

Solvency and Financial Condition Report (SFCR)

GasamMamo Insurance Ltd.

As at December 2016



Table of Contents

Table of Contents.....	2
Executive Summary.....	6
A – Business and Performance	7
A.1 Business Environment.....	7
A.1.1 Regulator.....	8
A.1.2 External Auditor	8
A.1.3 Shareholders	8
A.2 Performance from Underwriting Activities.....	9
A.3 Performance from Investments.....	10
A.3.1 Fixed Income Securities	10
A.3.2 Equities.....	10
A.3.3 Collective Investment Funds.....	10
A.3.4 Cash and Cash Equivalents.....	10
A.3.5 Property	10
A.4 Performance from operating and leasing activities.....	11
A.5 Any Other Disclosures.....	11
B – System of Governance	12
B.1 General Governance Arrangements	12
B.1.1 The Board of Directors	12
B.1.2 Key Functions and Governance Framework	14
B.1.3 Remuneration Policy.....	14
B.2 Fit and Proper	15
B.3 Risk Management System.....	16
B.3.1 Risk Management Function	16
B.4 Own Risk and Solvency Assessment (ORSA) report.....	17
B.5 Internal Control System	18
B.6 Compliance Function	19
B.7 Internal Audit Function.....	19
B.8 Actuarial Function	19
B.9 Outsourcing.....	20
B.10 Any Other Disclosures.....	20
C – Risk Profile	22

C.1	Underwriting Risk.....	22
C.1.1	Risk Exposure	22
C.1.2	Risk Mitigation Practices	22
C.1.3	Risk Sensitivity.....	22
C.1.4	Any Other Disclosures.....	23
C.2	Market Risk	23
C.2.1	Risk Exposure	23
C.2.2	Risk Mitigation Practices	25
C.2.3	Risk Sensitivity.....	25
C.2.4	Any Other Disclosures.....	26
C.3	Credit Risk	26
C.3.1	Risk Exposure	26
C.3.2	Risk Mitigation Practices	27
C.3.3	Risk Sensitivity.....	27
C.3.4	Any Other Disclosures.....	27
C.4	Liquidity Risk	27
C.4.1	Risk Exposure	27
C.4.2	Risk Mitigation Practices	28
C.4.3	Risk Sensitivity.....	28
C.4.4	Any Other Disclosures.....	28
C.5	Operational Risk.....	29
C.5.1	Risk Exposure	29
C.5.2	Risk Mitigation Practices	29
C.5.3	Risk Sensitivity.....	29
C.5.4	Any Other Disclosures.....	29
C.6	Other Material Risks	29
C.6.1	Reputational Risk	30
C.6.2	Corporate/ Strategic Risk	30
C.6.3	Cyber Risk.....	30
C.6.4	Business Interruption Risk.....	30
C.7	The Nature of Material Risk Exposures.....	31
C.8	The Prudent Person Principle	31
C.9	Any Other Disclosures.....	31
D –	Valuation for Solvency purposes	32

D.1	Assets	32
D.1.1	Fixed Income Securities	32
D.1.2	Equities.....	32
D.1.3	Property	33
D.1.4	Cash and Cash Equivalents.....	33
D.1.5	Intangible assets	33
D.2	Technical Provisions.....	33
D.2.1	Claims Provision	34
D.2.2	Premium Provision.....	35
D.2.3	Risk Margin.....	35
D.2.4	Reinsurance Recoverables	35
D.2.5	Level of Uncertainty.....	35
D.2.6	Differences between Solvency Valuation and IFRS Valuation	36
D.2.7	Additional Disclosures.....	37
D.3	Other Liabilities	37
D.3.1	Other Payables	38
D.3.2	Deferred Taxation	38
D.3.3	Contingent Liability	38
D.4	Alternative Methods of Valuation	38
D.5	Any other information	39
E –	Capital Management.....	40
E.1	Own Funds	40
E.2	Capital Position	41
E.3	Duration-based Equity Risk.....	43
E.4	Difference between Standard Formula and Internal Model	43
E.5	Non-compliance with the MCR and significant non-compliance with the SCR	43
E.6	Any Other Disclosures.....	43
Index		
Annex – Quantitative Reporting Templates (QRTs).....		45
SE.02.01	– Balance Sheet	45
S.05.01	– Premiums, Claims and Expenses by Line of Business	47
S.05.02	– Premiums, Claims and Expenses by Country.....	50
S.17.01	– Non-Life Technical Provisions.....	51
S.19.01	– Non-Life Insurance Claims Information (by Accident Year).....	54

S.23.01 – Own Funds	109
S.25.01 – SCR for undertakings using the Standard Formula.....	110
S.28.01 – MCR for Only Life or only Non-Life	111

Executive Summary

A new, harmonised EU-wide regulatory regime for Insurance Companies, known as Solvency II, came into effect on 1 January 2016. Solvency II aims to unify the European insurance market and enhance consumer's protection by primarily addressing the amount of capital that companies must hold to reduce their insolvency risk. Moreover, the regime requires new reporting and public disclosure arrangements to be implemented by insurers. The Solvency and Financial Condition Report (SFCR) has been prepared to satisfy the requirements of Article 304 of the EU Commission Delegated Regulation 2015/35 (CDR) and in accordance with Article 300 of this Regulation and with Articles 51 & 53-55 of the Solvency II Directive 2009/138/EC (Solvency II Directive).

GasamMamo Insurance Limited (the Company or GasamMamo) is a Maltese insurance company with roots in the business for well over half a century. In 2003, the Company was granted licence by the Malta Financial Services Authority (MFSA) to write non-life insurance business.

Following an unstable start to 2016, the situation settled down and the technical results improved due to the long overdue increase in rate adjustments for Motor line of business and the absence of large property claims in General Business. GasamMamo closed the reporting year at €34,282K of Gross Written Premium, achieving a 10.3% increase with respect to 2015, whilst investment return for the reporting year was 2.8% which is significantly lower than the return for 2015.

This activity generated an overall profit (before tax) of €6,609K. Capital and Reserves closed up at €23,952K compared to previous year's result of €20,429K.

GasamMamo has prepared the SFCR as part of the reporting requirements under the Solvency II regime; a European directive implemented to all undertakings carrying out Insurance and Reinsurance business. Solvency II became fully operative on 1 January 2016 and was a major area of focus for Management and the Board for a number of years leading up to the new regulatory regime.

This document aims to assist interested parties in understanding how the Company has taken the Solvency II regime in its stride and the capital position of GasamMamo. Through its prudent and steady approach to business, the continuous investment in infrastructure (including Information Technology (IT), Tied Insurance Intermediaries (TIIs) and Branch network) and the friendly, professional service provided at all levels, GasamMamo is well capitalised, with a solvency ratio of 267%.

This report covers the business and performance of GasamMamo, the system of governance in place, the risk profile of the Company, its valuation for solvency purposes and capital management.

This is the Company's first SFCR and was prepared in line with the annual quantitative templates referred to in Article 304 of the EU CDR. The results disclosed within the SFCR are according to Solvency II regime. As a result, values may differ from those reported in the Audited Financial Statements (AFS) due to different valuation methods. This SFCR was not subject to external audit for the year ending 31 December 2016.

A – Business and Performance

A.1 Business Environment

Gasamamo Insurance Limited is a limited liability company incorporated in Malta. The Company was formed in 1999 after a merger between two leading insurance providers – Gasan Insurance Agency Ltd. and Galdes & Mamo Ltd. In 2003, the Company was transformed from an agency into an insurance company and a licence to underwrite general insurance business was granted by the MFSA. The Company was granted rights to provide services under the Freedom of Services Legislation in terms of the European Passporting Rights in several European Countries; including Austria and Portugal for which rights were obtained during 2016.

The parent Company of Gasamamo is Gasan Group Limited, a Company registered in Malta, with its registered address at Gasan Centre, Mriehel By-Pass, Mriehel. The ultimate parent Company of Gasamamo is J.A.G. Limited. The ultimate controlling party of Gasamamo Insurance Limited and J.A.G. Limited is Mr J. A. Gasan.

As the Company does not form part of an insurance group, it is treated as a solo legal entity for Solvency II reporting purposes. Therefore, insurance group supervision is not applicable.

Gasamamo operates in general business insurance in Malta and Gozo. Personal Lines is an area where the Company is particularly strong, having one of the largest motor portfolios and significant business in home, boat and travel insurance. Gasamamo also has substantial business on the commercial front participating on a cross section of risks and featuring as a participant on many of the country's largest risks. The Company derives 91% of its premium income from risks written in Malta, whilst most of the other risks are written in Cyprus and France.

Gasamamo has a wide distribution network in Malta with a large centrally located head office and strategically located branch offices situated in the following locations: Birkirkara, Hamrun, Mellieha, Mriehel, Naxxar, Mosta, Paola, Qormi, Rabat, Sliema and Valletta.

In general insurance, Gasamamo has Malta's largest network of TIIs. These are located throughout Malta and Gozo and provide a very personalised level of service to their customers. Brokers are seen as an essential source of business and Gasamamo has excellent relationships with all leading brokers and provides market-leading support.

After an unstable start to 2016, due to claims activity and systematic negative impact of an extended soft market, the situation settled down and technical results improved. The main drivers for these improvements were varied. In the case of Motor the most significant factor was the effect of long overdue rate adjustments as the market began to harden. Gasamamo took the lead in revising Motor rates upwards to cope with the increase in the frequency and average cost per claim. The impact of rate adjustments takes time to become visible. With respect to General Business the improved technical result was driven by the absence of large property claims.

A.1.1 Regulator

The Company is authorised by the MFSA. The registered offices are as follows:

Malta Financial Services Authority (MFSA)
Notabile Road, Attard
BKR3000
Malta
www.mfsa.com.mt/

Telephone: +356 21441155
Fax: +356 21441188

A.1.2 External Auditor

PricewaterhouseCoopers (PwC) is the Company's external auditor for the Financial Year commencing 1 January 2016. The auditor's contact details are as follows:

PricewaterhouseCoopers (PwC)
78 Mill Street, Qormi
QRM3101
Malta
www.pwc.com/mt/en/

Telephone: +356 21247000
Fax: +356 21244768

A.1.3 Shareholders

The shareholders of Gasamamo as at 31 December 2016 are as per below:

- Galdes & Mamo (Holdings) Limited has 43.75% holding in Gasamamo Insurance Limited. Shares in Galdes & Mamo (Holdings) Limited are split equally between Lansdowne Properties Limited and M.I.L. Limited. In view of his holding in M.I.L. Limited, Mr Albert P Mamo indirectly holds 11.26% of Gasamamo Insurance Limited.
- Gasan Group Limited has 56.25% holding in Gasamamo Insurance Limited. J.A.G Holdings Limited owns 54.25% of Gasan Group Limited and Troy Limited owns 14.71%. The remaining shares are held by various shareholders holding less than 10% ownership of Gasan Group Limited. In view of his holdings, Mr Joseph A Gasan indirectly holds 20.34% of Gasamamo Insurance Limited

An ordinary resolution shall be passed by a member or members having the right to attend and vote holding in the aggregate sixty per cent (60%) or more in nominal value of the Ordinary shares represented and entitled to vote at the meeting.

A.2 Performance from Underwriting Activities

During the year under review, the Company achieved growth in the gross written premium of 10.3% overall closing at €34,282K. This is €1,168K (3.5%) more than the projected amount and €3,189K (10.3%) more than last year. In the case of motor line of business, the most significant factor was the effect of the long overdue rate adjustments. With respect to general business the improved technical result was driven by the absence of large property claims or any catastrophe event.

Underwriting activities generated a profit of €6,096K in 2016 (2015: €2,969K).

The table below illustrates the profit and loss account for year ended 2016:

Technical Account	€'000 2016	€'000 2015
Earned Premium, net of reinsurance		
Gross premiums written	34,282	31,093
Outward reinsurance premiums	-2,889	-2,495
Net premiums written	31,393	28,598
Change in the gross provision for unearned premiums	-1,547	-1,431
Earned premiums, net of reinsurance	29,846	27,166
Allocated investment return transferred from the non-technical account	743	1,069
Total technical income	30,589	28,235
Claims incurred, net of reinsurance		
Claims paid		
Gross amount	16,356	15,867
Reinsurers' share	-738	-279
Change in the provision for claims		
Gross amount	-1,124	2,034
Reinsurers' share	806	-994
Claims incurred, net of reinsurance	15,299	16,627
Net operating expenses	9,193	8,639
Total technical charges	24,492	25,266
Balance on the technical account - general business	6,096	2,969

Table 1: Statement of Income Technical account, General Business

A breakdown of GasamMamo's underwriting performance by material line of business and material geographical areas for the year 2016, is set out in Table 2 with most the policyholders located in Malta. In addition, the table contains a comparison of the total information with that of the previous reporting period.

Underwriting Performance €'000	Gross Written Premium			Gross Premium s Earned	Gross Claims Incurred	Expenses
	Total	Malta	EEA & Non-EEA Countries			
Medical expense	2,190	2,190	-	2,119	1,015	562
Income protection	375	374	1	324	51	121
Workers' compensation	208	143	65	203	47	76

Motor vehicle liability	10,782	10,126	656	10,244	5,181	3,485
Other motor	9,122	8,869	253	8,532	4,428	2,951
Marine, aviation & transport	1,202	1,199	3	1,190	389	356
Fire & other prop. damage	5,861	5,156	705	5,646	1,026	1,853
General liability	1,400	1,183	217	1,347	80	463
Credit and suretyship	45	45	-	45	9	14
Legal	-	-	-	-	-	-
Assistance	1,125	1,076	49	1,111	552	356
Miscellaneous	1,971	454	1,517	1,974	1,335	266
Total for year 2016	34,282	30,817	3,465	32,735	14,111	10,503
Total for year 2015	31,092	28,130	2,963	29,661	16,771	10,200

Table 2: Underwriting performance for year 2016

A.3 Performance from Investments

The assets invested by the Company fall into the following asset classes:

A.3.1 Fixed Income Securities

The total exposure to this asset class as at 31 December 2016 was €16,841K (2015: €14,813K). Total interest generated during the year amounted to €475K (2015: €485k) whereas gains of €120K and a loss of € 489k in 2015 were registered on market price movement.

A.3.2 Equities

The total exposure to Equities as at 31 December 2016 was €5,183K (2015: €3,968K). Total dividends received during the year amounted to €113K (2015: € 98k), whereas gains of €206K (2015: € 391K) were registered on market price movement.

A.3.3 Collective Investment Funds

The total exposure to this asset class as at 31 December 2016 was €3,643K (2015: € 4,903K). Total income received during the year amounted to €98K (2015: €100K), whereas gains of €127K (2015: Loss €90k) were registered on market price movement

A.3.4 Cash and Cash Equivalent

The total allocation to Cash exposures as at 31 December 2016 was €8,262K. The total interest received during the year amounted to €101K (2015: € 127K) .

A.3.5 Property

The total exposure to Investment Property as at 31 December 2016 was €7,816K (2015: € 4,659K). Rental income generated during the year amounted to €173K (2015: € 151K). There were no fair value gains during the year.

The Company invests in the above asset classes according to the parameters as set in the Asset Allocation Policy.

A.4 Performance from operating and leasing activities

GasamMamo has leasing arrangements in place in respect of investment property as reported under investment activities. The Company also has lease agreements on some of its property for own use and the amount spent in this respect during 2016 was €112K (2015: €73K). Rental income from investment property amounted to € 173K (2015: €152K).

A.5 Any Other Disclosures

There is no other material information regarding the business and performance of the Company which has not already been disclosed in the sections above. The company does not hold any investments in securitisations.

B – System of Governance

B.1 General Governance Arrangements

B.1.1 The Board of Directors

Gasamamo is ultimately governed by the Board of Directors (the Board) comprising of a Non-Executive Chairman and Deputy Chairman, another four Non-Executive Directors and the Executive Director, who is also the Managing Director of the Company. The composition of the Board is such that it reflects the range of skill, knowledge and experience necessary for its effectiveness. The members of the Board act as advisors to the Managing Director and Senior Management and oversee the Company's performance on behalf of the shareholders. Three of the Non-Executive Directors are independent of Gasamamo and are appointed to provide their informed and independent external challenge and guidance.

The Board is responsible for the prudent management of the Company, which organises and directs its affairs in a manner that seeks to protect its policyholders' funds and maximise the value of Gasamamo for the benefit of its shareholders. In performing its overall oversight function, the Board reviews and assesses Gasamamo's strategic and business planning and solvency. The Board challenges Senior Management and key functions, including outsourced functions in their approach to addressing significant risks and challenges facing the business. As part of this function, the Board reviews and discusses reports regularly submitted by Senior Management with respect to the financial and non-financial performance of the Company. The Board reviews and challenges regulatory reporting and results which include, among others, the quantitative reporting templates and the annual ORSA report. Such reports are given the final approval by the Board prior to their submission to the MFSA.

The Board maintains a frequent, active and open communication and discussions with the Managing Director and the Executive Committee. Moreover, Board meetings are held in Malta on at least a quarterly basis.

No business shall be transacted at any Board meeting unless the quorum is present throughout the meeting. The quorum necessary is the first whole number exceeding fifty percent of the directors in the office. At least one of the directors forming the quorum shall be a director appointed by the holders of the "A" ordinary shares, whilst another shall be a director appointed by holders of the "B" ordinary shares.

The current members of the Board are the following:

Joseph A. Gasan	Chairman
Albert P. Mamo	Deputy Chairman (Non-Executive)
Julian J. Mamo	Managing Director
Mark Gasan	Non-Executive Director
Paul G. Matthews	Independent Non-Executive Director
Baudouin Deschamps	Independent Non-Executive Director
Martin Wonfor	Independent Non-Executive Director

The Company Secretary is Vanessa Portelli B.A., LL.D, Dip. CII

For more effective operation, the Board has established the following Committees with oversight responsibilities over the Company's key functions.

Executive Committee

The Executive Committee of the Board consists of all the local directors together with five members from Senior Management. Meetings are held monthly to review the management accounts of the previous month.

The Executive Committee is made up of:

Joseph A. Gasan	Chairman
Albert P. Mamo	Deputy Chairman (Non-Executive)
Julian J. Mamo	Managing Director
Mark Gasan	Non-Executive Director
Leslie Causon	General Manager
Michael Farrugia	Financial Controller
Mark Mamo	General Manager
Vanessa Portelli	General Manager
Francis Valletta	General Manager

Audit Committee

The Audit Committee meets on a regular basis to review processes connected with internal controls, review reports prepared by the internal auditor, coordinate the work of the external auditors and the internal auditor and make any recommendations for better performance and governance of the Company.

Investment Committee

The Investment Committee has the responsibility of updating the Asset Allocation Policy and monitoring the performance of portfolio managers. Moreover, the committee has appointed the Property Investment sub-committee (a sub-committee to the Investment Committee) to consider and propose investments in immovable property and to subsequently manage any rental property the Company may own.

Governance Risk and Compliance (GRC) Committee

The GRC Committee has been developed to provide a combined focus within the organisation because of interdependencies between the three components namely Governance, Risk and Compliance.

The committee is responsible for defining and revising the corporate governance as well as overseeing the processes and procedures of Gasamamo to ensure the sound and prudent management of the business. As an advisory committee to the Board, this committee assists the Board to actively promote ethical and responsible decision-making and ensure that the Company recognises legal and other obligations to all legitimate stakeholders. Moreover, the GRC Committee contributes to the formulation of Gasamamo's overall risk strategies and polices for

managing significant business risks, and is responsible for designing and implementing Gasamamo's risk management framework. It ensures that Gasamamo's overall system of internal control operates effectively, monitors risk exposures and breaches. In addition, the GRC Committee reviews the reports submitted by the Actuarial Function.

Remuneration Committee

The committee, as an advisory committee to the Board, assists with the formulation of Gasamamo's overall Remuneration Policy for defining remuneration practices. In addition the committee ensures that these policies promote an effective system of internal control and makes recommendations to the Board for improvements.

B.1.2 Key Functions and Governance Framework

Gasamamo recognises the Risk Management Function (RMF), Compliance Function, Internal Audit Function and the Actuarial Function to be key functions in line with Solvency II regulations. The main roles and responsibilities for each of the key functions are further explained in Sections B.3.1, B.6, B.7 and B.8.

