 0
Reinsurers' share	4 633 191	93 868	0	2 928	0	-840	4 729 1
Net	6 718 506	0	-19 363	-0	0	-0	6 699 1
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	
Net	0	0	0	0	0	0	
xpenses incurred	4 318 964	-1 357	3 880	480	24	-3	4 321 9
Other expenses							159 8
Total expenses							4 481 86
	Home Country		Top 5 countries (by amour	nt of gross premiums written) - li	fe obligations	Total To	op 5 and home count
	rionio ocuna y		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			100011	p o ana nomo ocano
Premiums written							
Gross	7 746 847	0	0	0	0	0	7 746 84
Reinsurers' share	1 276 202	0	0	0	0	0	1 276 20
Net	6 470 646	0	0	0	0	0	6 470 64
Premiums earned	0 470 040	•	•	•	•	•	04700
Gross	7 746 847	0	0	0	0	0	7 746 8
Reinsurers' share	1 276 202	0	0	0	0	0	1 276 2
Net	6 470 646	0	0	0	0	0	6 470 6
laims incurred	0 470 040	0	0	0	0	0	04/00
Gross	6 534 883	0	0	0	0	0	6 534 8
Reinsurers' share	377 780	0	0	0	0	0	377 7
Net	6 157 103	0	0	0	0	0	6 157 1
hanges in other technical provisions	0 137 103	U	0	U	U U	U	0 137 1
Gross	968 733	0	0	0	0	0	968 7
Reinsurers' share	-16 829	0	0	0	0	0	-16 8
Net	-16 829 985 562	0	0	0	0	0	985 5
	1 173 098	0	0	0	0	0	
xpenses incurred	1 173 098	U	U	U	U	U	1 173 0

92 631 1 265 729

S.12.01.02

Life and Health SLT Technical Provisions

		Index-linked and unit-linked insurance	Other life insurancell				Health insurance (direct business)0			
	urance with profit participation	Contracts without Contracts with options options and guarantees or guarantees	Contracts without Contracts with options options and guarantees or guarantees	Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)	Contracts without Contracts with options options and guarantees or guarantees	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar) to life insurance)
Technical provisions calculated as a whole	0	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	0	O	() 0
Technical provisions calculated as a sum of BE and RMII										
Best Estimated										
Gross Best Estimate	25 733 342	14 671 043 0	-2 179 512 0	1 421 497	0	39 646 371	0 0	C	(0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	-3 259	-13 464 0	82 561 0	516 207	0	582 045	0 0	0	() 0
Best estimate minus recoverables from reinsurance/SPV and Finite Re	25 736 601	14 684 507 0	-2 262 073 0	905 290	0	39 064 326	0 0	0	(0
Risk Margin	427 686	366 302	532 573	79 581	0	1 406 142	0	0	(0
Amount of the transitional on Technical Provisions										
Technical Provisions calculated as a whole	0	0	0	0	0	0	0	C	(0
Best estimate	0	0 0	0 0	0	0	0	0 0	C	(0
Risk margin	0	0	0	0	0	0	0	C	(0
Technical provisions - total	26 161 029	15 037 345	-1 646 939	1 501 078	0	41 052 512	0	0	(0

Generali Česká pojišťovna a.s. S.17.01.02

Non - life Technical Provisions

				Direct busine	s and accepted proporti	inal reinsurance				Direct business	s and accepted propo	ortional reinsurance		Accepted non-prop	portional reinsurance:1		
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligations
Technical provisions calculated as a whole	0	0		0 (0	(0		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	C) 0		0 0) 0		0 0	(0	0 0	()
Technical provisions calculated as a sum of BE and RM																	
Best estimate																	
Premium provisions																	
Gross	8 489	13 858		0 829 486	929 091	2 266	344 156	262 01	3 58 113	0		0 0	(0	0 0	(2 447 4
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	2 244	5 629		0 203 724	208 116	3 035	-185 791	-25 67	8 -7 690	0		0 0	(0	0 0	(203 5
Net Best Estimate of Premium Provisions	6 245	8 229		0 625 763	720 975	-769	529 946	287 69	1 65 803	0		0 0	(n	0 0	(2 243 8
Claims provisions																	
Gross	81 756	1 800 005		0 4 461 680	1 298 456	339 646	2 991 043	2 611 59	8 30 747	0		0 7 850	(0 166 35	8 0	116 742	13 905 8
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	30 909	580 340		0 1 546 287	392 048	281 872	2 1 764 998	1 457 07	4 3774	0		0 0		0 161 99	4 0	116 223	6 335 5
Net Best Estimate of Claims Provisions	50 847	1 219 665		0 2 915 392	906 407	57 774	1 226 045	1 154 52	4 26 973	0		0 7 850	(0 4 36	4 0	519	7 570 3
Total Best estimate - gross	90 245	1 813 863		0 5 291 166	2 227 547	341 912	3 335 199	2 873 61	1 88 860	0		0 7 850	(0 166 35	8 0	116 742	16 353 3
Total Best estimate - net	57 092	1 227 894		0 3 541 155	1 627 382	57 005	1 755 991	1 442 21	5 92 776	0		0 7 850	(0 4 36	4 0	519	9 814 2
Risk margin	928	25 257		0 336 205	46 946	6 308	142 839	147 28	1 5 949	0		0 190	(0 21 39	5 0	871	734 1
Amount of the transitional on Technical Provisions																	
Technical Provisions calculated as a whole	0	0		0 (0	() 0		0 0	0		0 0	(0	0 0	()
Best estimate	0	0		0 0	0	() 0		0 0	0		0 0	(0	0 0	()
Risk margin	0	0		0 0	0	() 0		0 0	0		0 0	(0	0 0	()
Technical provisions - total																	
Technical provisions - total	91 173	1 839 120		0 5 627 371	2 274 493	348 220	3 478 037	3 020 89	2 94 809	0		0 8 040	(0 187 75	3 0	117 614	17 087 5
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	33 152	585 968		0 1 750 011	600 165	284 907	1 579 208	1 431 39	7 -3 916	0		0 0	(0 161 99	4 0	116 223	6 539 1
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	58 020	1 253 152	•	0 3 877 361	1 674 328	63 314	1 898 830	1 589 49	6 98 725	5 0		0 8 040		0 25 75	8 0	1 390	10 548 4