The key functions are essential for the corporate governance framework for the management of risks within the Company. The governance framework is based on the "Three Lines of Defence" model.

All risk management activities are undertaken by the "First Line of Defence" functions, which is composed of the Business Units and Senior Management.

These activities then fall under the monitoring and control of the "Second Line of Defence" consisting of the RMF, Compliance Function and Actuarial Function. The work of these key functions is supervised by the GRC Committee.

The "Third Line of Defence" is made up of the Internal Audit Function, whose role is to act as independent control function with the purpose of securing the effectiveness of risk management framework and the Company's Internal Control System established by the first and second lines of defences of the Company.

All the key functions have a direct reporting line to the Board through their respective committees thus ensuring their independence from the other operational functions in Gasamamo.

There were no material changes in the system of governance during the reporting year.

B.1.3 Remuneration Policy

Gasamamo has in place a Remuneration Committee, which acts as an advisory committee to the Board. It assists with the preparation of Gasamamo's overall Remuneration Policy for defining the remuneration practices of the Company. The committee meets on at least an annual basis to ensure that these policies promote an effective system of internal control and makes recommendations to the Board for improvements. The Remuneration Policy in place states the following:

- Any remuneration agreement with service providers of outsourced functions need to be approved by the General Manager of the concerned function and the Managing Director.

Moreover, remunerations should be set at market rates and ensure that the Company is achieving good value.

- Arrangements are made such that they do not encourage risk taking that is adverse to the risk management strategy. During the reporting period the strategy did not include variable components of remuneration.
- The Remuneration Committee in consultation with the Managing Director determines the remuneration of staff and Senior Management. These are both reviewed and approved on an annual basis. The committee also determines the remuneration of the locally based directors and the independent directors.

The Remuneration Policy has no individual and collective performance criteria on which any entitlement, shares or variable components of remuneration are based. The policy does not define any supplementary pension or early retirement schemes for the members of the Board and other key function holders.

B.2 Fit and Proper

The Governance Policy establishes the Fit and Proper requirements for the persons who effectively run the Company and perform the key functions. The policy classifies the persons who fall within the scope of the requirements and how fitness and propriety will be assessed for both newly appointed persons and on an on-going basis.

Through the annual assessments of the fitness and propriety of the persons who run the Company and perform the key functions, Gasamamo ensures that they adhere to the Company's Code of Ethics and Conduct. This assessment addresses the following details:

- Background checks to ensure honesty, integrity, reputation and financial soundness of the individual, taking into consideration any convictions for criminal offences, adverse findings in civil proceedings, or disciplinary actions by the MFSA or the regulators abroad.
- Professional competence of Senior Management in terms of skill, care, diligence and compliance with the relevant standards for the sector they are currently working in.
- Technical competence with regards to the appointed role. This is based on the person's previous experience, knowledge and professional qualifications.
- The MFSA's approval that the individual is fit and proper for the designated role.
- Ensure that the individuals adhere to the Company's Code of Ethics and Conduct and policies.

The Board must always have the collective knowledge of the financial and insurance market, business strategy, system of governance, financial and actuarial analysis and the regulatory framework and requirements.

All individuals under the scope of the Fit and Proper requirement must comply with regulatory requirements, as well as Gasamamo's requirements and policies. Individuals in scope of the fit and proper requirement are required to self-certify to Compliance on an annual basis their continuing fitness and propriety.

B.3 Risk Management System

The risk governance of the Company forms an integral part of the risk management framework and is organised in a way that ensures the establishment of clear responsibility boundaries, the proper segregation of duties and the avoidance of conflicts of interest at all levels of the Company, including the Board, Senior Management, key functions and Business Units.

The Company's risk management strategy is to operate an effective and efficient Risk Management System that continuously identifies, measures, monitors, manages and reports any current and potential risks to which the Company is or may be exposed to. Annually the Board reviews and sets the risk appetite for Gasamamo which is supported by the key risk indicators and tolerance limits documented in the Company's policies. These are monitored on a quarterly basis and seek to be a measure on whether the Company remains within the approved risk appetite.

Moreover, each year the RMF with the support from other departments reviews and updates the Risk Register which tabulates all the risks to which the Company is exposed to as well as any emerging risks. For each risk a qualitative estimate of their impact on the business and likelihood are assessed. Once reviewed, the Risk Register is analysed by the Internal Audit Function and the GRC Committee and any feedback on the adequacy of the controls in place is noted by the RMF. Risk owners are responsible for the implementation of any remedial actions required. The RMF shall follow up in order to ensure that adequate controls have been put in place. The final approval of the updated Risk Register is given by the Board.

The GRC Committee contributes to the preparation of the Company's overall risk strategies and policies for managing significant business risks and is responsible for the effective implementation of Gasamamo's Risk Management Framework. Moreover, the GRC with the support of the RMF has responsibility for overseeing the implementation of any additional controls that might be deemed necessary. Through regular communication, the GRC Committee keeps the Board members informed on updates and changes in the exposure to risks faced by the business.

As outlined in the sections that follow, an annual Own Risk and Solvency Assessment (ORSA) report is also prepared by the RMF. This forms a core component of the Risk Management System of the Company. More details regarding this risk report shall be presented in the next section.

In addition to this, the Company has a fully documented risk management strategy which comprises of the Underwriting & Reserving Risk Policy, Investment and Asset Liability Risk Policy, Credit Risk Management Policy, Liquidity Risk Policy, Concentration Risk Policy, Operational Risk Policy, Reinsurance Policy, Capital Management Policy and the Disclosure and Reporting Policy.

B.3.1 Risk Management Function

The RMF is responsible for the identification, management and reporting of the key risks that the Company is exposed to. It also oversees the establishment of an effective internal control framework within Gasamamo.

The RMF is independent of the risk-taking functions, to ensure the effective operation and objectivity of the Risk Management System. The function reports to the General Manager – Operations, Legal &

Compliance and also has a direct reporting line to the Board through the GRC Committee. The RMF is subject to internal audit to assess the adequacy and effectiveness of its control procedures.

As discussed in the previous two sections, the RMF assesses the solvency position of the Company on a quarterly basis and produces an annual ORSA report which contribute to the decision-making process of Gasamamo.

B.4 Own Risk and Solvency Assessment (ORSA) report

The ORSA is a component of the overall control system of Gasamamo. The objective of the ORSA is to allow the Board to assess its capital adequacy considering all the risks associated with the Company's business strategies and the required level of capital that the Company needs to cover such risks.

In line with this, the ORSA is based on adequate measurement and assessment processes and forms an integral part of the management process and decision making framework of the Company. In addition, the ORSA enhances the risk awareness embedded in the Company's culture.

Gasamamo has determined that the Solvency II Standard Formula is suitable for the calculation of the Solvency Capital Requirement (SCR) and to assess the overall own solvency needs of the Company.

The ORSA process is highlighted below:

- Defining the driving factors (size and complexity, internal governance issues, supervisory expectations in relation to the ORSA) before the ORSA planning process commences.
- Determining the overall solvency needs, taking into the Company's risk profile and business plan. Identifying and assessing the risks faced over the short, medium and long term.
- The Board approves the proposed test scenarios to be carried out by the RMF and Actuarial Function as an assessment and measurement of material risks through stress testing.
- According to the risk profile, the Company determines the necessary additional capital over and above the SCR and carries out its capital planning for the next 4 years based on its strategic objectives.
- Additional stress tests are performed on the forward looking capital plan and development of actions to be taken in unforeseen circumstances in the future.
- The RMF presents the results to the Board and prepares the ORSA report.
- The final ORSA report is presented to the Internal Audit Function and the GRC Committee for their comments and review before it is finally circulated to the Board for their approval and consideration in the following business plan.

Figure 1 below illustrates the ORSA process and how this is linked to the business strategy of GasamMamo:

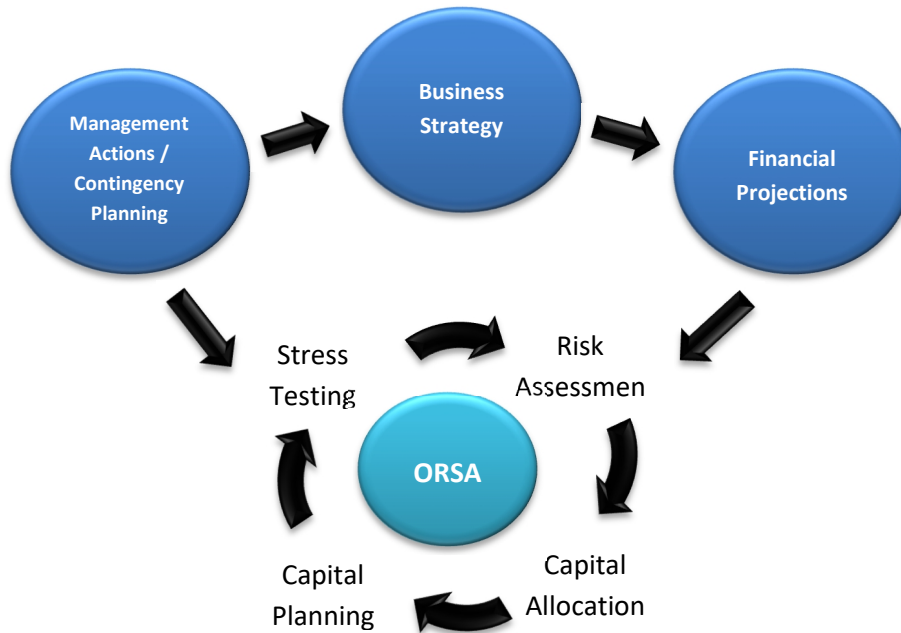


Figure 1: The ORSA process

The RMF in cooperation with Senior Management and key functions within GasamMamo is responsible for the preparation of the annual ORSA report. The ORSA is then approved by GasamMamo’s Board prior to submission to the MFSA. Furthermore, Senior Management together with the RMF performs a revised ORSA prior to embark on a new material project. The impact of the proposed significant business decision is analysed by Senior Management following preparation of the ORSA report.

B.5 Internal Control System

The Internal Control System is an important aspect of corporate governance since a system of effective internal controls is fundamental to the safe and sound management of the Company. Effective internal controls help the Company protect and enhance shareholders’ value and reduce the possibility of unexpected losses or damage to its reputation. It also reduces the possibility of significant errors and irregularities and assists in their timely detection when they do occur.

Every member of the Company has a role in the Internal Control System. This system depends on the Company's culture towards internal control and their attention to it:

- The Board is responsible for setting the strategy, tone, culture and values of the Company.
- Senior Management, the RMF, the Compliance and Actuarial Function design policies and procedures to ensure that an effective Internal Control System is established within the Company.
- The Internal Audit Function monitors the effectiveness of the Internal Control System.

GasamMamo has in place appropriate documented policies, procedures, techniques and mechanisms for each of its business areas and control functions.

The Company's key data and programs are appropriately backed up and maintained for business continuity purposes. GasamMamo also employs physical controls to secure and safeguard its vulnerable assets and access to data, information, records, assets, equipment and property is restricted only to authorised personnel.

In addition, the Company has a formal Business Continuity Plan (BCP) in place that describes the procedures to be carried out in the event of major incident affecting the operations of GasamMamo.

B.6 Compliance Function

The Compliance Function is an integral part of the Company's Internal Control System as it is responsible for protecting the Company from material financial or reputational loss and from non-compliance with internal policies and applicable external rules and regulations.

Compliance interacts with regulatory bodies to monitor trends and changes in regulations. It also works closely with the RMF to establish and maintain a focused, risk-based environment.

As stated in the Company's Compliance Policy, the function is assigned to persons who are independent from other significant and key functions of the Company to avoid any conflicts of interest. The function reports to the Managing Director and has a direct reporting line to the Board through the GRC Committee, to ensure its operational independence and to safeguard its ability to escalate important issues.

B.7 Internal Audit Function

The Internal Audit Function is outsourced to KPMG in Malta, thus ensuring the independence and objectivity from the processes it reviews. Through quarterly audits, the Internal Audit Function provides assurance and advice on the adequacy and effectiveness of GasamMamo's Internal Control System, operational functions and any matters which would require their review.

The Internal Audit Function reports to the Board through the Audit Committee. It does not subordinate to any other operational functions of GasamMamo however, all its reports are communicated to GasamMamo's Senior Management, as applicable. The function together with the Audit Committee, takes the necessary steps to ensure that the scope and frequency of separate evaluations of internal control are appropriate for the Company and establishes a formal methodology for evaluating internal control, which is logical and appropriate to the operations of the Company.

B.8 Actuarial Function

The Actuarial Function is outsourced to Lux Actuaries and Consultants Limited in Cyprus. The Actuarial Function reports to the Managing Director and to the Board through the GRC Committee. The Actuarial Function is subject to the audit of the Internal Audit Function regarding the adequacy and effectiveness of its procedures. On the basis of the information provided by GasamMamo, the Actuarial Function is responsible for the following processes:

- Assessing the adequacy and quality of data provided.
- Ensures that homogeneous risk groups of insurance and reinsurance obligations are identified for an appropriate assessment of underlying risks.

- Ensure the most appropriate approximations for the purposes of calculating the best estimate are used in cases referred to in Article 82 of Directive 2009/138/EC
- The calculation of technical provisions, whilst ensuring its appropriateness of the methodologies, models and assumptions.
- Assess the uncertainty associated with the estimates made in the calculation of the technical provisions.
- Analysing the movement in technical provisions, including the comparison of best estimates against experience.
- Consider relevant information provided by financial markets on underwriting risks and ensure that it is integrated in the assessment of technical provisions.
- Review of the loss portfolios and providing advice on the current Underwriting Policy and the adequacy of the pricing and reinsurance arrangements of the Company.
- Contributing to the effective implementation of the Risk Management System, particularly in the compilation of the ORSA report and performing the SCR calculations.

B.9 Outsourcing

Gasamamo has in place an Outsourcing Policy, which has been approved by the Board. The document outlines the outsourcing procedures of the Company in order to ensure the on-going compliance with the requirements of Solvency II regulations with respect to the effective control and management of risks associated with outsourced services. The policy outlines the outsourcing procedure based on the outsourcing requirements and establishes the responsibilities of all parties in the Company with respect to outsourcing. The policy also includes the information that should be included in written agreements with providers.

As disclosed in the sections above, the Company has outsourced the Actuarial Function to Lux Actuaries and Consultants (Cyprus) Limited and the Internal Audit Function to KPMG in Malta. The Managing Director has the responsibility for the oversight of the Actuarial function whilst the Audit Committee is responsible for the oversight of the Internal Audit function as required under Solvency II.

B.10 Any Other Disclosures

The Board members are required to conduct an annual evaluation of the performance and effectiveness of the Board in light of its responsibilities. In this process, the Board provide their views on whether the Board is functioning effectively and consider whether changes to their processes, composition or committee structure are appropriate. These changes are followed up by GRC Committee to ensure their implementation.

Similarly, each Board Committee annually evaluates its effectiveness in carrying out its duties specified in the Company's Governance Policy and considers whether any changes need to be implemented.

In order to ensure the effectiveness and independence of Gasamamo's key functions, the RMF, Compliance and Actuarial Functions are subject to an assessment of the Internal Audit Function. The Solvency II regime also ensures that all key function holders of the Company and those individuals that fall under the Fit and Proper Requirements are to self-certify to Compliance, on annual basis to ensure their continuous fitness and propriety.

The Governance Policy also establishes GasamMamo's Code of Standards that fall under the Fit and Proper Requirements. The code seeks to ensure that a culture of integrity is maintained throughout the organisation and promotes standards of ethical behavior that applies to the Board, Senior Management and employees. All employees are encouraged to promptly report any suspected irregularities or dishonesty.

GasamMamo considers itself to have a sound corporate governance system and has concluded that it effectively provides for the sound and prudent management of its business, which is proportionate to the nature, scale and complexity of the operations carried out within the Company.

C – Risk Profile

C.1 Underwriting Risk

C.1.1 Risk Exposure

Underwriting Risk is the risk of loss, or of adverse change in the value of insurance liabilities, due to inadequate pricing and provisioning assumptions. Underwriting and Reserving Risk includes the fluctuations in the timing, frequency and severity of insured events, with relation to the Company's expectations at the time of underwriting. This risk can also refer to fluctuations in the timing and amount of claims settlements.

The Company underwrites mainly annual policies (with the exception of Contractors All Risks contract term cover, Travel and Marine short term policies), and therefore has the ability to rate risks individually and to impose conditions in accordance with the risk under consideration. The underwriting strategy is to diversify the type of insurance risk accepted and within each line of business to obtain a sufficiently large population of risk to reduce the variability of the expected outcome.

Being an insurance company specializing in non-life and health lines of business, GasamMamo's largest risk exposure is in Premium, Reserving and Catastrophe Risk.

During the reporting period, the Company made adjustments in Motor rates in order to improve its technical result and cope with the increasing frequencies and costs of claims.

C.1.2 Risk Mitigation Practices

Risks arising from underwriting activities are managed through its underwriting strategy, internal risk limits and underwriting guidelines that are in place to enforce appropriate risk selection criteria and are also reinforced by internal controls.

The Company has reinsurance protection in place substantially for all lines of business. The reinsurance arrangements consist of a non-proportional program, with a deductible that is commensurate with the Company's financial standing. Product approval process, premium rate reviews and internal underwriting authority and limits are also in place to further mitigate the Underwriting Risk exposures. GasamMamo does not allow, under any circumstances, the underwriting of high-risk or complex products, of which risks cannot be fully understood, measured and/or managed.

To further mitigate the Underwriting Risk of the Company, GasamMamo also undertakes an actuarial evaluation of technical provisions and regular pricing analysis is performed using Multivariate Analysis (MVA) and General Linear Model (GLM) to evaluate the adequacy of premium pricing rates.

C.1.3 Risk Sensitivity

In order to assess the material risks of the Company in a comprehensive, integrated and forward-looking manner, the RMF carries out sensitivity analysis and stress scenarios. Sensitivity analysis is usually based on a less complex methodology and illustrates how GasamMamo's position would

change in case a single relevant risk factor is modified but all other circumstances remain unchanged. On the other hand a stress scenario is based on a hypothetical or historic scenario and assumes the simultaneous change of several risk factors. This way the Company quantifies their combined impact on the Company’s position, suitably taking into consideration the impact of all underwriting and reserve risk factors which may have an impact on the prudent and solvent operation of the Company.

The Company has carried out stress scenarios in 2016 with the objective to assess Underwriting Risk including sensitivity on the loss ratios and extreme events. The results of these analysis show that the Company solvency ratio remains above the 100%.

C.1.4 Any Other Disclosures

No additional disclosures need to be reported.

C.2 Market Risk

C.2.1 Risk Exposure

The Company’s investment portfolio is monitored by the Investment Committee that meets monthly to review the position of its investments and to plan its investment strategy in accordance with established guidelines. Investment decisions are taken on the basis of the Asset Allocation Policy that has been approved by the Board. The Asset Allocation Policy includes benchmarks and guideline on various aspects of portfolio management, including currency, instruments, rating, localisation, concentration and maturity. This policy is periodically reviewed by the Investment Committee and amended as necessary to reflect the Company’s overall investment objective which is principally the preservation of capital and liabilities.

The diagram below gives an overview of the composition of GasamMamo’s asset portfolio.

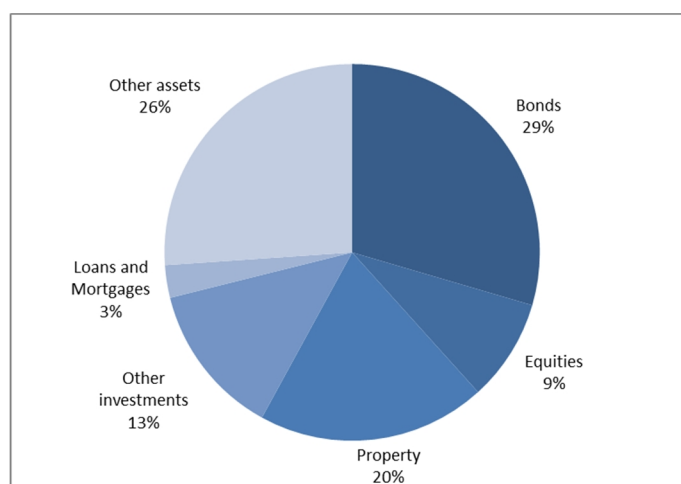


Figure 2: Composition of Asset Portfolio

GasamMamo is exposed to various risks that arise from its investments of assets and other securities. The main market risks to which the Company is exposed are detailed in the sections below. GasamMamo quantifies these risks on a quarterly basis through the use of Solvency II Standard Formula as part of the quarterly reporting process.

Interest Rate Risk

Interest Rate Risk arises from the sensitivity of the values of liabilities and assets to changes in the term structure of interest rates, or in the volatility of interest rates. The Company's assets which are subject to this risk include government and corporate bonds, debt funds, structured notes, short term deposits (less than one year) and intra-group loans.

This risk is mitigated through the distribution of fixed interest investments over a range of maturity dates. Moreover, the Company's Asset Allocation Policy limits the amount of investment in any one asset.

Equity Risk

Equity Risk arises from the sensitivity of asset values to fluctuations in the level or volatility of market prices for equities. In line with the quantification of Equity Risk using the Standard Formula, the mentioned assets are classified as:

- Type 1: equities listed in regulated markets in the countries that are members of the European Economic Area (EEA) or Organisation for Economic Co-operation and Development (OECD).
- Type 2: equities listed only in emerging markets. These equities are considered more risky than those that fall under Type 1.

The Company reduces this risk by diversifying its investments in different countries and in different sectors. The Company also operates a number of investment portfolios in order to spread the risk. These investment portfolios are administered by different investment managers who are required to adhere to the Company's Asset Allocation Policy.

Currency Risk

Currency Risk arises from the values of assets invested in currencies other than Euro; due to their sensitivity to the level and volatility of exchange rates to foreign currencies. As at 31 December 2016, the Company held investments valued in US Dollars, Australian Dollars, Great Britain Pound, Swiss Franc, Danish Krone, Swedish Krona and Norwegian Krone

The Company's exposure to foreign exchange risk arises primarily from investments that are denominated in currencies other than Euro. As at 31 December 2016, more than 90% of the Company's assets were denominated in Euro and thus the majority of the portfolio is not exposed to Currency Risk.

The Company's Investment Committee establishes allowable thresholds with regards to the Company's exposure to foreign exchange risk. As a result of the above factors, the Board does not consider the Company's exposure to Currency Risk to be significant.

Property Risk

Property Risk arises from the sensitivity of the values of assets and liabilities to changes in the level or in the volatility of market prices of real estate.

Property represents a major asset class in the Company's investment portfolio, most of which are invested in residential properties.

The Investment Committee has appointed a Property Investment Sub-Committee to consider and propose investments in immovable property and to manage any rental property of Gasamamo. To mitigate risk exposure, property valuations are carried out by qualified professionals regularly and the Company's property portfolio is maintained to be less than 30% of the overall investment portfolio.

Spread Risk

Spread Risk arises from the sensitivity of the values of assets, and financial instruments, to changes in the level or in the volatility of credit spreads over the risk-free interest rate term structure. This is applicable for fixed income investments and is particularly sensitive to the duration of each security and the credit rating of the issuer.

The Company's exposure to Spread Risk can be potentially reduced by investing in higher grade instruments or other assets which are not subject to Spread Risk.

Concentration Risk

This comprises of additional risks stemming either from lack of diversification in the asset portfolio or from large exposure to default risk by a single issuer or a group or related issuers.

C.2.2 Risk Mitigation Practices

On a monthly basis, investments are valued at their market values in accordance with the IFRS standard. The Investment Committee meets to review the position of its investments and to plan its investment strategy in line with Gasamamo's Asset Allocation Policy as mentioned earlier in Section C.2.1.

The Company's overall investment objective is to adequately fund the Company's technical reserves and solvency margin, and to contribute to the growth of surplus for the benefit of the shareholders. The Board and Investment Committee define and review the investment strategy of the Company by taking into account the financial environment and macroeconomic factors, the Company's solvency position, and the material risks that the Company is exposed to. The investment strategy considers multiple investment horizons (short term and long term) and this forms part of the business strategy documentation of the Company.

C.2.3 Risk Sensitivity

Considering the liabilities of the Company, in terms of nature, currency, duration, and amount, no significant sensitivity from the volatility in the market parameters can be observed. Movement in the interest rates is the only factor affecting the amount of liabilities, in terms of Market Risk, however the impact is not considered material as it is fully offset from the corresponding movement in the amount of the backing assets.

The Company's investment portfolio comprises of a large number of high grade financial instruments whose behaviour is not materially different from general market trends. The investment portfolio currently held by the Company together with the assets held for own use can be considered to be well diversified and it is not expected that their sensitivity to the volatility of the market parameters will be material.

Sensitivity testing is exercised through stress testing to assess all material risks to the Company in a comprehensive, integrated, and forward looking manner. The scope of stress tests includes the consideration of the impact of all market and economic risk factors which may have a perceivable substantial impact on the prudent and solvent operation of the Company.

As part of the business and capital planning processes, the RMF carries out stress tests as well as sensitivity and scenario analyses. These tests or analysis measure the impact of any change in the risks including establishing a proper management of any change that happens, monitoring and measuring prospective changes in the risk situation, and determining any consequences. The Company performed several stress scenarios related to market risk. In such cases the solvency ratio remained above the 100%.

C.2.4 Any Other Disclosures

No additional disclosures need to be reported.

C.3 Credit Risk

C.3.1 Risk Exposure

This section considers the risk that counterparties may not live up to their contractual obligation; which is inherent in the Company's insurance business, investments and other operations. The key areas where the Company is exposed to Credit Risk are:

- Reinsurance recoverables: exposure to Credit Risk is generated when reinsurance coverage is purchased as an insurance risk management tool for Gasamamo. Exposure arises, for example, where claims paid are not immediately reimbursed by the reinsurer.
- Receivables from insurance intermediaries
- Deposits with ceding institutions
- Other debtors
- Cash at bank
- Guarantees or, letters of credit which are provided by the Company as well as any other commitments which the Company has provided and which depend on the credit standing of a counterparty
- The extension of credit to corporate customers and/or policyholders.
- Intra- group debt balances
- Potential payment of substantial amounts of funds to third parties (Pre-payments) in exchange of services or products that will be offered to the Company at some point in the future or future financial obligations to the Company. The Credit Risk arises if the counterparty fails to meet their obligations towards the Company
- Listed fixed income exposures

C.3.2 Risk Mitigation Practices

The Company has in place a Credit Risk Management Policy to provide a framework and principles for the effective management of Credit Risk. It defines the internal control processes to assess and monitor credit exposures and internal risk thresholds.

For the amounts due from insurance intermediaries and contract holders, the Company manages its Credit Risk through the work of its Debtors Review Committee. This committee meets on a monthly basis and ensures that the credit is controlled with pre-agreed payment schedules on a case-by-case basis.

Credit Risk relating to debtors is identified, assessed and monitored through the Risk Register on which key market risks are recorded. In addition, where credit is granted this is limited to a maximum of 6 months.

The creditworthiness of reinsurers is considered on an annual basis by the Board. The Company's policy is to only enter into contracts with reinsurers having a minimum Standard & Poor's rating (or equivalent when not available) of A minus.

The Company is also exposed to credit risk for its cash at bank and investments. The asset allocation policy includes guidelines and limits on the creditworthiness for investments.

C.3.3 Risk Sensitivity

Sensitivity testing is exercised through stress testing to assess all material risks to the Company in a comprehensive, integrated and forward looking manner. The scope of stress tests includes the consideration of the impact of all market and economic risk factors which may have a perceivable and/or a substantial impact on the prudent and solvent operation of the Company.

As part of the business and capital planning processes, the RMF carries out stress tests as well as sensitivity and scenario analyses. These tests or analysis measure the impact of any change in the risks including establishing a proper management of any change that happens, monitoring and measuring prospective changes in the risk situation, and determining any consequences.

C.3.4 Any Other Disclosures

No additional disclosures need to be reported.

C.4 Liquidity Risk

C.4.1 Risk Exposure

The Company's Liquidity Risk arises from the eventuality that the frequency or severity of claims are greater than estimated and/or the inability to liquidate assets, thus leading to significant asset/liability mismatches in relation to duration, currency, and timing. The following is a list of Gasamamo's potential sources of Liquidity Risk exposure:

Liabilities

- Unexpected large outflows due to large claims or catastrophe claims
- Unexpected large outflows due to non-claim related liabilities

- Inability to secure external funding from banks due to systemic (e.g. wider financial crisis) or idiosyncratic (e.g. Reputation Risk due to fraud, or non-compliance) reasons

Assets

- Lower than expected income from new business
- Inability or delay in collecting policyholder premium receivables and other receivables
- Failure or delay in receiving reinsurance recoverable
- Impairment of assets and or inability to liquidate investments due to deterioration of the wider market environment and the deterioration in the credit standing of specific counterparties

Gasamamo calculates Expected Profit Included in Future Premiums (EPIFP) by projecting the expected cash-flows resulting from premium receivables in relation to existing contracts or to any bound but not yet incepted contracts. As at valuation date, there are no future premiums cash-flows within the contract boundaries of unexpired policies and therefore there is no expected profit included in future premiums.

C.4.2 Risk Mitigation Practices

Liquidity Risk is currently classified as Low since the Board does not consider this risk as significant given the nature of the Company's financial assets and liability. The Company's financial assets are considered to be in their greater part readily realised as they consist of local and foreign securities listed on recognised stock markets and deposits held with well rated credit institutions. Moreover, the Company ensures that a reasonable level of funds are available at any point in time for unexpected large claims and the Company may also resort to banking facilities as a means of finance. Moreover, the Company has in place a number of Reinsurance treaties which could be called upon depending on the severity of claims.

C.4.3 Risk Sensitivity

Gasamamo undertakes regular stress testing for the measurement of the impact of the Company's capital in the following two ways:

- by applying one or more stresses to a single risk factor (e.g. impact of a large claim pay-out) or
- by constructing scenarios that take into account the impact of several risk factors crystallizing at the same time (e.g. withdrawal of funding due to the financial crisis (e.g. bank overdraft withdrawal and inability to access funding from banks in combination with a large claim payment)

The outcome of the stress testing is monitored against Gasamamo's risk appetite and reported to the Board / GRC Committee. The Company uses the output of the stress testing in order to develop appropriate contingency plans that can be unfolded in the event of an actual stress. In addition Gasamamo uses the outcome of the stress and scenario analysis, to inform decision making and to develop and enhance its risk appetite and risk limits.

C.4.4 Any Other Disclosures

No additional disclosures need to be reported.

C.5 Operational Risk

C.5.1 Risk Exposure

Operational Risk refers to the risk of loss arising from inadequate or failed internal processes, or from personnel and systems or other external events. GasamMamo has identified the following as potential sources of Operational Risk:

- **Processes** – includes inter alia breach of mandate, transaction error, loss of client assets, under-reserving, compliance issues, corporate action errors, accounting or taxation errors, inadequate record-keeping.
- **People** – includes inter alia fraud, employee illness or injury, discrimination claims, compensation/ benefit / termination issues, recruitment and staff retaining issues.
- **Systems** – includes inter alia hardware/ software failure, unavailability and integrity issues of the data, unauthorised access to information and systems security, telecommunications failure, utility outage, computer hacking or viruses.
- **External events** – includes inter alia operational failure of suppliers or outsourced services, disasters, terrorism, vandalism, theft, robbery, weather.

C.5.2 Risk Mitigation Practices

To minimise the loss arising from Operational Risk, segregation of duties is practiced by the Company with the main objective being the prevention of fraud and errors. Internal and external auditors have annual plans to review processes connected with internal controls of the operations of the Company and to make recommendations that are necessary for better performance and governance of the Company.

C.5.3 Risk Sensitivity

GasamMamo implements a rigorous risk management and internal control framework giving satisfactory mitigation against Operational Risks. Over the history of the Company there have been no losses due to Operational Risk exposure of the magnitude implied by the SCR calculation. GasamMamo continues to monitor and control Operational Risk exposures as prescribed in its Risk Management Framework.

C.5.4 Any Other Disclosures

No additional disclosures need to be reported.

C.6 Other Material Risks

The Company has also identified additional risk exposures, which are split into sub-risks and are also documented in GasamMamo's Risk Register. Each of these risks is managed by the respective risk owners, who assign a residual impact considering the risk mitigation processes in place.

The following paragraphs disclose additional material risks to which the Company is exposed.

C.6.1 Reputational Risk

The risk of potential loss through the deterioration of its reputation or standing due to a negative perception of the Company's image among customers, counterparties, shareholders and/or supervisory authorities.

C.6.2 Corporate/ Strategic Risk

Corporate/ Strategic risk arises from the current and prospective impact on earnings or capital arising from adverse business decisions, improper implementation of decisions, or lack of responsiveness to industry changes. As a result, the Company could be unable to implement appropriate business plans and strategies, make decisions, allocate resources, comply with laws, regulations, and obligations or adapt to the changes in the business environment etc.

To minimize these risks, the performance of the Company is reviewed on a monthly basis by Senior Management and the Board. It is also ensured that the Board's strategy is adhered to through the implementation of Company policies.

C.6.3 Cyber Risk

Cyber Risk is any risk of financial loss, disruption or damage to the reputation of the Company from some sort of failure in its information technology systems. In addition, there is also an ever-increasing volume of electronic data storage leading to an increasing cyber security risk of data theft, malicious data and service disruption within the Company.

The IT security of the Company falls under the responsibility of GasamMamo's IT department and reports to the Company's Board on the cybersecurity methodologies in place. The Company takes IT security seriously and for this reason several mitigating measures are in place together with a fully documented IT Disaster Recovery plan documented in the BCP.

C.6.4 Business Interruption Risk

This is the risk of an unanticipated interruption of business due to a disaster. This may be due to power failures or extensive damage by fire or flooding or similar disasters.

In order to minimize the impact and level of activity after a disruption, the Company has in place a BCP which is reviewed on a six monthly basis by the BCP Coordinator and the RMF and annually by departmental managers. The BCP considers all the significant activities within the undertaking and is also distributed to all relevant personnel who are involved in the plan.

The BCP was developed and implemented to ensure the timely resumption of essential operations within GasamMamo.

The consequences of disasters, loss of service and service availability are subject to the Business Impact Analysis (BIA) which provides input for the development of the BCP thus facilitating the timely resumption of essential operations within GasamMamo.

C.7 The Nature of Material Risk Exposures

The Company has no further information to disclose regarding its risk exposure; including exposures arising from off-balance sheet positions and the transfer of risk to SPV.

C.8 The Prudent Person Principle

Gasamamo invests its assets in accordance with the 'Prudent Person Principle' which states that assets must be invested in a manner that a prudent person would. In accordance with the "Prudent Person" Principle the Board has set out high-level investment principles that should be followed by the Company's Investment Committee.

The Company does not engage in speculative or high risk investment activities and does not capitalize in complex instruments or markets where the risks cannot be sufficiently understood and measured. The investment activities are appropriate so that shareholders and policyholders are not exposed to undue risk. Gasamamo's assets must also meet the criteria of EIOPA and MFSA insurance regulations.

The investment strategy is constantly aligned with the Company's internal policies thus ensuring that the Company holds sufficient assets with enough liquidity to meet all liabilities and meet all liabilities and enable payments as they fall due.

C.9 Any Other Disclosures

The Company does not have any additional material information to disclose regarding the risk profile of the Company.

D – Valuation for Solvency purposes

D.1 Assets

Assets	IFRS €'000	Solvency II €'000
Property Plant and Equipment held for own use	3,451	3,451
Property (other than own use)	7,816	7,816
Participations	100	100
Equities	5,183	5,183
Bonds	16,643	16,898
Investment Funds	3,586	3,586
Deposits other than cash equivalents	2,475	3,673
Mortgages and Loans	1,589	1,600
Reinsurance recoverables	1,097	1,098
Intermediaries receivables	5,391	5,380
Deferred acquisition costs	3,073	-
Receivables (trade not insurance)	215	215
Deferred tax assets	-	283
Cash and cash equivalents	9,440	8,262
Any other assets, not elsewhere shown	522	247
Total	60,582	57,793

Table 3: Valuation of Assets

D.1.1 Fixed Income Securities

As at the reporting date, the Company invested €16,841K in government and corporate bonds. Government and corporate bonds are debt securities which have a fixed rate of interest and usually carry lower risk. The difference of €255K as reported under Solvency II compared to IFRS represents the accrued interest earned during the period. There were no significant estimates and judgements used in valuing the accrued interest due to the nature of the asset. The investments are valued at fair value through profit and loss, which is based on the prices quoted on active markets. These investments are held with portfolio managers who provide monthly reports detailing current market prices, credit ratings, duration and any accrued interest.

D.1.2 Equities

The amount invested in equities at the financial year end 2016 is €5,183K, and this same amount is reported under IFRS and Solvency II. These are also valued at fair value through profit and loss and are denoted by current market prices. The market prices are readily available and the stocks are actively traded – details of which are provided in a statement produced by the portfolio managers.

D.1.3 Property

Property is initially recorded at the acquisition cost and subsequently adjusted to reflect fair value. Historical cost includes expenditure that is directly attributable to the acquisition of the property. Every two years a revaluation exercise is carried out and an architect's valuation is obtained for each property. A number of factors are taken into consideration including the quality of the property, values of surrounding properties, and market conditions in the area. The company is earning a return through rental income and this is generated from leases to both residential and commercial clients.

D.1.4 Cash and Cash Equivalents

As at the reporting date, the Company had liquid assets amounting to €11,935K held with local and foreign banks. This amount is invested in fixed term deposits which mature within 1 year, savings accounts, and current accounts. The investment denominated in Euro represents 96% of the total amount. The value of cash and cash equivalents is confirmed through the statement sent by the respective financial institutions and the Company reconciles these balances with its own records. There are no significant estimates or judgments used in valuing the cash holdings due to the nature of the asset. The value reported under Solvency II differs from the amount reported in the AFS by €20K and this represents the accrued interest earned during the period which no significant estimates and judgement used in valuing the accrued interest due to the nature of the asset.

D.1.5 Intangible assets

Included with property for own use is an amount of € 2,302K which relates to a deposit paid on Paola property in the form of goodwill for the acquisition . The figure in the balance sheet represents the residual amount since this is being depreciated over a period of 21 years. This balance does not differ under Solvency II and no significant estimates and judgements are used for the valuation of the asset.

D.2 Technical Provisions

The technical provisions are defined as the probability-weighted average of future cashflows, discounted to take into account the time value of money considering all possible future scenarios. Technical provisions are grouped into the following key components:

- Claims Provisions: Best Estimate of provisions relating to the earned exposure
- Premium Provisions: Best Estimate of provisions that relate to the unearned exposure
- Risk Margin: Additional provision to bring the best estimate to the level required to transfer the insurance obligations to a third party

The results are summarised in the table below.

Technical Provisions €'000	Claims Provision		Premium Provision		Risk Margin
	Gross Best Estimate	Reinsurance Recoverable	Gross Best Estimate	Reinsurance Recoverable	
Medical expense	848	25	869	-	65
Income protection	86	-	76	-	7
Workers' compensation	81	-	46	-	6
Motor vehicle liability	7,851	373	4,393	-	593
Other motor	1,063	301	3,928	-	60
Marine and transport	229	-	193	-	18
Fire and other prop. damage	1,529	273	2,146	-	100
General liability	2,047	-	422	-	162
Credit and Suretyship	8	-	-	-	1
Legal expenses	-	-	-	-	-
Assistance	217	-	78	-	17
Miscellaneous	967	126	833	-	67
Total	14,926	1,098	12,984	-	1,096

Table 4: Value Best Estimate and Risk Margin as at Dec 2016

D.2.1 Claims Provision

The provision for claims outstanding relates to claim events that have already occurred, regardless of whether the claims arising from those events have been reported or not. The components of the claims provision under IFRS are the Case by Case Estimates (OSLR), the Incurred But Not Reported (IBNR), the Incurred But Not Enough Reported (IBNER) and the reserve for Claims Handling Expenses.

The company calculates its claims provisions applying generally accepted actuarial methodologies namely the Chain Ladder on Paid and Incurred claims, the Loss Ratio method and the Bornhuetter Ferguson method.

Expert actuarial judgement is applied in the choice of methodology and the choice of underlying valuation assumptions.