Generali Česká pojišťovna a.s. S.19.01.21 Non-life Insurance Claims Information

Accident Year/Underwriting year	1 - Accident yea

		(avitelum

					De	velopment year						- In Current year	Sum of years
	0	1	2	3	4	5	6	7	8	9	10 & +	III Culletti year	(cumulative)
Prior											41 475	41 475	
N-9	10 458 285	4 435 794	704 758	372 030	155 089	32 743	55 786	28 002	14 857	8 427		8 427	16 265 76
N-8	7 970 713	2 892 937	644 636	245 106	143 573	94 910	-1 007	35 790	27 907			27 907	12 054 56
N-7	8 069 615	3 162 243	662 292	278 304	116 991	46 108	27 367	15 842				15 842	12 378 76
N-6	9 053 606	3 412 051	856 059	314 420	98 375	47 755	30 188					30 188	13 812 45
N-5	7 262 646	3 271 802	894 217	321 285	112 456	42 700						42 700	11 905 10
N-4	6 948 787	3 147 119	754 090	414 475	219 201							219 201	11 483 67
N-3	7 688 475	3 291 810	738 240	408 500								408 500	12 127 02
N-2	7 929 920	3 590 110	949 011									949 011	12 469 04
N-1	8 228 043	3 661 099										3 661 099	11 889 14
N	9 241 687											9 241 687	9 241 68
Total												14 646 038	123 627 22

Gross undiscounted Best Estimate Claims Provisions

					Dev	velopment year						Year end (discounted
	0	1	2	3	4	5	6	7	8	9	10 & +	data)
Prior											420 364	377 0
N-9	0	0	0	0	0	0	0	0	0	162 994		146 4
N-8	0	0	0	0	0	0	0	0	164 871			147 9
N-7	0	0	0	0	0	0	0	144 318				129 2
N-6	0	0	0	0	0	0	198 013					178 3
N-5	0	0	0	0	0	322 650						288 7
N-4	0	0	0	0	457 880							413 7
N-3	0	0	0	702 378								641 2
N-2	0	0	1 487 727									1 386 9
N-1	0	2 088 937										1 927 0
N	5 867 492											5 472 9
Total												11 109 7

S.22.01.21

Impact of long term guarantees measures and transitionals

	Amount with Long Term Guarantee 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	58 140 035	0	0	286 120	0
Basic own funds	26 043 743	0	0	-184 939	0
Eligible own funds to meet Solvency Capital Requirement	26 043 743	0	0	-184 939	0
Solvency Capital Requirement	12 883 886	0	0	533 439	0
Eligible own funds to meet Minimum Capital Requirement	26 043 743	0	0	-184 939	0
Minimum Capital Requirement	3 220 972	0	0	133 360	0