The outcome of the above methods is then adjusted to allow for the following:

- Expenses
- Extreme events
- Discounting effect
- Reinsurance recoveries (less expected default impact)

D.2.2 Premium Provision

The calculation of the premium provision relates to all potential future claim payments arising from future events, post the valuation date, that have not yet expired and to all administrative expenses associated with these policies.

The premium provision is determined on a prospective basis taking into account the expected cash-in and cash-out flows and the time value of money. The expected cash flows were determined by applying an appropriate prospective combined ratio and payment pattern to the unearned premium reserve.

On the basis of the data analysis, this methodology and its underlying model and assumptions are deemed to be realistic for each line of business. The conditions rendering this method valid are met, namely:

- It can be expected that the combined ratio, explained below, remains stable over the run-off period of the premium provision;
- A reliable estimate of the combined ratio can be made;
- The unearned premium provision is an adequate exposure measure for estimating future claims during the unexpired risk period.

The Combined Ratio is defined as the sum of the expense ratio, the claims ratio and the reinsurance cost ratio. This enables the claims forecast and the expense forecast to be modelled separately. For the calculation of the premium provision, the Company has included all expense items except for the acquisition expenses which have been allocated to each Solvency II line of business.

D.2.3 Risk Margin

The risk margin is equivalent to the amount that would be paid to another insurance or reinsurance company in addition to the amount of best estimates to take over the Company's insurance obligations. The risk margin is calculated by determining the cost of providing an amount of eligible own funds equal to the SCR necessary to support the Company's insurance obligations over the lifetime thereof. This rate, called the Cost-of-Capital, is prescribed by EIOPA and currently stands at 6%.

D.2.4 Reinsurance Recoverables

Reinsurance Recoverables represent the difference between Gross and Net best estimate of technical provisions. Due to the nature of the non-proportion reinsurance arrangements that the Company has in place, the claim provision the reinsurance recoverable was determined as the reinsurers' share of current outstanding case by case reserve and the premium provision has been assumed to be zero. The reinsurance recoverables have also been adjusted to allow for the expected losses arising from the default of a counterparty.

The Company does not use any special purpose vehicles.

D.2.5 Level of Uncertainty

Future claims experience is dependent on the external environment and its random behaviour giving rise to uncertainty.

The main sources of uncertainty are outlined below:

- Ultimate claim cost for long-tail classes
- Litigation changes
- Model error
- Uncertainty in payment pattern of future claims
- Future expense inflation

The impact of uncertainty is considered throughout the reserving process and a range of possible outcomes within a 90% confidence interval is provided through the use of statistical approaches.

D.2.6 Differences between Solvency Valuation and IFRS Valuation

	Solvency II Valuation €'000				IFRS Valuation €'000		
	Net Claim Provision	Net Premium Provision	Risk Margin	Technical Provisions	Net Claims Reserve	Net UPR	Technical Provisions
Medical expense	823	869	65	1,757	479	1,162	1,641
Income protection	86	76	7	169	79	173	252
Workers' compensation	81	46	6	133	67	87	154
Motor vehicle liability	7,478	4,393	593	12,464	6,655	5,578	12,233
Other motor	762	3,928	60	4,750	1,879	4,719	6,598
Marine and transport	229	193	18	440	263	335	598
Fire & other prop. damage	1,256	2,146	100	3,502	1,363	2,803	4,166
General liability	2,047	422	162	2,631	1,742	639	2,381
Credit and Suretyship	8	0	1	9	9	0	9
Legal expenses	-	-	-	-	-	-	-
Assistance	217	78	17	312	333	114	447
Misc. financial loss	841	833	67	1,741	813	967	1,780
Total (Dec 2016)	13,827	12,984	1,096	27,907	13,681	16,578	30,259

Table 5: Comparison of technical provisions under Solvency II and IFRS valuation

The main valuation principles of Solvency II leading to differences from reserves shown in the Financial Statements are:

- Removal of any implicit or explicit margin for prudence
- Allowance for time value of money through discounting of future cash flows. For the discounting purposes the Euro risk free curve as at valuation date and without volatility adjustment has been used.
- Allowance is possible for negative IBNER where it is expected that there will be a favourable development of case-by-case reserves
- Consideration of ENID (Events Not In Data) such as Binary and Extreme events
- In the calculation of the premium provision under Solvency II, an insurer may take credit for profits embedded in unexpired policies. Under Solvency I this is disallowed and any profits

embedded in the UPR may not be recognised until the expiry of these contracts. An Additional Unexpired Risk Reserve is mandatory only where it is positive but not when it is negative.

- The UPR/URR only allows for policies in force at the valuation date. The premium provision needs to include all policies that the (re)insurer is obligated to, at the valuation date, including policies that have not yet inceptioned.
- There is no explicit allowance in the UPR/URR for ENID. Where an AURR is needed, it is sufficient for the URR calculation to allow for reasonably foreseeable events only.
- There is no concept of Deferred Acquisition Costs in Solvency II
- There is no concept of risk margin in the Financial Statements
- In addition to differences streaming from requirements to value in line with gross liabilities, there are also differences in requirements specific to the valuation of reinsurance. These include the requirement to allow for expected non-payment due to default or dispute.

D.2.7 Additional Disclosures

There were no material changes in the methodology used when compared to year 2015.

The most material deviation in the assumptions of the premium provision is the significant reduction in the Loss Ratio assumption of Other Motor. The year 2015 assumption basis was derived from the adverse claim experience in 2015 and included explicit margins to capture the probability of hail storm in 2016. Other than this no material changes in the assumptions was made.

The technical provisions of the Company are not sensitive to changes in the lapse rates. Nevertheless, there were no material changes in the lapse rates assumption compared to previous valuations dates.

The Company does not use the matching adjustment, the volatility adjustment, extrapolation of the risk-free rate, the transitional risk-free interest rate-term structure or the transitional deduction in calculating its technical provisions. Neither does it use economic scenario generator.

D.3 Other Liabilities

Other Liabilities	IFRS €'000	Solvency II €'000
Deferred Tax Liabilities	660	660
Payables (trade, not insurance)	2,608	2,608
Contingent Liabilities	-	87
Insurance and Intermediaries Payables	21	21
Any other liabilities	1,459	1,459
Total	4,749	4,836

Table 6: Valuation of Other Liabilities

D.3.1 Other Payables

The other payables amounted to €4,836K and are made up of the following items.

Insurance and Intermediaries Payables

These include payables related to the outward reinsurance premium and document duty payable on insurance policies as at the end of the year. The balance due in respect of these payables amounted to 21K.

Payables (Trade not insurance)

These relate to balances owed to trade creditors in respect of services provided to the Company, and the amount due to the Inland Revenue Department in respect of income tax payable. The latter arises as a result of the difference between the tax charge for the year and provisional tax payments made. No estimation methods, adjustment for future value or valuation judgements are required for these balances. The total trade payables as at 31 December 2016 was €1,293K, and the income tax payable was €1,315K) There are no differences between the Solvency II valuation and IFRS valuation of payables (trade, not insurance) and no change in the valuation approach during the reporting period.

D.3.2 Deferred Taxation

Deferred taxes are calculated on all temporary differences under the liability method using a tax rate of 35%. The main components of deferred tax include temporary differences attributable to unrealized foreign exchange differences, unrealized capital gains, impairment of receivables, and the provision of a final tax on the total value of investment property. As at the end of 31 December 2016 the Company had a deferred tax liability of €660K.

The deferred taxation under Solvency II is taken at 35% of the difference between the assets less liabilities of the unstressed balance sheet based on the AFS and the own funds used to cover the SCR.

D.3.3 Contingent Liability

Contingent liability at year ending 2016 was € 87k and the amount of € 37k was reported in 2015. This relates to a guarantee made in favour of Malta Insurance Association for the MIRE project. No estimation methods or adjustment for future value is required for this balance.

D.4 Alternative Methods of Valuation

The Company does not use any alternative valuation methods.

D.5 Any other information

In addition to the above, the Company has in place the following policies:

Underwriting & Reserving Risk Policy

This policy specifically defines the framework for the approval, control, management, monitoring and reporting of underwriting activity and its associated risks. The policy also documents Gasamamo's expressed risk appetite for underwriting. The document also allocates responsibilities across the organisation with respect to Underwriting Risk management and sets out the rules and procedures that a competent and prudent expert manager would apply in order to pursue the underwriting strategy.

Investment and Asset-Liability Risk Policy

The Investment and Asset Liability Risk Policy defines the policies and procedures on investments. Specifically, this document defines the framework for the approval, control, management, monitoring and reporting of investment activity and associated risks (Interest Rate Risk, Equity Risk, Currency Risk, Property Risk, Spread Risk and Concentration Risk). It sets out the risk appetite goals and risk limits for each Investment Risk and describes the role and responsibilities allocated in the firm for the management of Investment Risk.

E – Capital Management

E.1 Own Funds

Gasamamo’s objectives when managing capital are to comply with the insurance capital requirements required by the MFSA and safeguard the Company’s ability to provide adequate return to shareholders and benefits to other stakeholders by pricing insurance contracts commensurate with the level of risk.

The Company has in place a Capital Management Policy. The policy establishes the processes which Gasamamo has to have in place with respect to capital planning, issuance of capital, and distribution of dividends. It contains detail on the capital allocation process and on the assessment, monitoring and control processes in place.

The main objective of this policy is to ensure that, through its capital management, the Company maintains sufficient capital to cover regulatory capital requirements at all times. This is attained through yearly development of a business plan, summarising the Company’s goals and objectives for the following three years. As part of the strategic plan, the Board and Senior Management set financial targets and plans with respect to capital management.

The Company’s available own funds as at 31 December 2016 are €23,952K providing a full coverage of the SCR and an additional buffer of €14,989K. This means the Company can absorb a net loss of €14,989K and remain above the 100% solvency ratio. In fact, Gasamamo’s solvency ratio under Solvency II as at 31 December 2016 was 267%.

The own funds of the Company are made up of fully paid-up ordinary share capital and retained earnings which are both classified as unrestricted Tier 1 capital. These have been assessed in line with Article 71 of the CDR. As a result, the full amount of own funds is readily available to fully absorb any losses that should arise and are free of encumbrances. The Company does not have any transitional arrangements and does not currently have any ancillary own funds.

The Company has no intention of changing the current structure of own funds. As established in Gasamamo’s Capital Management Policy, should need to change the composition of own funds arise, it shall be discussed between Senior Management and the Board at that time. The following table provides a tier by tier analysis of the own funds at the end of the reporting period and as at the end of the previous reporting period. At financial year end, the Company did not have any items that were deducted from own funds.

Own Funds €'000	Total	Tier 1		Tier 2	Tier 3
		Unrestricted	Restricted		
December 2016					
Ordinary share capital	12,000	12,000		-	
Reconciliation Reserve	11,952	11,952			
Net Deferred Tax Assets	-				-
Total	23,952	23,952		-	-

Own Funds €'000	Total	Tier 1	Tier 2	Tier 3
December 2015				
Ordinary share capital	12,000	12,000	-	
Reconciliation Reserve	7,843	7,843		
Net Deferred Tax Assets	586			586
Total	20,429	19,843	-	586

Table 7: Composition of own funds as at December 2016 and December 2015

The following summary table shows the comparisons and movement in the IFRS and Solvency II valuation of assets, liabilities and own funds.

Reconciliation to Financial Statements	IFRS €'000	Solvency II €'000	Movement
Total Assets	60,582	57,793	2,789
Total Liabilities	36,105	33,842	2,263
Total Own Funds	24,477	23,952	525
Ordinary Share Capital	12,000	12,000	0
Retained Earnings	12,477	12,477	0
Reconciliation Reserve	-	-525	525

Table 8: Comparison between IFRS and Solvency II valuation

The movement in the valuation of assets and liabilities, as explained in Section D above, arises from the differences between the IFRS and Solvency II principles as explained below:

- DAC is only included under IFRS
- Technical provision including risk margin making allowance of the time value of money
- Difference in requirements specific to the valuation of reinsurance and contingent liabilities

E.2 Capital Position

The Company does not make use of an internal model and calculates the SCR in accordance with the Standard Formula. GasamMamo does not make use of any simplified calculations when determining the SCR using the Standard Formula. The Company does not use undertaking specific parameters pursuant to Article 104(7) of Directive 2009/138/EC.

GasamMamo's total SCR as at 31 December 2016 was €8,962K while the Minimum Capital Requirement (MCR) level was €4,033K. Table 9 below provides a breakdown of the eligible own funds, classified by tiers. In addition the table includes the values of the SCR and MCR as at 31 December 2016, along with their respective ratios. The final amount of the SCR is subject to supervisory assessment and includes no capital add-on.

Eligible Own Funds €'000	Total	Tier 1		Tier 2	Tier 3
		Unrestricted	Restricted		
Total eligible own funds to meet the SCR	23,952	23,952	-	-	-
Total eligible own funds to meet the MCR	23,952	23,952	-	-	-
SCR	8,962				
MCR	4,033				
Ratio of eligible own funds to the SCR	267%				
Ratio of eligible own funds to the MCR	594%				

Table 9: Eligible Own Funds

The table below summarises and compares the SCR results for the Company as at 31 December 2016.

Regulatory Capital Requirement	Dec 2016 €'000
Market Risk	6,635
Counterparty Default Risk	2,446
Health Underwriting Risk	601
Non-Life Underwriting Risk	8,356
<i>Diversification effects</i>	<i>-4,652</i>
Basic SCR	13,387
SCR	8,962
MCR	4,033

Table 10: Regulatory Capital Requirement

The following tables summarise the net best estimate and net written premiums for the year 2016 split by line of business. These are used for the calculation of the MCR as instructed by EIOPA Solvency II requirements.

Line of Business	Net Best Estimate €'000	Net Written Premium €'000
Medical expense	1,691	2,110
Income protection	163	283
Workers' compensation	127	200
Motor vehicle liability	11,871	10,317
Other motor	4,690	8,729
Marine, aviation and transport	422	1,052
Fire & other property damage	3,402	4,412
General liability	2,469	1,345
Credit and suretyship	8	45
Legal expenses	-	-
Assistance	294	1,085
Miscellaneous	1,674	1,814

Line of Business	Net Best Estimate €'000	Net Written Premium €'000
Total	26,812	31,393

Overall MCR	Value €'000
Linear MCR	5,196
SCR	8,962
MCR cap	4,033
MCR floor	2,241
Combined MCR	4,033
Absolute floor of the MCR	3,700
Minimum Capital Requirement	4,033

Table 11: Inputs for the calculation of the MCR

E.3 Duration-based Equity Risk

The duration-based equity sub-module in the calculation of the SCR is not applicable for the business written by Gasamamo.

E.4 Difference between Standard Formula and Internal Model

Gasamamo carries out its SCR calculation in accordance to the Standard Formula, and does not make use of any internal model. As a result, the Company has no information to disclose regarding:

- Structure of the internal model;
- Aggregation methodologies and diversification effects; and
- Risks not covered by the Standard Formula but covered by the internal model.

E.5 Non-compliance with the MCR and significant non-compliance with the SCR

Gasamamo monitors the Company's compliance with the MCR and SCR on a quarterly basis. The Company had sufficient capital to meet both the SCR and MCR throughout the financial year and there is no reasonable foreseeable risk of non-compliance with the regulatory requirements in the business planning period ahead.

Gasamamo has also in place a Capital Management Policy which establishes a Capital Contingency Plan in the event that the capital position falls below the internal capital targets or the regulatory requirements.

E.6 Any Other Disclosures

There is no other material information regarding the capital management which has not already been disclosed in the sections above.

Index

AFS	Audited Financial Statements
BCP	Business Continuity Plan
BIA	Business Impact Analysis
CDR	Commission Delegated Regulation 2015/35
EEA	European Economic Area
ENID	Events Not In Data
EPIFP	Expected Profit Included in Future Premiums
EU	European Union
GLM	General Linear Model
GRC Committee	Governance Risk and Compliance Committee
IBNER	Incurred But Not Enough Reported
IBNR	Incurred But Not Reported
IT	Information Technology
MCR	Minimum Capital Requirement
MFSA	Malta Financial Services Authority
MVA	Multivariate Analysis
OECD	Organisation for Economic Co-operation Development
ORSA	Own Risk and Solvency Assessment
PwC	PricewaterhouseCoopers
QRT	Quantitative Reporting Templates
RMF	Risk Management Function
SCR	Solvency Capital Requirement
SFCR	Solvency and Financial Condition Report
TII	Tied Insurance Intermediary
UPR	Unearned Premium Reserve

Annex – Quantitative Reporting Templates (QRTs)

SE.02.01 – Balance Sheet

	Solvency II value	Statutory accounts value
	C0010	C0020
Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	3,072,804.00
Intangible assets	R0030	-
Deferred tax assets	R0040	282,821.67
Pension benefit surplus	R0050	-
Property, plant & equipment held for own use	R0060	3,451,199.00
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	37,256,309.51
Property (other than for own use)	R0080	7,815,757.00
Participations and related undertakings	R0090	100,000.00
Equities	R0100	5,183,349.71
Equities - listed	R0110	5,183,349.71
Equities - unlisted	R0120	-
Bonds	R0130	16,898,133.80
Government Bonds	R0140	3,809,930.00
Corporate Bonds	R0150	13,031,210.00
Structured notes	R0160	56,993.80
Collateralised securities	R0170	-
Collective Investments Undertakings	R0180	3,586,038.00
Derivatives	R0190	-
Deposits other than cash equivalents	R0200	3,673,031.00
Other investments	R0210	-
Assets held for index-linked and unit-linked contracts	R0220	-
Loans and mortgages	R0230	1,600,335.99
Loans on policies	R0240	-
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	1,600,335.99
Reinsurance recoverables from:	R0270	1,098,352.06
Non-life and health similar to non-life	R0280	1,098,352.06
Non-life excluding health	R0290	1,073,103.41
Health similar to non-life	R0300	25,248.65
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	-
Health similar to life	R0320	-
Life excluding health and index-linked and unit-linked	R0330	-
Life index-linked and unit-linked	R0340	-
Reinsurance recoverables not recognised for TP calculation	R0350	-
Deposits to cedants	R0360	-
Insurance and intermediaries receivables	R0370	5,379,668.00
Reinsurance receivables	R0380	-
Receivables (trade, not insurance)	R0390	215,493.00
Own shares	R0400	-
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0410	-
Cash and cash equivalents	R0420	8,261,966.00
Any other assets, not elsewhere shown	R0430	247,199.16
Total assets	R0500	60,581,591.68

	Solvency II value	Statutory accounts value	
	C0010	C0020	
Liabilities			
Technical provisions – non-life	R0510	29,005,748	31,356,102
Technical provisions – non-life (excluding health)	R0520	26,921,158	29,284,145
TP calculated as a whole	R0530	-	-
Best Estimate	R0540	25,903,728	-
Risk margin	R0550	1,017,430	-
Technical provisions - health (similar to non-life)	R0560	2,084,590	2,071,957
TP calculated as a whole	R0570	-	-
Best Estimate	R0580	2,006,160	-
Risk margin	R0590	78,430	-
Technical provisions - life (excluding index-linked and unit-linked)	R0600	-	-
Technical provisions - health (similar to life)	R0610	-	-
TP calculated as a whole	R0620	-	-
Best Estimate	R0630	-	-
Risk margin	R0640	-	-
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	-	-
TP calculated as a whole	R0660	-	-
Best Estimate	R0670	-	-
Risk margin	R0680	-	-
Technical provisions – index-linked and unit-linked	R0690	-	-
TP calculated as a whole	R0700	-	-
Best Estimate	R0710	-	-
Risk margin	R0720	-	-
Other technical provisions	R0730	-	-
Contingent liabilities	R0740	87,347	-
Provisions other than technical provisions	R0750	-	-
Pension benefit obligations	R0760	-	-
Deposits from reinsurers	R0770	-	-
Deferred tax liabilities	R0780	660,388	660,388
Derivatives	R0790	-	-
Debts owed to credit institutions	R0800	514,856	514,856
Financial liabilities other than debts owed to credit institutions	R0810	-	-
Insurance & intermediaries payables	R0820	21,086	21,086
Reinsurance payables	R0830	370,028	370,028
Payables (trade, not insurance)	R0840	2,608,233	2,608,233
Subordinated liabilities	R0850	-	-
Subordinated liabilities not in BOF	R0860	-	-
Subordinated liabilities in BOF	R0870	-	-
Any other liabilities, not elsewhere shown	R0880	573,999	573,999
Total liabilities	R0900	33,841,685	36,104,692
Excess of assets over liabilities	R1000	23,951,659	24,476,900

S.05.01 – Premiums, Claims and Expenses by Line of Business

		Line of Business for: non-life obligations											
		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
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120
Premiums written													
Gross - Direct Business	R0110	2,190,390	374,760	207,677	10,769,443	9,119,857	1,202,313	5,632,904	1,387,067	45,070	-	1,124,755	1,951,291
Gross - Proportional reinsurance accepted	R0120	-	-	-	12,372	2,637	-	228,524	12,708	-	-	-	19,874
Gross - Non-proportional reinsurance accepted	R0130	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0140	80,387	92,101	7,809	464,542	393,047	150,440	1,449,151	54,749	-	-	39,366	157,163
Net	R0200	2,110,003	282,659	199,868	10,317,273	8,729,447	1,051,873	4,412,277	1,345,026	45,070	-	1,085,389	1,814,002
Premiums earned													
Gross - Direct Business	R0210	2,118,851	323,738	203,007	10,233,976	8,530,762	1,190,129	5,408,024	1,333,905	45,070	-	1,111,283	1,952,302
Gross - Proportional reinsurance accepted	R0220	-	-	-	10,219	1,579	-	237,481	12,798	-	-	-	21,849
Gross - Non-proportional reinsurance accepted	R0230	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0240	80,387	92,101	7,809	464,542	393,047	150,440	1,449,151	54,749	-	-	39,366	157,163
Net	R0300	2,038,464	231,637	195,198	9,779,653	8,139,295	1,039,689	4,196,354	1,291,955	45,070	-	1,071,917	1,816,988
Claims incurred													
Gross - Direct Business	R0310	1,015,009	50,658	46,527	5,179,905	4,427,942	388,954	1,234,733	79,565	8,687	-	551,542	1,335,236
Gross - Proportional reinsurance accepted	R0320	-	-	-	1,411	90	-	208,861	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0330	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0340	68,878	-	-	118,052	22,028	-	232,757	-	-	-	-	-
Net	R0400	946,131	50,658	46,527	5,063,264	4,450,060	388,954	1,258,629	79,565	8,687	-	551,542	1,335,236
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													
Gross - Direct Business	R0550	539,382	117,233	73,512	3,375,956	2,858,141	343,740	1,793,316	448,956	13,639	-	344,337	246,486
Administrative expenses													
Gross - Direct Business	R0610	134,475	23,799	16,719	659,866	558,793	60,933	343,334	80,554	2,749	-	68,479	32,045
Gross - Proportional reinsurance accepted	R0620	-	-	-	758	162	-	13,929	738	-	-	-	1,331
Gross - Non-proportional reinsurance accepted	R0630	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0640	-	-	-	-	-	-	-	-	-	-	-	-
Net	R0700	134,475	23,799	16,719	660,624	558,954	60,933	357,263	81,292	2,749	-	68,479	33,377
Investment management expenses													
Gross - Direct Business	R0710	12,072	2,342	894	58,480	51,225	6,307	32,252	7,402	282	-	6,728	10,962
Gross - Proportional reinsurance accepted	R0720	-	-	-	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0730	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0740	-	-	-	-	-	-	-	-	-	-	-	-
Net	R0800	12,072	2,342	894	58,480	51,225	6,307	32,252	7,402	282	-	6,728	10,962

		Line of Business for: non-life obligations											
		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
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120
Claims management expenses													
Gross - Direct Business	R0810	75,367	13,338	9,370	369,826	313,179	34,150	192,424	45,147	1,540	-	38,379	17,960
Gross - Proportional reinsurance accepted	R0820	-	-	-	425	91	-	7,807	414	-	-	-	746
Gross - Non-proportional reinsurance accepted	R0830	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0840	-	-	-	-	-	-	-	-	-	-	-	-
Net	R0900	75,367	13,338	9,370	370,251	313,269	34,150	200,230	45,560	1,540	-	38,379	18,706
Acquisition expenses													
Gross - Direct Business	R0910	160,176	49,917	26,973	1,510,604	1,280,201	171,078	749,910	217,114	5,854	-	150,654	142,066
Gross - Proportional reinsurance accepted	R0920	-	-	-	3,285	700	-	35,782	2,504	-	-	-	2,336
Gross - Non-proportional reinsurance accepted	R0930	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0940	-	-	-	-	-	-	-	-	-	-	-	-
Net	R1000	160,176	49,917	26,973	1,513,889	1,280,902	171,078	785,692	219,617	5,854	-	150,654	144,402
Overhead expenses													
Gross - Direct Business	R1010	157,291	27,837	19,556	771,825	653,602	71,271	401,587	94,221	3,215	-	80,097	37,482
Gross - Proportional reinsurance accepted	R1020	-	-	-	887	189	-	16,292	863	-	-	-	1,557
Gross - Non-proportional reinsurance accepted	R1030	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R1040	-	-	-	-	-	-	-	-	-	-	-	-
Net	R1100	157,291	27,837	19,556	772,711	653,791	71,271	417,879	95,084	3,215	-	80,097	39,039
Other expenses	R1200												
Total expenses	R1300												

		Line of business for: accepted non-proportional reinsurance				Total
		Health	Casualty	Marine, aviation, transport	Property	
		C0130	C0140	C0150	C0160	C0200
Premiums written						
Gross - Direct Business	R0110	-	-	-	-	34,005,526
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	276,116
Gross - Non-proportional reinsurance accepted	R0130	-	-	-	-	-
Reinsurers' share	R0140	-	-	-	-	2,888,754
Net	R0200	-	-	-	-	31,392,888
Premiums earned						
Gross - Direct Business	R0210	-	-	-	-	32,451,046
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	283,927
Gross - Non-proportional reinsurance accepted	R0230	-	-	-	-	-
Reinsurers' share	R0240	-	-	-	-	2,888,754
Net	R0300	-	-	-	-	29,846,219
Claims incurred						
Gross - Direct Business	R0310	-	-	-	-	14,318,760
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	207,360
Gross - Non-proportional reinsurance accepted	R0330	-	-	-	-	-
Reinsurers' share	R0340	-	-	-	-	67,855
Net	R0400	-	-	-	-	14,179,255
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	-	-	-	-	10,154,699
Administrative expenses						
Gross - Direct Business	R0610	-	-	-	-	1,981,745
Gross - Proportional reinsurance accepted	R0620	-	-	-	-	16,918
Gross - Non-proportional reinsurance accepted	R0630	-	-	-	-	-
Reinsurers' share	R0640	-	-	-	-	-
Net	R0700	-	-	-	-	1,998,663
Investment management expenses						
Gross - Direct Business	R0710	-	-	-	-	188,946
Gross - Proportional reinsurance accepted	R0720	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0730	-	-	-	-	-
Reinsurers' share	R0740	-	-	-	-	-
Net	R0800	-	-	-	-	188,946
Claims management expenses						
Gross - Direct Business	R0810	-	-	-	-	1,110,681
Gross - Proportional reinsurance accepted	R0820	-	-	-	-	9,482
Gross - Non-proportional reinsurance accepted	R0830	-	-	-	-	-
Reinsurers' share	R0840	-	-	-	-	-
Net	R0900	-	-	-	-	1,120,163
Acquisition expenses						
Gross - Direct Business	R0910	-	-	-	-	4,464,547
Gross - Proportional reinsurance accepted	R0920	-	-	-	-	44,607
Gross - Non-proportional reinsurance accepted	R0930	-	-	-	-	-
Reinsurers' share	R0940	-	-	-	-	-
Net	R1000	-	-	-	-	4,509,154
Overhead expenses						
Gross - Direct Business	R1010	-	-	-	-	2,317,985
Gross - Proportional reinsurance accepted	R1020	-	-	-	-	19,788
Gross - Non-proportional reinsurance accepted	R1030	-	-	-	-	-
Reinsurers' share	R1040	-	-	-	-	-
Net	R1100	-	-	-	-	2,337,773
Other expenses	R1200					347,884
Total expenses	R1300					10,502,583

S.05.02 – Premiums, Claims and Expenses by Country

		Home Country	Top 5 countries (by amount of gross premiums written) - non-life obligations					Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
		Malta	Cyprus	France	Libya	Italy	Greece	
		C0080	C0090	C0100	C0110	C0120	C0130	C0140
Premiums written								
Gross - Direct Business	R0110	30,816,833	1,535,604	1,472,987	5,253	149,938	745	33,981,360
Gross - Proportional reinsurance accepted	R0120	-	65,574	-	148,508	-	62,034	276,116
Gross - Non-proportional reinsurance accepted	R0130	-	-	-	-	-	-	-
Reinsurers' share	R0140	2,647,061	146,186	8	37,105	37,070	16,100	2,883,531
Net	R0200	28,169,772	1,454,992	1,472,978	116,655	112,868	46,679	31,373,945
Premiums earned								
Gross - Direct Business	R0210	29,369,249	1,437,220	1,473,410	5,294	144,639	642	32,430,454
Gross - Proportional reinsurance accepted	R0220	-	68,412	-	151,325	-	64,568	284,305
Gross - Non-proportional reinsurance accepted	R0230	-	-	-	-	-	-	-
Reinsurers' share	R0240	2,647,061	146,186	8	37,105	37,070	16,100	2,883,531
Net	R0300	26,722,188	1,359,447	1,473,402	119,514	107,570	49,109	29,831,229
Claims incurred								
Gross - Direct Business	R0310	11,989,805	999,623	1,329,332	-	-	-	14,318,760
Gross - Proportional reinsurance accepted	R0320	-	2,200	-	3,678	-	213,238	207,360
Gross - Non-proportional reinsurance accepted	R0330	-	-	-	-	-	-	-
Reinsurers' share	R0340	150,251	-	-	-	-	218,106	67,855
Net	R0400	11,839,554	1,001,823	1,329,332	3,678	-	4,868	14,179,255
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	9,244,721	707,107	89,598	44,784	43,546	17,920	10,147,676
Other expenses	R1200							347,639
Total expenses	R1300							10,495,315

S.17.01 – Non-Life Technical Provisions

		Direct business and accepted proportional reinsurance											
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130
Technical provisions calculated as a whole	R0010	-	-	-	-	-	-	-	-	-	-	-	-
Direct business	R0020	-	-	-	-	-	-	-	-	-	-	-	-
Accepted proportional reinsurance business	R0030	-	-	-	-	-	-	-	-	-	-	-	-
Accepted non-proportional reinsurance	R0040	-	-	-	-	-	-	-	-	-	-	-	-
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0050	-	-	-	-	-	-	-	-	-	-	-	-
Technical provisions calculated as a sum of BE and RM													
Best estimate													
Premium provisions													
Gross - Total	R0060	868,537	76,445	46,340	4,393,142	3,927,910	192,627	2,146,129	422,359	-	-	77,645	833,239
Gross - direct business	R0070	868,537	76,445	46,340	4,388,404	3,926,843	192,627	2,064,020	418,576	-	-	77,645	824,838
Gross - accepted proportional reinsurance business	R0080	-	-	-	4,738	1,067	-	82,109	3,784	-	-	-	8,401
Gross - accepted non-proportional reinsurance business	R0090	-	-	-	-	-	-	-	-	-	-	-	-
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0100	-	-	-	-	-	-	-	-	-	-	-	-
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0110	-	-	-	-	-	-	-	-	-	-	-	-
Recoverables from SPV before adjustment for expected losses	R0120	-	-	-	-	-	-	-	-	-	-	-	-
Recoverables from Finite Reinsurance before adjustment for expected losses	R0130	-	-	-	-	-	-	-	-	-	-	-	-
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-	-	-	-	-	-	-	-	-	-	-	-
Net Best Estimate of Premium Provisions	R0150	868,537	76,445	46,340	4,393,142	3,927,910	192,627	2,146,129	422,359	-	-	77,645	833,239
Claims provisions													
Gross - Total	R0160	847,759	86,089	80,991	7,850,587	1,062,985	229,413	1,528,826	2,046,654	8,472	-	216,850	966,888
Gross - direct business	R0170	847,759	86,089	80,991	7,850,587	1,062,985	229,413	1,186,759	2,046,654	8,472	-	216,850	966,888
Gross - accepted proportional reinsurance business	R0180	-	-	-	-	-	-	342,067	-	-	-	-	-
Gross - accepted non-proportional reinsurance business	R0190	-	-	-	-	-	-	-	-	-	-	-	-
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0200	25,257	-	-	372,813	301,008	-	273,204	-	-	-	-	126,325
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0210	25,257	-	-	372,813	301,008	-	273,204	-	-	-	-	126,325
Recoverables from SPV before adjustment for expected losses	R0220	-	-	-	-	-	-	-	-	-	-	-	-
Recoverables from Finite Reinsurance before adjustment for expected losses	R0230	-	-	-	-	-	-	-	-	-	-	-	-
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	25,249	-	-	372,687	300,968	-	273,139	-	-	-	-	126,309
Net Best Estimate of Claims Provisions	R0250	822,510	86,089	80,991	7,477,900	762,018	229,413	1,255,686	2,046,654	8,472	-	216,850	840,579
Total Best estimate - gross	R0260	1,716,296	162,534	127,331	12,243,729	4,990,896	422,041	3,674,955	2,469,014	8,472	-	294,495	1,800,127
Total Best estimate - net	R0270	1,691,048	162,534	127,331	11,871,042	4,689,928	422,041	3,401,815	2,469,014	8,472	-	294,495	1,673,817
Risk margin	R0280	65,188	6,823	6,419	592,655	60,391	18,182	99,515	162,209	671	-	17,187	66,619
Amount of the transitional on Technical Provisions													
TP as a whole	R0290	-	-	-	-	-	-	-	-	-	-	-	-
Best estimate	R0300	-	-	-	-	-	-	-	-	-	-	-	-
Risk margin	R0310	-	-	-	-	-	-	-	-	-	-	-	-
Technical provisions - total													
Technical provisions - total	R0320	1,781,484	169,357	133,750	12,836,385	5,051,287	440,223	3,774,470	2,631,222	9,144	-	311,681	1,866,746
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	25,249	-	-	372,687	300,968	-	273,139	-	-	-	-	126,309
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	1,756,235	169,357	133,750	12,463,698	4,750,319	440,223	3,501,331	2,631,222	9,144	-	311,681	1,740,437

Direct business and accepted proportional reinsurance													
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130
Line of Business: further segmentation (Homogeneous Risk Groups)													
Premium provisions - Total number of homogeneous risk groups	R0350	-	-	-	-	-	-	-	-	-	-	-	-
Claims provisions - Total number of homogeneous risk groups	R0360	-	-	-	-	-	-	-	-	-	-	-	-
Cash-flows of the Best estimate of Premium Provisions (Gross)													
Cash out-flows													
Future benefits and claims	R0370	621,531	38,115	27,945	3,156,106	2,869,408	93,101	958,168	284,385	-	-	53,879	591,663
Future expenses and other cash-out flows	R0380	247,006	38,330	18,395	1,237,036	1,058,502	99,526	1,187,961	137,975	-	-	23,766	241,575
Cash in-flows													
Future premiums	R0390	-	-	-	-	-	-	-	-	-	-	-	-
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400	-	-	-	-	-	-	-	-	-	-	-	-
Cash-flows of the Best estimate of Claims Provisions (Gross)													
Cash out-flows													
Future benefits and claims	R0410	815,153	82,778	77,876	7,548,641	1,022,101	220,590	1,470,025	1,967,937	8,146	-	208,509	929,700
Future expenses and other cash-out flows	R0420	32,606	3,311	3,115	301,946	40,884	8,824	58,801	78,717	326	-	8,340	37,188
Cash in-flows													
Future premiums	R0430	-	-	-	-	-	-	-	-	-	-	-	-
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0440	-	-	-	-	-	-	-	-	-	-	-	-
Percentage of gross Best Estimate calculated using approximations	R0450	-	-	-	-	-	-	-	-	-	-	-	-
Best estimate subject to transitional of the interest rate	R0460	-	-	-	-	-	-	-	-	-	-	-	-
Technical provisions without transitional on interest rate	R0470	-	-	-	-	-	-	-	-	-	-	-	-
Best estimate subject to volatility adjustment	R0480	-	-	-	-	-	-	-	-	-	-	-	-
Technical provisions without volatility adjustment and without others transitional measures	R0490	-	-	-	-	-	-	-	-	-	-	-	-

		accepted non-proportional reinsurance				Total Non-Life obligation
		Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
		C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole	R0010	-	-	-	-	-
Direct business	R0020	-	-	-	-	-
Accepted proportional reinsurance business	R0030	-	-	-	-	-
Accepted non-proportional reinsurance	R0040	-	-	-	-	-
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0050	-	-	-	-	-
Technical provisions calculated as a sum of BE and RM						
Best estimate						
Premium provisions						
Gross - Total	R0060	-	-	-	-	12,984,374
Gross - direct business	R0070	-	-	-	-	12,884,275
Gross - accepted proportional reinsurance business	R0080	-	-	-	-	100,099
Gross - accepted non-proportional reinsurance business	R0090	-	-	-	-	-
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0100	-	-	-	-	-
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0110	-	-	-	-	-
Recoverables from SPV before adjustment for expected losses	R0120	-	-	-	-	-
Recoverables from Finite Reinsurance before adjustment for expected losses	R0130	-	-	-	-	-
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-	-	-	-	-
Net Best Estimate of Premium Provisions	R0150	-	-	-	-	12,984,374
Claims provisions						
Gross - Total	R0160	-	-	-	-	14,925,514
Gross - direct business	R0170	-	-	-	-	14,583,447
Gross - accepted proportional reinsurance business	R0180	-	-	-	-	342,067
Gross - accepted non-proportional reinsurance business	R0190	-	-	-	-	-
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0200	-	-	-	-	1,098,607
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0210	-	-	-	-	1,098,607
Recoverables from SPV before adjustment for expected losses	R0220	-	-	-	-	-
Recoverables from Finite Reinsurance before adjustment for expected losses	R0230	-	-	-	-	-
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	-	-	-	-	1,098,352
Net Best Estimate of Claims Provisions	R0250	-	-	-	-	13,827,162
Total Best estimate - gross	R0260	-	-	-	-	27,909,888
Total Best estimate - net	R0270	-	-	-	-	26,811,536
Risk margin	R0280	-	-	-	-	1,095,860
Amount of the transitional on Technical Provisions						
TP as a whole	R0290	-	-	-	-	-
Best estimate	R0300	-	-	-	-	-
Risk margin	R0310	-	-	-	-	-
Technical provisions - total						
Technical provisions - total	R0320	-	-	-	-	29,005,748
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-	-	-	-	1,098,352
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	-	-	-	-	27,907,396
Line of Business: further segmentation (Homogeneous Risk Groups)						
Premium provisions - Total number of homogeneous risk groups	R0350	-	-	-	-	-
Claims provisions - Total number of homogeneous risk groups	R0360	-	-	-	-	-
Cash-flows of the Best estimate of Premium Provisions (Gross)						
Cash out-flows						
Future benefits and claims	R0370	-	-	-	-	8,694,301
Future expenses and other cash-out flows	R0380	-	-	-	-	4,290,074
Cash in-flows						
Future premiums	R0390	-	-	-	-	-
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400	-	-	-	-	-
Cash-flows of the Best estimate of Claims Provisions (Gross)						
Cash out-flows						
Future benefits and claims	R0410	-	-	-	-	14,351,456
Future expenses and other cash-out flows	R0420	-	-	-	-	574,058
Cash in-flows						
Future premiums	R0430	-	-	-	-	-
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0440	-	-	-	-	-
Percentage of gross Best Estimate calculated using approximations	R0450	-	-	-	-	-
Best estimate subject to transitional of the interest rate	R0460	-	-	-	-	-
Technical provisions without transitional on interest rate	R0470	-	-	-	-	-
Best estimate subject to volatility adjustment	R0480	-	-	-	-	-
Technical provisions without volatility adjustment and without others transitional measures	R0490	-	-	-	-	-

S.19.01 – Non-Life Insurance Claims Information (by Accident Year)

Non-Life Insurance Claims Information: Medical Expense Insurance

Gross Claims Paid (non-cumulative)
(absolute amount)