Generali Česká pojišťovna a.s. S.23.01.01 Own funds

	Total T	ier 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) Share premium account related to ordinary share capital	4 000 000	4 000 000		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 Preference shares	0	0		0	
Share premium account related to preference shares	0		0	0	-
Reconciliation reserve	22 043 743	22 043 743	· · · · · · · · · · · · · · · · · · ·	-	
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 Deductions	0				
Deductions for participations in financial and credit institutions	0	0	0	0	
Total basic own funds after deductions	26 043 743	26 043 743	0	0	(
Total pusic offit futus unter deductions	20010110	20010110			
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 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	26.042.742	26.042.742	0	0	
Total available own funds to meet the MCR	26 043 743	26 043 743			
Total eligible own funds to meet the MCR	26 043 743	26 043 743	0	0	
Total eligible own funds to meet the MCR	26 043 743 26 043 743	26 043 743 26 043 743	0	0	
SCR		20 043 743	U	U	
	12 883 886				
MCR	3 220 972				
Ratio of Eligible own funds to SCR	202,1%				
Ratio of Eligible own funds to MCR	808,6%				
Reconciliation reserve					
Excess of assets over liabilities	29 260 743				
Own shares (held directly and indirectly)	0				
Foreseeable dividends, distributions and charges	3 217 000				
Other basic own fund items	4 000 000				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	0				
Reconciliation reserve	22 043 743				
Expected profits					
	9.065.463				
Expected profits included in future premiums (EPIFP) - Life business	9 065 463				
	9 065 463 1 799 884				

	Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
FIN01		Financial Risk	4 905 118	4 905 118		
CRD01		Credit Risk	2 433 843	2 433 843		
LUW01		Life underwriting risk	646 860	646 860		
HLT01		Health underwriting risk	0	0		
NUW01		Non-life underwriting risk	2 291 470	2 291 470		
OPE01		Operational risk	744 725	0		
TAX01		Tax Cap Effect	624 514	624 514		
MOD01		Model Adjustment	307 000	307 000		
INT01	·	Intangible risk	0	0		
SFA01		SF transferred Generali	2 902 608	0		
SFA02	·	SF transferred CP Zdravi	65 799	0	·	

Calculation of Solvency Capital Requirement	
Total undiversified components	14 921 938
Diversification	-2 038 052
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0
Solvency capital requirement excluding capital add-on	12 883 886
Capital add-ons already set	0
Solvency capital requirement	12 883 886
Other information on SCR	
Amount/estimate of the overall loss-absorbing capacity of technical provisions	0
Amount/estimate of the overall loss-absorbing capacity ot deferred taxes	0
Capital requirement for duration-based equity risk sub-module	
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

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

	Non-life activities	Life activities	
	MCR _(NL,NL) Result	MCR _(NL,L) Result	
Linear formula component for non-life insurance and reinsurance			
obligations	1 774 072	160 194	

	Non-life activities		Life activities		
	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	
Medical expense insurance and proportional reinsurance	57 092	113 617			
Income protection insurance and proportional reinsurance	5 040	276 793	1 222 855		
Workers' compensation insurance and proportional reinsurance	0	0			
Motor vehicle liability insurance and proportional reinsurance	3 541 155	3 192 117			
Other motor insurance and proportional reinsurance	1 627 382	3 058 001			
Marine, aviation and transport insurance and proportional reinsurance	57 005	84 094			
Fire and other damage to property insurance and proportional reinsurance	1 755 991	3 871 375			
General liability insurance and proportional reinsurance	1 442 215	1 123 262			
Credit and suretyship insurance and proportional reinsurance	92 776	16 296			
Legal expenses insurance and proportional reinsurance	0	0			
Assistance and proportional reinsurance	0	0			
Miscellaneous financial loss insurance and proportional reinsurance	7 850	15			
Non-proportional health reinsurance	0	0			
Non-proportional casualty reinsurance	4 364	0			
Non-proportional marine, aviation and transport reinsurance	0	0			
Non-proportional property reinsurance	519	67			
	Non-life activities	Life activities	ı		
	MCR _(L,NL) Result	MCR _(L,L) Result	-		
Linear formula component for life insurance and reinsurance obligations	19 011	1 147 709	-		

	Non-life activities		Life activities	
	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
Obligations with profit participation - guaranteed benefits	0		25 390 884	
Obligations with profit participation - future discretionary benefits	0		345 717	
Index-linked and unit-linked insurance obligations	0		14 684 507	
Other life (re)insurance and health (re)insurance obligations	905 290		0	
Total capital at risk for all life (re)insurance obligations		(0	176 331 785

Overall MCR calculation	
Linear MCR	3 100 986
SCR	12 883 886
MCR cap	5 797 749
MCR floor	3 220 972
Combined MCR	3 220 972
Absolute floor of the MCR	188 756
Minimum Capital Requirement	3 220 972

Notional non-life and life MCR calculation	Non-life activities	Life activities	
Notional linear MCR	1 793 083	1 307 903	
Notional SCR excluding add-on (annual or latest calculation)	7 449 849	5 434 038	
Notional MCR cap	3 352 432	2 445 317	
Notional MCR floor	1 862 462	1 358 509	
Notional Combined MCR	1 862 462	1 358 509	
Absolute floor of the notional MCR	94 378	94 378	
Notional MCR	1 862 462	1 358 509	