Year	Development year																	In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C0170			C0180
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160				
Prior	R0100																	R0100	-	-
N-14	R0110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0110	-	-
N-13	R0120	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0120	-	-
N-12	R0130	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0130	-	-
N-11	R0140	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0140	-	-
N-10	R0150	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0150	-	-
N-9	R0160	14,150	7,945	153	640	2,653	-	-	-	-	-	-	-	-	-	-	-	R0160	-	25,541
N-8	R0170	42,094	14,134	1,640	6,657	2,840	-	-	-	-	-	-	-	-	-	-	-	R0170	-	67,365
N-7	R0180	110,131	34,225	5,507	2,003	1,040	75	50	50	-	-	-	-	-	-	-	-	R0180	50	153,081
N-6	R0190	177,911	68,417	4,204	60	16,701	9,473	4,562	-	-	-	-	-	-	-	-	-	R0190	4,562	281,328
N-5	R0200	196,553	59,834	5,660	-	115	1,390	-	-	-	-	-	-	-	-	-	-	R0200	1,390	263,552
N-4	R0210	237,110	69,989	280	8,662	1,624	-	-	-	-	-	-	-	-	-	-	-	R0210	1,624	317,665
N-3	R0220	372,330	143,074	38,437	10,933	-	-	-	-	-	-	-	-	-	-	-	-	R0220	10,933	564,774
N-2	R0230	392,503	155,301	12,731	-	-	-	-	-	-	-	-	-	-	-	-	-	R0230	12,731	560,535
N-1	R0240	393,509	370,582	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0240	370,582	764,091
N	R0250	545,559	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0250	545,559	545,559
Total	R0260																	R0260	947,431.00	3,543,491

Reinsurance Recoveries received (non-cumulative)
(absolute amount)

Year	Development year																	In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C0760			C0770
	C0600	C0610	C0620	C0630	C0640	C0650	C0660	C0670	C0680	C0690	C0700	C0710	C0720	C0730	C0740	C0750				
Prior	R0300																	R0300	-	-
N-14	R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0310	-	-
N-13	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0320	-	-
N-12	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0330	-	-
N-11	R0340	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0340	-	-
N-10	R0350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0350	-	-
N-9	R0360	2,234	9,086	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0360	-	11,320
N-8	R0370	21,806	40,388	-	-	-	0	-	-	-	-	-	-	-	-	-	-	R0370	-	62,194
N-7	R0380	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0380	-	-
N-6	R0390	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0390	-	-
N-5	R0400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0400	-	-
N-4	R0410	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0410	-	-
N-3	R0420	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0420	-	-
N-2	R0430	-	-	2,709	-	-	-	-	-	-	-	-	-	-	-	-	-	R0430	2,709	2,709
N-1	R0440	-	98,673	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0440	98,673	98,673
N	R0450	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0450	-	-
Total	R0460																	R0460	101,382.00	174,896

Net Claims Paid (non-cumulative)
(absolute amount)

Year	Development year																In Current year	Sum of years (cumulative)		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +			C1360	C1370
Prior	R0500																	R0500	-	-
N-14	R0510	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0510	-	-
N-13	R0520	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0520	-	-
N-12	R0530	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0530	-	-
N-11	R0540	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0540	-	-
N-10	R0550	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0550	-	-
N-9	R0560	11,916	1,141	153	640	2,653	-	-	-	-	-	-	-	-	-	-	-	R0560	-	14,221
N-8	R0570	20,288	26,254	1,640	6,657	2,840	0	-	-	-	-	-	-	-	-	-	-	R0570	-	5,171
N-7	R0580	110,131	34,225	5,507	2,003	1,040	75	50	50	-	-	-	-	-	-	-	-	R0580	50	153,081
N-6	R0590	177,911	68,417	4,204	60	16,701	9,473	4,562	-	-	-	-	-	-	-	-	-	R0590	4,562	281,328
N-5	R0600	196,553	59,834	5,660	-	115	1,390	-	-	-	-	-	-	-	-	-	-	R0600	1,390	263,552
N-4	R0610	237,110	69,989	280	8,662	1,624	-	-	-	-	-	-	-	-	-	-	-	R0610	1,624	317,665
N-3	R0620	372,330	143,074	38,437	10,933	-	-	-	-	-	-	-	-	-	-	-	-	R0620	10,933	564,774
N-2	R0630	392,503	155,301	10,022	-	-	-	-	-	-	-	-	-	-	-	-	-	R0630	10,022	557,826
N-1	R0640	393,509	271,909	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0640	271,909	665,418
N	R0650	545,559	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0650	545,559	545,559
Total	R0660																	R0660	846,049.00	3,368,595

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year																Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +		C0360	
Prior	R0100																	R0100	-
N-14	R0110																	R0110	-
N-13	R0120																	R0120	-
N-12	R0130																	R0130	-
N-11	R0140																	R0140	-
N-10	R0150																	R0150	-
N-9	R0160																	R0160	-
N-8	R0170																	R0170	-
N-7	R0180																	R0180	-
N-6	R0190																	R0190	4,876
N-5	R0200																	R0200	-
N-4	R0210																	R0210	924
N-3	R0220																	R0220	18,370
N-2	R0230																	R0230	103,270
N-1	R0240																	R0240	141,150
N	R0250																	R0250	579,168
Total	R0260																	R0260	847,759

Undiscounted Best Estimate Claims Provisions - Reinsurance recoverable
(absolute amount)

Year	Development year																Year end (discounted data)			
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C0960			
Prior	R0300																	-	R0300	-
N-14	R0310																	-	R0310	-
N-13	R0320																	-	R0320	-
N-12	R0330																	-	R0330	-
N-11	R0340																	-	R0340	-
N-10	R0350																	-	R0350	-
N-9	R0360																	-	R0360	-
N-8	R0370																	-	R0370	-
N-7	R0380																	-	R0380	-
N-6	R0390																	-	R0390	-
N-5	R0400																	-	R0400	-
N-4	R0410																	-	R0410	-
N-3	R0420																	-	R0420	-
N-2	R0430																	17,034	R0430	17,034
N-1	R0440																	8,223	R0440	8,223
N	R0450																	-	R0450	-
																	Total	R0460	25,257	

Net Undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year																Year end			
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C1760			
Prior	R0500																	-	R0500	-
N-14	R0510																	-	R0510	-
N-13	R0520																	-	R0520	-
N-12	R0530																	-	R0530	-
N-11	R0540																	-	R0540	-
N-10	R0550																	-	R0550	-
N-9	R0560																	-	R0560	-
N-8	R0570																	-	R0570	-
N-7	R0580																	-	R0580	-
N-6	R0590																	4,876.40	R0590	4,876.40
N-5	R0600																	-	R0600	-
N-4	R0610																	923.58	R0610	923.58
N-3	R0620																	18,370.34	R0620	18,370.34
N-2	R0630																	86,236.74	R0630	86,236.74
N-1	R0640																	132,926.97	R0640	132,926.97
N	R0650																	579,167.90	R0650	579,167.90
																	Total	R0660	822,502	

Gross Reported but not Settled Claims (RBNS)
(absolute amount)

Year	Development year																Year end		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +		C0560	
Prior	R0100																-	R0100	-
N-14	R0110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0110	-
N-13	R0120	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0120	-
N-12	R0130	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0130	-
N-11	R0140	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0140	-
N-10	R0150	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0150	-
N-9	R0160	1,768	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0160	-
N-8	R0170	2,845	1,500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0170	-
N-7	R0180	14,550	5,193	1,800	-	-	-	-	-	-	-	-	-	-	-	-	-	R0180	-
N-6	R0190	17,903	606	-	-	-	9,240	4,678	-	-	-	-	-	-	-	-	-	R0190	4,678
N-5	R0200	25,693	6,930	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0200	-
N-4	R0210	19,662	3,378	7,500	819	886	-	-	-	-	-	-	-	-	-	-	-	R0210	886
N-3	R0220	36,354	18,320	19,854	11,747	-	-	-	-	-	-	-	-	-	-	-	-	R0220	11,747
N-2	R0230	78,174	87,801	73,396	-	-	-	-	-	-	-	-	-	-	-	-	-	R0230	73,396
N-1	R0240	175,100	76,153	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0240	76,153
N	R0250	118,069	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0250	118,069
Total	R0260																	R0260	284,929

Reinsurance RBNS Claims
(absolute amount)

Year	Development year																Year end		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +		C1160	
Prior	R0300																-	R0300	-
N-14	R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0310	-
N-13	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0320	-
N-12	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0330	-
N-11	R0340	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0340	-
N-10	R0350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0350	-
N-9	R0360	10,501	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0360	-
N-8	R0370	2,276	1,200	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0370	-
N-7	R0380	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0380	-
N-6	R0390	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0390	-
N-5	R0400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0400	-
N-4	R0410	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0410	-
N-3	R0420	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0420	-
N-2	R0430	-	57,711	17,000	-	-	-	-	-	-	-	-	-	-	-	-	-	R0430	17,000
N-1	R0440	-	8,207	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0440	8,207
N	R0450	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0450	-
Total	R0460																	R0460	25,207

Net RBNS Claims
(absolute amount)

Year	Development year																Year end		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +			
Prior	R0500																	R0500	-
N-14	R0510	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0510	-
N-13	R0520	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0520	-
N-12	R0530	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0530	-
N-11	R0540	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0540	-
N-10	R0550	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0550	-
N-9	R0560	-	8,733	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0560	-
N-8	R0570		569	300	-	-	-	-	-	-	-	-	-	-	-	-	-	R0570	-
N-7	R0580	14,550	5,193	1,800	-	-	-	-	-	-	-	-	-	-	-	-	-	R0580	-
N-6	R0590	17,903	606	-	-	-	-	9,240	4,678	-	-	-	-	-	-	-	-	R0590	4,678
N-5	R0600	25,693	6,930	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0600	-
N-4	R0610	19,662	3,378	7,500	819	886	-	-	-	-	-	-	-	-	-	-	-	R0610	886
N-3	R0620	36,354	18,320	19,854	11,747	-	-	-	-	-	-	-	-	-	-	-	-	R0620	11,747
N-2	R0630	78,174	30,090	56,396	-	-	-	-	-	-	-	-	-	-	-	-	-	R0630	56,396
N-1	R0640	175,100	67,946	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0640	67,946
N	R0650	118,069	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0650	118,069
Total	R0660																	R0660	259,722

Non-Life Insurance Claims Information: Income Protection Insurance

Gross Claims Paid (non-cumulative)
(absolute amount)

Year	Development year																In Current year	Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +			
Prior	R0100																		
N-14	R0110	17,140	10,385	9,849	2,298	105	-	-	-	-	-	-	-	-	-	-	R0110	39,777	
N-13	R0120	8,781	28,769	5,553	148	-	-	-	-	-	-	-	-	-	-	-	R0120	43,251	
N-12	R0130	13,122	20,820	15,426	-	-	-	-	-	-	-	-	-	-	-	-	R0130	49,368	
N-11	R0140	4,184	28,051	1,343	275	62	92	-	-	-	-	-	-	-	-	-	R0140	34,007	
N-10	R0150	17,636	23,976	4,530	2,200	27	-	-	-	-	-	-	-	-	-	-	R0150	48,369	
N-9	R0160	11,584	13,521	4,695	-	1,659	-	-	-	-	-	-	-	-	-	-	R0160	31,459	
N-8	R0170	11,344	21,377	28,245	131	-	-	-	-	-	-	-	-	-	-	-	R0170	61,097	
N-7	R0180	9,960	26,018	64,029	255	23	-	-	-	-	-	-	-	-	-	-	R0180	100,285	
N-6	R0190	12,575	13,085	7	2,085	-	-	-	-	-	-	-	-	-	-	-	R0190	27,752	
N-5	R0200	15,200	11,262	7,164	151	-	17	-	-	-	-	-	-	-	-	-	R0200	33,794	
N-4	R0210	12,016	15,170	10,598	5,282	-	-	-	-	-	-	-	-	-	-	-	R0210	43,066	
N-3	R0220	6,948	18,554	1,077	49	-	-	-	-	-	-	-	-	-	-	-	R0220	26,628	
N-2	R0230	18,210	37,168	10,071	-	-	-	-	-	-	-	-	-	-	-	-	R0230	65,449	
N-1	R0240	19,540	11,665	-	-	-	-	-	-	-	-	-	-	-	-	-	R0240	31,205	
N	R0250	25,922	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0250	25,922	
Total	R0260	47,724.00																661,429	

Reinsurance Recoveries received (non-cumulative)
(absolute amount)

Year	Development year																In Current year	Sum of years (cumulative)
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +		
Prior	R0300																	
N-14	R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0310	-
N-13	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0320	-
N-12	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0330	-
N-11	R0340	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0340	-
N-10	R0350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0350	-
N-9	R0360	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0360	-
N-8	R0370	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0370	-
N-7	R0380	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0380	-
N-6	R0390	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0390	-
N-5	R0400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0400	-
N-4	R0410	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0410	-
N-3	R0420	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0420	-
N-2	R0430	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0430	-
N-1	R0440	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0440	-
N	R0450	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0450	-
Total	R0460																	-

Net Claims Paid (non-cumulative)
(absolute amount)

Year	Development year																In Current year	Sum of years (cumulative)				
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 +			C1360	C1370		
	C1200	C1210	C1220	C1230	C1240	C1250	C1260	C1270	C1280	C1290	C1300	C1310	C1320	C1330	C1340	C1350						
Prior	R0500																			R0500	-	-
N-14	R0510	17,140	10,385	9,849	2,298	105	-	-	-	-	-	-	-	-	-	-	-	-	-	R0510	-	39,777
N-13	R0520	8,781	28,769	5,553	148	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0520	-	43,251
N-12	R0530	13,122	20,820	15,426	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0530	-	49,368
N-11	R0540	4,184	28,051	1,343	275	62	92	-	-	-	-	-	-	-	-	-	-	-	-	R0540	-	34,007
N-10	R0550	17,636	23,976	4,530	2,200	27	-	-	-	-	-	-	-	-	-	-	-	-	-	R0550	-	48,369
N-9	R0560	11,584	13,521	4,695	-	1,659	-	-	-	-	-	-	-	-	-	-	-	-	-	R0560	-	31,459
N-8	R0570	11,344	21,377	28,245	131	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0570	-	61,097
N-7	R0580	9,960	26,018	64,029	255	23	-	-	-	-	-	-	-	-	-	-	-	-	-	R0580	-	100,285
N-6	R0590	12,575	13,085	7	2,085	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0590	-	27,752
N-5	R0600	15,200	11,262	7,164	151	-	17	-	-	-	-	-	-	-	-	-	-	-	-	R0600	17	33,794
N-4	R0610	12,016	15,170	10,598	5,282	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0610	-	43,066
N-3	R0620	6,948	18,554	1,077	49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0620	49	26,628
N-2	R0630	18,210	37,168	10,071	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0630	10,071	65,449
N-1	R0640	19,540	11,665	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0640	11,665	31,205
N	R0650	25,922	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0650	25,922	25,922
Total																				Total	47,724.00	661,429

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year																Year end (discounted data)				
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 +		C0360			
	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350					
Prior	R0100																			R0100	-
N-14	R0110																			R0110	7,296
N-13	R0120																			R0120	-
N-12	R0130																			R0130	-
N-11	R0140																			R0140	-
N-10	R0150																			R0150	-
N-9	R0160																			R0160	-
N-8	R0170																			R0170	156
N-7	R0180																			R0180	-
N-6	R0190																			R0190	-
N-5	R0200																			R0200	-
N-4	R0210																			R0210	109
N-3	R0220																			R0220	1,876
N-2	R0230																			R0230	8,077
N-1	R0240																			R0240	30,133
N	R0250																			R0250	38,441
Total																				Total	86,089

Undiscounted Best Estimate Claims Provisions - Reinsurance recoverable
(absolute amount)

Year	Development year																Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C0960		
	C0800	C0810	C0820	C0830	C0840	C0850	C0860	C0870	C0880	C0890	C0900	C0910	C0920	C0930	C0940	C0950			
Prior	R0300																	R0300	-
N-14	R0310																	R0310	-
N-13	R0320																	R0320	-
N-12	R0330																	R0330	-
N-11	R0340																	R0340	-
N-10	R0350																	R0350	-
N-9	R0360																	R0360	-
N-8	R0370																	R0370	-
N-7	R0380																	R0380	-
N-6	R0390																	R0390	-
N-5	R0400																	R0400	-
N-4	R0410																	R0410	-
N-3	R0420																	R0420	-
N-2	R0430																	R0430	-
N-1	R0440																	R0440	-
N	R0450																	R0450	-
Total																		R0460	-

Net Undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year																Year end		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C1760		
	C1600	C1610	C1620	C1630	C1640	C1650	C1660	C1670	C1680	C1690	C1700	C1710	C1720	C1730	C1740	C1750			
Prior	R0500																	R0500	-
N-14	R0510																	R0510	7,295.71
N-13	R0520																	R0520	-
N-12	R0530																	R0530	-
N-11	R0540																	R0540	-
N-10	R0550																	R0550	-
N-9	R0560																	R0560	-
N-8	R0570																	R0570	156.34
N-7	R0580																	R0580	-
N-6	R0590																	R0590	-
N-5	R0600																	R0600	-
N-4	R0610																	R0610	109.44
N-3	R0620																	R0620	1,876.04
N-2	R0630																	R0630	8,077.39
N-1	R0640																	R0640	30,133.36
N	R0650																	R0650	38,440.52
Total																		R0660	86,089

Gross Reported but not Settled Claims (RBNS)
(absolute amount)

Year	Development year																Year end		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C0560		
	C0400	C0410	C0420	C0430	C0440	C0450	C0460	C0470	C0480	C0490	C0500	C0510	C0520	C0530	C0540	C0550			
Prior	R0100																-	R0100	-
N-14	R0110	24,415	19,794	12,151	9,667	6,988	6,988	6,988	4,500	4,500	7,000	7,000	7,000	7,000	7,000			R0110	7,000
N-13	R0120	53,727	35,581	26,888	26,597	24,267	233	233	233									R0120	-
N-12	R0130	22,888	23,038	2,236	1,048	582	-	-	-	-	-	-	-	-				R0130	-
N-11	R0140	33,477	16,650	1,537	582	582	-	-	-	-	-	-	-					R0140	-
N-10	R0150	75,284	24,765	15,401	8,149	233	233	500	-	-	-	-						R0150	-
N-9	R0160	33,389	12,627	1,959	1,959	-	-	-	-	-	-							R0160	-
N-8	R0170	45,340	118,430	350	150	150	150	150	150	150								R0170	150
N-7	R0180	43,642	72,983	4,385	1,100	1,400	1,000	-	-									R0180	-
N-6	R0190	50,185	28,110	19,675	12,875	12,000	-	-										R0190	-
N-5	R0200	27,460	14,250	2,250	2,000	-	-											R0200	-
N-4	R0210	70,233	56,820	27,750	600	105												R0210	105
N-3	R0220	31,625	12,601	3,700	1,800													R0220	1,800
N-2	R0230	51,085	22,331	7,750														R0230	7,750
N-1	R0240	40,048	28,912															R0240	28,912
N	R0250	26,881																R0250	26,881
Total	R0260																	R0260	72,598

Reinsurance RBNS Claims
(absolute amount)

Year	Development year																Year end		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C1160		
	C1000	C1010	C1020	C1030	C1040	C1050	C1060	C1070	C1080	C1090	C1100	C1110	C1120	C1130	C1140	C1150			
Prior	R0300																-	R0300	-
N-14	R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0310	-
N-13	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0320	-
N-12	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0330	-
N-11	R0340	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0340	-
N-10	R0350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0350	-
N-9	R0360	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0360	-
N-8	R0370	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0370	-
N-7	R0380	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0380	-
N-6	R0390	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0390	-
N-5	R0400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0400	-
N-4	R0410	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0410	-
N-3	R0420	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0420	-
N-2	R0430	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0430	-
N-1	R0440	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0440	-
N	R0450	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0450	-
Total	R0460																	R0460	-

Net RBNS Claims
(absolute amount)

Year	Development year																Year end			
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C1760			
Prior	R0500																		R0500	-
N-14	R0510	24,415	19,794	12,151	9,667	6,988	6,988	6,988	6,988	4,500	4,500	7,000	7,000	7,000	7,000	7,000		R0510	7,000	
N-13	R0520	53,727	35,581	26,888	26,597	24,267	233	233	233	-	-	-	-	-	-			R0520	-	
N-12	R0530	22,888	23,038	2,236	1,048	582	-	-	-	-	-	-	-	-				R0530	-	
N-11	R0540	33,477	16,650	1,537	582	582	-	-	-	-	-	-	-					R0540	-	
N-10	R0550	75,284	24,765	15,401	8,149	233	233	500	-	-	-	-						R0550	-	
N-9	R0560	33,389	12,627	1,959	1,959	-	-	-	-	-	-							R0560	-	
N-8	R0570	45,340	118,430	350	150	150	150	150	150	150								R0570	150	
N-7	R0580	43,642	72,983	4,385	1,100	1,400	1,000	-	-									R0580	-	
N-6	R0590	50,185	28,110	19,675	12,875	12,000	-	-										R0590	-	
N-5	R0600	27,460	14,250	2,250	2,000	-	-											R0600	-	
N-4	R0610	70,233	56,820	27,750	600	105												R0610	105	
N-3	R0620	31,625	12,601	3,700	1,800													R0620	1,800	
N-2	R0630	51,085	22,331	7,750														R0630	7,750	
N-1	R0640	40,048	28,912															R0640	28,912	
N	R0650	26,881																R0650	26,881	
Total	R0660																	R0660	72,598	

Non-Life Insurance Claims Information: Workers Compensation Insurance

Gross Claims Paid (non-cumulative)
(absolute amount)

Year	Development year																In Current year		Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C0170	C0180		
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160				
Prior	R0100																			
N-14	R0110	-	-	-	-	939	-	-	-	-	-	-	-	-	-	-	-	939		
N-13	R0120	-	-	-	73	-	-	-	-	-	-	-	-	-	-	-	-	73		
N-12	R0130	-	-	7,319	-	-	-	-	-	-	-	-	-	-	-	-	-	7,319		
N-11	R0140	-	21,951	53	329	-	-	-	-	-	-	-	-	-	-	-	-	22,333		
N-10	R0150	6,259	15,165	729	-	-	-	-	-	-	-	-	-	-	-	-	-	22,153		
N-9	R0160	1,586	15,145	1,151	-	940	-	-	-	-	-	-	-	-	-	-	-	18,822		
N-8	R0170	7,416	14,154	7,224	287	-	-	-	-	-	-	-	-	-	-	-	-	29,081		
N-7	R0180	7,846	20,328	544	250	-	-	-	-	-	-	-	-	-	-	-	-	28,968		
N-6	R0190	3,001	11,265	13,608	-	-	-	-	-	-	-	-	-	-	-	-	-	27,874		
N-5	R0200	7,325	13,458	12,747	-	-	-	-	-	-	-	-	-	-	-	-	-	33,530		
N-4	R0210	7,778	9,656	1,466	716	-	-	-	-	-	-	-	-	-	-	-	-	18,184		
N-3	R0220	16,248	43,348	19,583	-	-	-	-	-	-	-	-	-	-	-	-	-	79,179		
N-2	R0230	11,727	47,675	40	-	-	-	-	-	-	-	-	-	-	-	-	-	59,442		
N-1	R0240	15,611	11,812	-	-	-	-	-	-	-	-	-	-	-	-	-	-	27,423		
N	R0250	4,784	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,784		
Total																	R0260	16,636.00	380,105	

Reinsurance Recoveries received (non-cumulative)
(absolute amount)

Year	Development year																In Current year		Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C0760	C0770		
	C0600	C0610	C0620	C0630	C0640	C0650	C0660	C0670	C0680	C0690	C0700	C0710	C0720	C0730	C0740	C0750				
Prior	R0300																			
N-14	R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
N-13	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
N-12	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
N-11	R0340	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
N-10	R0350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
N-9	R0360	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
N-8	R0370	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
N-7	R0380	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
N-6	R0390	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
N-5	R0400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
N-4	R0410	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
N-3	R0420	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
N-2	R0430	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
N-1	R0440	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
N	R0450	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Total																	R0460	-	-	

Net Claims Paid (non-cumulative)
(absolute amount)

Year	Development year																In Current year		Sum of years (cumulative)			
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C1360	C1370				
	C1200	C1210	C1220	C1230	C1240	C1250	C1260	C1270	C1280	C1290	C1300	C1310	C1320	C1330	C1340	C1350						
Prior	R0500																			R0500	-	-
N-14	R0510	-	-	-	-	939	-	-	-	-	-	-	-	-	-	-	-	-	-	R0510	-	939
N-13	R0520	-	-	-	73	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0520	-	73
N-12	R0530	-	-	7,319	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0530	-	7,319
N-11	R0540	-	21,951	53	329	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0540	-	22,333
N-10	R0550	6,259	15,165	729	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0550	-	22,153
N-9	R0560	1,586	15,145	1,151	-	940	-	-	-	-	-	-	-	-	-	-	-	-	-	R0560	-	18,822
N-8	R0570	7,416	14,154	7,224	287	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0570	-	29,081
N-7	R0580	7,846	20,328	544	250	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0580	-	28,968
N-6	R0590	3,001	11,265	13,608	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0590	-	27,874
N-5	R0600	7,325	13,458	12,747	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0600	-	33,530
N-4	R0610	7,778	9,656	12,747	716	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0610	-	18,184
N-3	R0620	16,248	43,348	19,583	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0620	-	79,179
N-2	R0630	11,727	47,675	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0630	40	59,442
N-1	R0640	15,611	11,812	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0640	11,812	27,423
N	R0650	4,784	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0650	4,784	4,784
Total	R0660																			R0660	16,636.00	380,105

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year																Year end (discounted data)				
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C0360				
	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350					
Prior	R0100																			R0100	-
N-14	R0110																			R0110	-
N-13	R0120																			R0120	-
N-12	R0130																			R0130	-
N-11	R0140																			R0140	-
N-10	R0150																			R0150	-
N-9	R0160																			R0160	-
N-8	R0170																			R0170	-
N-7	R0180																			R0180	-
N-6	R0190																			R0190	-
N-5	R0200																			R0200	-
N-4	R0210																			R0210	-
N-3	R0220																			R0220	-
N-2	R0230			624																R0230	625
N-1	R0240		10,093																	R0240	10,113
N	R0250	70,116																		R0250	70,253
Total	R0260																			R0260	80,991

Undiscounted Best Estimate Claims Provisions - Reinsurance recoverable
(absolute amount)

Year	Development year																Year end (discounted data)			
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C0960			
Prior	R0300																		R0300	-
N-14	R0310																		R0310	-
N-13	R0320																		R0320	-
N-12	R0330																		R0330	-
N-11	R0340																		R0340	-
N-10	R0350																		R0350	-
N-9	R0360																		R0360	-
N-8	R0370																		R0370	-
N-7	R0380																		R0380	-
N-6	R0390																		R0390	-
N-5	R0400																		R0400	-
N-4	R0410																		R0410	-
N-3	R0420																		R0420	-
N-2	R0430																		R0430	-
N-1	R0440																		R0440	-
N	R0450																		R0450	-
																			Total R0460	-

Net Undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year																Year end			
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C1760			
Prior	R0500																		R0500	-
N-14	R0510																		R0510	-
N-13	R0520																		R0520	-
N-12	R0530																		R0530	-
N-11	R0540																		R0540	-
N-10	R0550																		R0550	-
N-9	R0560																		R0560	-
N-8	R0570																		R0570	-
N-7	R0580																		R0580	-
N-6	R0590																		R0590	-
N-5	R0600																		R0600	-
N-4	R0610																		R0610	-
N-3	R0620																		R0620	-
N-2	R0630					624													R0630	625.21
N-1	R0640																		R0640	10,112.84
N	R0650																		R0650	70,252.52
																			Total R0660	80,990.58

Gross Reported but not Settled Claims (RBNS)
(absolute amount)

Year	Development year																Year end		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +		C0560	
	C0400	C0410	C0420	C0430	C0440	C0450	C0460	C0470	C0480	C0490	C0500	C0510	C0520	C0530	C0540	C0550			
Prior	R0100																-	R0100	-
N-14	R0110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0110	-
N-13	R0120	-	-	-	116	-	-	-	-	-	-	-	-	-	-	-	-	R0120	-
N-12	R0130	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0130	-
N-11	R0140	-	34,952	33,822	33,077	466	500	-	-	-	-	-	-	-	-	-	-	R0140	-
N-10	R0150	37,711	10,563	5,415	882	815	815	1,000	-	-	-	-	-	-	-	-	-	R0150	-
N-9	R0160	36,790	6,591	1,046	697	-	-	-	-	-	-	-	-	-	-	-	-	R0160	-
N-8	R0170	24,264	12,950	1,150	-	-	-	-	-	-	-	-	-	-	-	-	-	R0170	-
N-7	R0180	26,151	11,031	1,501	-	-	-	-	-	-	-	-	-	-	-	-	-	R0180	-
N-6	R0190	33,661	17,840	2,124	1,314	1,264	764	-	-	-	-	-	-	-	-	-	-	R0190	-
N-5	R0200	27,016	18,125	459	-	-	-	-	-	-	-	-	-	-	-	-	-	R0200	-
N-4	R0210	16,481	4,806	100	-	-	-	-	-	-	-	-	-	-	-	-	-	R0210	-
N-3	R0220	40,115	22,638	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0220	-
N-2	R0230	22,775	2,700	600	-	-	-	-	-	-	-	-	-	-	-	-	-	R0230	600
N-1	R0240	30,710	9,705	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0240	9,705
N	R0250	53,483	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0250	53,483
Total	R0260																	R0260	63,788

Reinsurance RBNS Claims
(absolute amount)

Year	Development year																Year end		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +		C1160	
	C1000	C1010	C1020	C1030	C1040	C1050	C1060	C1070	C1080	C1090	C1100	C1110	C1120	C1130	C1140	C1150			
Prior	R0300																-	R0300	-
N-14	R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0310	-
N-13	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0320	-
N-12	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0330	-
N-11	R0340	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0340	-
N-10	R0350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0350	-
N-9	R0360	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0360	-
N-8	R0370	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0370	-
N-7	R0380	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0380	-
N-6	R0390	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0390	-
N-5	R0400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0400	-
N-4	R0410	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0410	-
N-3	R0420	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0420	-
N-2	R0430	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0430	-
N-1	R0440	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0440	-
N	R0450	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0450	-
Total	R0460																	R0460	-

Net RBNS Claims
(absolute amount)

Year	Development year																Year end		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +		C1760	
Prior	R0500																	R0500	-
N-14	R0510	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0510	-
N-13	R0520	-	-	-	116	-	-	-	-	-	-	-	-	-	-	-	-	R0520	-
N-12	R0530	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0530	-
N-11	R0540	-	34,952	33,822	33,077	466	500	-	-	-	-	-	-	-	-	-	-	R0540	-
N-10	R0550	37,711	10,563	5,415	882	815	815	1,000	-	-	-	-	-	-	-	-	-	R0550	-
N-9	R0560	36,790	6,591	1,046	697	-	-	-	-	-	-	-	-	-	-	-	-	R0560	-
N-8	R0570	24,264	12,950	1,150	-	-	-	-	-	-	-	-	-	-	-	-	-	R0570	-
N-7	R0580	26,151	11,031	1,501	-	-	-	-	-	-	-	-	-	-	-	-	-	R0580	-
N-6	R0590	33,661	17,840	2,124	1,314	1,264	764	-	-	-	-	-	-	-	-	-	-	R0590	-
N-5	R0600	27,016	18,125	459	-	-	-	-	-	-	-	-	-	-	-	-	-	R0600	-
N-4	R0610	16,481	4,806	100	-	-	-	-	-	-	-	-	-	-	-	-	-	R0610	-
N-3	R0620	40,115	22,638	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0620	-
N-2	R0630	22,775	2,700	600	-	-	-	-	-	-	-	-	-	-	-	-	-	R0630	600
N-1	R0640	30,710	9,705	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0640	9,705
N	R0650	53,483	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0650	53,483
Total	R0660																	R0660	63,788

Non-Life Insurance Claims Information: Motor Vehicle Liability Insurance

Gross Claims Paid (non-cumulative)
(absolute amount)

Year	Development year																
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	
Prior	R0100															54,987.00	
N-14	R0110	2,200,244	1,059,653	183,983	130,562	262,378	40,387	27,263	113,232	26,058	165	198	-	14,746	604	29,047	129,511
N-13	R0120	2,030,925	1,262,443	226,791	120,495	183,546	13,393	84,544	17,493	12,578	-	111,042	-	17,065	793	-	58
N-12	R0130	2,476,382	1,123,467	340,437	116,827	112,625	136,004	6,328	9,495	-	2,182	2,652	55	468	-	-	-
N-11	R0140	2,509,468	1,001,321	228,667	111,001	29,084	14,908	798	69,407	-	17	2,289	-	-	-	-	-
N-10	R0150	2,542,098	1,156,593	278,848	78,801	85,045	15,056	1,960	-	84,270	3,572	5,988	31,645	-	-	-	-
N-9	R0160	2,621,567	1,435,425	207,694	83,307	8,151	37,558	32,022	3,304	2,933	-	-	-	-	-	-	-
N-8	R0170	2,575,158	1,091,737	192,081	143,280	114,687	2,617	12,547	8,706	14,850	-	-	-	-	-	-	-
N-7	R0180	2,569,743	1,372,173	187,517	138,449	64,722	96,523	4,857	6,540	-	-	-	-	-	-	-	-
N-6	R0190	3,042,047	1,516,591	629,885	152,102	8,959	88,988	14,976	-	-	-	-	-	-	-	-	-
N-5	R0200	2,844,064	1,411,587	293,410	251,128	59,104	-	1,328	-	-	-	-	-	-	-	-	-
N-4	R0210	2,744,311	1,427,839	206,349	68,229	59,168	-	-	-	-	-	-	-	-	-	-	-
N-3	R0220	2,808,425	1,391,824	247,238	118,180	-	-	-	-	-	-	-	-	-	-	-	-
N-2	R0230	2,935,902	1,917,583	245,867	-	-	-	-	-	-	-	-	-	-	-	-	-
N-1	R0240	2,873,925	1,562,121	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N	R0250	2,771,301	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

	Sum of years (cumulative)	
	In Current year	Sum of years (cumulative)
R0100	54,987.00	7,186,845
R0110	129,511	4,188,539
R0120	-	3,824,837
R0130	-	4,322,558
R0140	-	3,966,926
R0150	31,645	4,115,336
R0160	-	4,431,961
R0170	14,850	4,155,663
R0180	6,540	4,440,524
R0190	14,976	5,453,548
R0200	-	1,328
R0210	59,168	4,505,896
R0220	118,180	4,565,667
R0230	245,867	5,099,352
R0240	1,562,121	4,436,046
R0250	2,771,301	2,771,301
Total	5,007,818.00	72,322,963

Reinsurance Recoveries received (non-cumulative)
(absolute amount)

Year	Development year															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
Prior	R0300															360.00
N-14	R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-13	R0320	-	23,727	23,727	-	-	-	-	-	-	-	-	-	-	-	-
N-12	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-11	R0340	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-10	R0350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-9	R0360	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-8	R0370	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-7	R0380	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-6	R0390	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-5	R0400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-4	R0410	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-3	R0420	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-2	R0430	-	279,154	-	-	-	-	-	-	-	-	-	-	-	-	-
N-1	R0440	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N	R0450	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

	Sum of years (cumulative)	
	In Current year	Sum of years (cumulative)
R0300	360.00	360
R0310	-	-
R0320	-	-
R0330	-	-
R0340	-	-
R0350	-	-
R0360	-	-
R0370	-	-
R0380	-	-
R0390	-	-
R0400	-	-
R0410	-	-
R0420	-	-
R0430	-	279,154
R0440	-	-
R0450	-	-
Total	360.00	279,514

Net Claims Paid (non-cumulative)
(absolute amount)

Year	Development year																
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	
	C1200	C1210	C1220	C1230	C1240	C1250	C1260	C1270	C1280	C1290	C1300	C1310	C1320	C1330	C1340	C1350	
Prior	R0500															54,627.00	
N-14	R0510	2,200,244	1,059,653	183,983	130,562	262,378	40,387	27,263	113,232	26,058	165	198	14,746	604	29,047	129,511	
N-13	R0520	2,030,925	1,238,716	250,518	120,495	183,546	13,393	84,544	17,493	12,578	-	111,042	-	17,065	793	-	
N-12	R0530	2,476,382	1,123,467	340,437	116,827	112,625	136,004	6,328	9,495	-	2,182	2,652	-	55	468	-	
N-11	R0540	2,509,468	1,001,321	228,667	111,001	29,084	14,908	798	69,407	-	17	2,289	-	-	-	-	
N-10	R0550	2,542,098	1,156,593	278,848	78,801	85,045	15,056	1,960	-	84,270	3,572	5,988	31,645	-	-	-	
N-9	R0560	2,621,567	1,435,425	207,694	83,307	8,151	37,558	32,022	3,304	2,933	-	-	-	-	-	-	
N-8	R0570	2,575,158	1,091,737	192,081	143,280	114,687	2,617	12,547	8,706	14,850	-	-	-	-	-	-	
N-7	R0580	2,569,743	1,372,173	187,517	138,449	64,722	96,523	4,857	6,540	-	-	-	-	-	-	-	
N-6	R0590	3,042,047	1,516,591	629,885	152,102	8,959	88,988	14,976	-	-	-	-	-	-	-	-	
N-5	R0600	2,844,064	1,411,587	293,410	251,128	59,104	-	1,328	-	-	-	-	-	-	-	-	
N-4	R0610	2,744,311	1,427,839	206,349	68,229	59,168	-	-	-	-	-	-	-	-	-	-	
N-3	R0620	2,808,425	1,391,824	247,238	118,180	-	-	-	-	-	-	-	-	-	-	-	
N-2	R0630	2,935,902	1,638,429	245,867	-	-	-	-	-	-	-	-	-	-	-	-	
N-1	R0640	2,873,925	1,562,121	-	-	-	-	-	-	-	-	-	-	-	-	-	
N	R0650	2,771,301	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

	Sum of years (cumulative)	
	In Current year	C1370
R0500	54,627	7,186,485
R0510	129,511	4,188,539
R0520	-	3,824,837
R0530	-	4,322,558
R0540	-	3,966,926
R0550	31,645	4,115,336
R0560	-	4,431,961
R0570	14,850	4,155,663
R0580	6,540	4,440,524
R0590	14,976	5,453,548
R0600	-	1,328
R0610	59,168	4,505,896
R0620	118,180	4,565,667
R0630	245,867	4,820,198
R0640	1,562,121	4,436,046
R0650	2,771,301	2,771,301
Total	5,007,458	72,043,449

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year																
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	
	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350	
Prior	R0100															222,168	
N-14	R0110														770		
N-13	R0120													1,040			
N-12	R0130												113,426				
N-11	R0140											73,116					
N-10	R0150										207,006						
N-9	R0160									434,495							
N-8	R0170								41,504								
N-7	R0180							531,615									
N-6	R0190						44,797										
N-5	R0200					389,681											
N-4	R0210				357,305												
N-3	R0220			524,016													
N-2	R0230		393,971														
N-1	R0240		1,686,814														
N	R0250	2,809,797															

	Year end (discounted data)	
	C0360	C0360
R0100	222,709	222,168
R0110	771	770
R0120	1,043	1,040
R0130	113,702	113,426
R0140	73,294	73,116
R0150	207,510	207,006
R0160	435,553	434,495
R0170	41,605	41,504
R0180	532,909	531,615
R0190	44,906	44,797
R0200	390,629	389,681
R0210	358,175	357,305
R0220	525,292	524,016
R0230	394,930	393,971
R0240	1,690,921	1,686,814
R0250	2,816,638	2,809,797
Total	7,850,587	7,850,587

Undiscounted Best Estimate Claims Provisions - Reinsurance recoverable
(absolute amount)

Year	Development year																Year end (discounted data)	
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C0960	
	C0800	C0810	C0820	C0830	C0840	C0850	C0860	C0870	C0880	C0890	C0900	C0910	C0920	C0930	C0940	C0950		
Prior	R0300															148	R0300	148
N-14	R0310																R0310	-
N-13	R0320																R0320	-
N-12	R0330																R0330	-
N-11	R0340																R0340	-
N-10	R0350																R0350	-
N-9	R0360																R0360	-
N-8	R0370																R0370	-
N-7	R0380																R0380	-
N-6	R0390																R0390	-
N-5	R0400																R0400	-
N-4	R0410																R0410	-
N-3	R0420																R0420	-
N-2	R0430			19,885													R0430	19,927
N-1	R0440	351,998															R0440	352,738
N	R0450	-															R0450	-
Total																	R0460	372,813

Net Undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year																Year end	
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C1760	
	C1600	C1610	C1620	C1630	C1640	C1650	C1660	C1670	C1680	C1690	C1700	C1710	C1720	C1730	C1740	C1750		
Prior	R0500															222,019.92	R0500	222,560.49
N-14	R0510	-	-	-	-	-	-	-	-	-	-	-	-	-	770		R0510	771.47
N-13	R0520	-	-	-	-	-	-	-	-	-	-	-	-	1,040			R0520	1,042.53
N-12	R0530	-	-	-	-	-	-	-	-	-	-	-	113,426				R0530	113,701.66
N-11	R0540	-	-	-	-	-	-	-	-	-	-	73,116					R0540	73,294.17
N-10	R0550	-	-	-	-	-	-	-	-	-	207,006						R0550	207,509.73
N-9	R0560	-	-	-	-	-	-	-	-	434,495							R0560	435,553.16
N-8	R0570	-	-	-	-	-	-	-	-	41,504							R0570	41,605.36
N-7	R0580	-	-	-	-	-	-	-	531,615								R0580	532,908.96
N-6	R0590	-	-	-	-	-	-	44,797									R0590	44,906.02
N-5	R0600	-	-	-	-	-	389,681										R0600	390,629.42
N-4	R0610	-	-	-	-	357,305											R0610	358,174.77
N-3	R0620	-	-	-	524,016												R0620	525,291.86
N-2	R0630	-	-	374,086													R0630	375,003.32
N-1	R0640	-	1,334,816														R0640	1,338,183.31
N	R0650	2,809,797															R0650	2,816,637.73
Total																	R0660	7,477,774

Gross Reported but not Settled Claims (RBNS)
(absolute amount)

Year	Development year																Year end		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +			
	C0400	C0410	C0420	C0430	C0440	C0450	C0460	C0470	C0480	C0490	C0500	C0510	C0520	C0530	C0540	C0550		C0560	
Prior																213,623		R0100	213,623
N-14	R0110	1,862,762	1,117,633	880,489	865,687	468,217	457,994	424,047	302,869	264,627	262,109	261,985	162,051	157,288	70,132	740		R0110	740
N-13	R0120	2,243,449	1,293,592	985,184	814,337	649,165	622,661	543,326	537,456	316,128	38,876	38,528	3,848	3,848	1,000			R0120	1,000
N-12	R0130	2,194,092	971,859	797,281	627,286	573,569	400,365	397,650	326,286	307,289	69,575	69,519	69,051	109,063				R0130	109,063
N-11	R0140	1,823,889	680,785	342,550	189,423	149,924	116,688	109,008	88,745	88,756	87,788	70,304	70,304					R0140	70,304
N-10	R0150	2,350,239	968,366	619,477	512,970	201,017	301,610	298,221	273,861	272,298	246,515	199,044						R0150	199,044
N-9	R0160	2,447,523	908,820	540,127	443,290	402,667	327,944	359,216	359,174	355,942	417,784							R0160	417,784
N-8	R0170	2,372,955	961,335	608,347	342,827	104,195	78,430	63,106	44,849	39,908								R0170	39,908
N-7	R0180	3,115,683	1,378,162	821,808	669,968	542,121	364,883	313,473	511,168									R0180	511,168
N-6	R0190	2,976,828	1,358,374	527,826	307,083	282,809	88,008	43,074										R0190	43,074
N-5	R0200	3,151,851	1,458,765	649,409	534,158	620,907	374,693											R0200	374,693
N-4	R0210	2,668,003	1,025,374	571,054	421,444	353,729												R0210	353,729
N-3	R0220	2,705,274	1,384,382	759,831	535,375													R0220	535,375
N-2	R0230	3,567,721	1,197,802	457,952														R0230	457,952
N-1	R0240	3,733,055	1,933,436															R0240	1,933,436
N	R0250	3,127,271																R0250	3,127,271
Total	R0260																	R0260	8,388,164

Reinsurance RBNS Claims
(absolute amount)

Year	Development year																Year end		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +			
	C1000	C1010	C1020	C1030	C1040	C1050	C1060	C1070	C1080	C1090	C1100	C1110	C1120	C1130	C1140	C1150		C1160	
Prior	R0300															150.00		R0300	150
N-14	R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0310	-
N-13	R0320	131,663.15	88,963.43	68,541.81	68,541.81	68,541.81	68,542.00	81,205.00	81,205.00	81,205.00	-	-	-	-	-	-		R0320	-
N-12	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0330	-
N-11	R0340	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0340	-
N-10	R0350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0350	-
N-9	R0360	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0360	-
N-8	R0370	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0370	-
N-7	R0380	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0380	-
N-6	R0390	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0390	-
N-5	R0400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0400	-
N-4	R0410	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0410	-
N-3	R0420	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0420	-
N-2	R0430	703,273.00	35,257.00	19,885.00														R0430	19,885
N-1	R0440	212,875.94	351,998.00															R0440	351,998
N	R0450	-																R0450	-
Total	R0460																	R0460	372,033

Net RBNS Claims
(absolute amount)

Year	Development year															Year end			
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14		15 & +	C1760	
Prior	R0500																213,473.00	R0500	213,473
N-14	R0510	1,862,762	1,117,633	880,489	865,687	468,217	457,994	424,047	302,869	264,627	262,109	261,985	162,051	157,288	70,132	740		R0510	740
N-13	R0520	2,111,786	1,204,629	916,642	745,795	580,623	554,119	462,121	456,251	234,923	38,876	38,528	3,848	3,848	1,000			R0520	1,000
N-12	R0530	2,194,092	971,859	797,281	627,286	573,569	400,365	397,650	326,286	307,289	69,575	69,519	69,051	109,063				R0530	109,063
N-11	R0540	1,823,889	680,785	342,550	189,423	149,924	116,688	109,008	88,745	88,756	87,788	70,304	70,304					R0540	70,304
N-10	R0550	2,350,239	968,366	619,477	512,970	201,017	301,610	298,221	273,861	272,298	246,515	199,044						R0550	199,044
N-9	R0560	2,447,523	908,820	540,127	443,290	402,667	327,944	359,216	359,174	355,942	417,784							R0560	417,784
N-8	R0570	2,372,955	961,335	608,347	342,827	104,195	78,430	63,106	44,849	39,908								R0570	39,908
N-7	R0580	3,115,683	1,378,162	821,808	669,968	542,121	364,883	313,473	511,168									R0580	511,168
N-6	R0590	2,976,828	1,358,374	527,826	307,083	282,809	88,008	43,074										R0590	43,074
N-5	R0600	3,151,851	1,458,765	649,409	534,158	620,907	374,693											R0600	374,693
N-4	R0610	2,668,003	1,025,374	571,054	421,444	353,729												R0610	353,729
N-3	R0620	2,705,274	1,384,382	759,831	535,375													R0620	535,375
N-2	R0630	2,864,448	1,162,545	438,067														R0630	438,067
N-1	R0640	3,520,179	1,581,438															R0640	1,581,438
N	R0650	3,127,271																R0650	3,127,271
Total																		R0660	8,016,131

Non-Life Insurance Claims Information: Other Motor Insurance

Gross Claims Paid (non-cumulative)
(absolute amount)

Year	Development year															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
Prior	R0100															2,361.00
N-14	R0110	2,322,222	630,451	- 25,898	- 14,672	- 12,896	- 4,158	18	- 3,727	957	959	-	-	- 4,437	18	7
N-13	R0120	2,306,714	907,466	- 45,815	- 46,501	- 13,231	- 4,496	349	- 34	-	-	-	-	-	-	-
N-12	R0130	2,550,762	633,294	- 31,941	- 16,968	- 15,548	- 5,116	- 7,761	- 2,562	70	- 212	- 3,335	- 1,421	-	-	-
N-11	R0140	2,320,268	591,428	- 34,335	- 16,298	- 8,586	- 7,415	- 1,439	257	- 1,162	- 26,693	443	- 2,852	-	-	-
N-10	R0150	2,499,176	620,508	14,735	- 41,856	- 2,030	1,249	2,295	3,004	1,523	312	- 5,208	-	-	-	-
N-9	R0160	2,700,835	681,802	35,505	- 6	- 14,170	- 8,011	- 7,540	- 4,173	875	- 3,222	-	-	-	-	-
N-8	R0170	2,407,911	687,409	- 8,921	- 13,597	- 7,506	- 6,695	- 3,886	- 3,073	- 10,379	-	-	-	-	-	-
N-7	R0180	2,805,348	794,279	16,142	- 31,582	- 25,501	- 8,018	- 13,402	- 12,695	-	-	-	-	-	-	-
N-6	R0190	3,281,393	856,883	- 30,325	- 35,098	3,035	- 8,977	- 18,885	-	-	-	-	-	-	-	-
N-5	R0200	3,181,868	677,277	- 1,883	- 802	- 12,361	- 6,158	-	-	-	-	-	-	-	-	-
N-4	R0210	3,478,699	693,024	28,258	- 14,106	- 11,894	-	-	-	-	-	-	-	-	-	-
N-3	R0220	4,570,828	758,531	- 10,882	- 13,128	-	-	-	-	-	-	-	-	-	-	-
N-2	R0230	3,668,137	693,710	- 26,996	-	-	-	-	-	-	-	-	-	-	-	-
N-1	R0240	4,358,103	1,625,189	-	-	-	-	-	-	-	-	-	-	-	-	-
N	R0250	4,044,565	-	-	-	-	-	-	-	-	-	-	-	-	-	-

	Sum of years (cumulative)	
	In Current year	Sum of years (cumulative)
R0100	2,361.00	4,966,735
R0110	7	2,888,843
R0120	-	3,104,454
R0130	-	3,099,263
R0140	- 2,852	2,813,616
R0150	- 5,208	3,093,708
R0160	- 3,222	3,381,895
R0170	- 10,379	3,041,263
R0180	- 12,695	3,524,571
R0190	- 18,885	4,048,026
R0200	- 6,158	3,837,941
R0210	- 11,894	4,173,981
R0220	- 13,128	5,305,349
R0230	- 26,996	4,334,851
R0240	1,625,189	5,983,292
R0250	4,044,565	4,044,565
Total	5,560,705.00	61,642,353

Reinsurance Recoveries received (non-cumulative)
(absolute amount)

Year	Development year															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
Prior	R0300															781.00
N-14	R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-13	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-12	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-11	R0340	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-10	R0350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-9	R0360	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-8	R0370	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-7	R0380	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-6	R0390	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-5	R0400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-4	R0410	-	40,488	11,047	-	10,488	-	-	-	-	-	-	-	-	-	-
N-3	R0420	593,203	20,868	-	10,833	-	-	-	-	-	-	-	-	-	-	-
N-2	R0430	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-1	R0440	-	376,819	-	-	-	-	-	-	-	-	-	-	-	-	-
N	R0450	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

	Sum of years (cumulative)	
	In Current year	Sum of years (cumulative)
R0300	781.00	781
R0310	-	-
R0320	-	-
R0330	-	-
R0340	-	-
R0350	-	-
R0360	-	-
R0370	-	-
R0380	-	-
R0390	-	-
R0400	-	-
R0410	10,488	62,023
R0420	10,833	624,904
R0430	-	-
R0440	376,819	376,819
R0450	-	-
Total	398,921.00	1,064,527

Net Claims Paid (non-cumulative)
(absolute amount)

Year	Development year															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
	C1200	C1210	C1220	C1230	C1240	C1250	C1260	C1270	C1280	C1290	C1300	C1310	C1320	C1330	C1340	C1350
Prior	R0500															1,580.00
N-14	R0510	2,322,222	630,451	- 25,898	- 14,672	- 12,896	- 4,158	18	- 3,727	957	959	-	-	- 4,437	18	7
N-13	R0520	2,306,714	907,466	- 45,815	- 46,501	- 13,231	- 4,496	349	- 34	-	-	-	-	-	-	-
N-12	R0530	2,550,762	633,294	- 31,941	- 16,968	- 15,548	- 5,116	- 7,761	- 2,562	70	- 212	- 3,335	- 1,421	-	-	-
N-11	R0540	2,320,268	591,428	- 34,335	- 16,298	- 8,586	- 7,415	- 1,439	257	- 1,162	- 26,693	443	- 2,852	-	-	-
N-10	R0550	2,499,176	620,508	14,735	- 41,856	- 2,030	1,249	2,295	3,004	1,523	312	- 5,208	-	-	-	-
N-9	R0560	2,700,835	681,802	35,505	- 6	- 14,170	- 8,011	- 7,540	- 4,173	875	- 3,222	-	-	-	-	-
N-8	R0570	2,407,911	687,409	- 8,921	- 13,597	- 7,506	- 6,695	- 3,886	- 3,073	- 10,379	-	-	-	-	-	-
N-7	R0580	2,805,348	794,279	16,142	- 31,582	- 25,501	- 8,018	- 13,402	- 12,695	-	-	-	-	-	-	-
N-6	R0590	3,281,393	856,883	- 30,325	- 35,098	3,035	- 8,977	- 18,885	-	-	-	-	-	-	-	-
N-5	R0600	3,181,868	677,277	- 1,883	- 802	- 12,361	- 6,158	-	-	-	-	-	-	-	-	-
N-4	R0610	3,478,699	652,536	17,211	- 14,106	- 22,382	-	-	-	-	-	-	-	-	-	-
N-3	R0620	3,977,625	737,663	- 10,882	- 23,961	-	-	-	-	-	-	-	-	-	-	-
N-2	R0630	3,668,137	693,710	- 26,996	-	-	-	-	-	-	-	-	-	-	-	-
N-1	R0640	4,358,103	1,248,370	-	-	-	-	-	-	-	-	-	-	-	-	-
N	R0650	4,044,565	-	-	-	-	-	-	-	-	-	-	-	-	-	-

	Sum of years (cumulative)	
	In Current year	C1370
R0500	1,580	4,965,954
R0510	7	2,888,843
R0520	-	3,104,454
R0530	-	3,099,263
R0540	- 2,852	2,813,616
R0550	- 5,208	3,093,708
R0560	- 3,222	3,381,895
R0570	- 10,379	3,041,263
R0580	- 12,695	3,524,571
R0590	- 18,885	4,048,026
R0600	- 6,158	3,837,941
R0610	- 22,382	4,111,958
R0620	- 23,961	4,680,445
R0630	- 26,996	4,334,851
R0640	1,248,370	5,606,473
R0650	4,044,565	4,044,565
Total	5,161,784	60,577,825

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350
Prior	R0100															97,845
N-14	R0110														-	-
N-13	R0120														-	-
N-12	R0130														-	-
N-11	R0140											31,258				
N-10	R0150										251					
N-9	R0160									575						
N-8	R0170								1,075							
N-7	R0180							15,071								
N-6	R0190								12,500							
N-5	R0200							16,595								
N-4	R0210					38,044										
N-3	R0220				56,562											
N-2	R0230			50,208												
N-1	R0240		33,853													
N	R0250	707,451														

	Year end (discounted data)	
	C0360	
R0100	98,002	
R0110	-	
R0120	-	
R0130	-	
R0140	31,308	
R0150	251	
R0160	576	
R0170	1,077	
R0180	15,095	
R0190	12,520	
R0200	16,622	
R0210	38,105	
R0220	56,652	
R0230	50,289	
R0240	33,907	
R0250	708,582	
Total	1,062,985	

Undiscounted Best Estimate Claims Provisions - Reinsurance recoverable
(absolute amount)

Year	Development year																Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C0960		
	C0800	C0810	C0820	C0830	C0840	C0850	C0860	C0870	C0880	C0890	C0900	C0910	C0920	C0930	C0940	C0950			
Prior	R0300																11,177	R0300	11,193
N-14	R0310																	R0310	-
N-13	R0320																	R0320	-
N-12	R0330																	R0330	-
N-11	R0340																	R0340	-
N-10	R0350																	R0350	-
N-9	R0360																	R0360	-
N-8	R0370																	R0370	-
N-7	R0380																	R0380	-
N-6	R0390																	R0390	-
N-5	R0400																	R0400	-
N-4	R0410																	R0410	-
N-3	R0420																	R0420	-
N-2	R0430																	R0430	-
N-1	R0440		289,392															R0440	289,815
N	R0450																	R0450	-
Total																	R0460	301,008	

Net Undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year																Year end		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C1760		
	C1600	C1610	C1620	C1630	C1640	C1650	C1660	C1670	C1680	C1690	C1700	C1710	C1720	C1730	C1740	C1750			
Prior	R0500																86,668.43	R0500	86,808.53
N-14	R0510	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0510	-
N-13	R0520	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0520	-
N-12	R0530	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0530	-
N-11	R0540	-	-	-	-	-	-	-	-	-	-	-	-	-	-	31,258		R0540	31,308.22
N-10	R0550	-	-	-	-	-	-	-	-	-	-	-	-	-	-	251		R0550	251.04
N-9	R0560	-	-	-	-	-	-	-	-	-	-	-	-	-	-	575		R0560	576.04
N-8	R0570	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,075		R0570	1,077.08
N-7	R0580	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15,071		R0580	15,094.74
N-6	R0590	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12,500		R0590	12,519.74
N-5	R0600	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16,595		R0600	16,621.85
N-4	R0610	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38,044		R0610	38,105.23
N-3	R0620	-	-	-	-	-	-	-	-	-	-	-	-	-	-	56,562		R0620	56,651.96
N-2	R0630	-	-	-	-	-	-	-	-	-	-	-	-	-	-	50,208		R0630	50,288.72
N-1	R0640	-	-	-	-	-	-	-	-	-	-	-	-	-	-	255,539		R0640	255,907.65
N	R0650	707,451																R0650	708,581.77
Total																	R0660	761,977	

Gross Reported but not Settled Claims (RBNS)
(absolute amount)

Year	Development year																Year end	
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +		
	C0400	C0410	C0420	C0430	C0440	C0450	C0460	C0470	C0480	C0490	C0500	C0510	C0520	C0530	C0540	C0550	C0560	
Prior	R0100															94082	R0100	94,082
N-14	R0110	1,030,522	112,421	16,688	9,740	6,414	6,679	6,787	6,296	6,296	158	158	0	-	-	-	R0110	-
N-13	R0120	1,415,194	105,900	24,307	12,371	6,310	3,878	184	0	0	0	-	-	-	-	-	R0120	-
N-12	R0130	1,196,309	80,702	20,266	3,612	2,669	656	641	1,022	992	992	58	-	-	-	-	R0130	-
N-11	R0140	1,094,662	120,548	41,474	37,640	30,177	27,951	25,458	25,224	24,491	24,104	30,399	30,056	-	-	-	R0140	30,056
N-10	R0150	1,226,785	154,931	48,472	26,609	19,334	15,096	1,728	1,195	543	554	241	-	-	-	-	R0150	241
N-9	R0160	1,567,763	199,912	65,591	15,504	4,315	3,089	1,219	657	608	553	-	-	-	-	-	R0160	553
N-8	R0170	1,408,650	170,271	37,240	9,246	7,196	8,787	1,860	1,900	1,034	-	-	-	-	-	-	R0170	1,034
N-7	R0180	1,711,667	210,620	68,080	42,141	24,651	21,963	15,974	14,491	-	-	-	-	-	-	-	R0180	14,491
N-6	R0190	1,690,086	201,215	92,997	40,726	26,907	15,053	12,019	-	-	-	-	-	-	-	-	R0190	12,019
N-5	R0200	1,638,387	270,302	116,907	55,849	33,677	17,740	-	-	-	-	-	-	-	-	-	R0200	17,740
N-4	R0210	1,724,953	328,848	95,262	57,506	42,429	-	-	-	-	-	-	-	-	-	-	R0210	42,429
N-3	R0220	2,027,107	363,874	150,779	67,763	-	-	-	-	-	-	-	-	-	-	-	R0220	67,763
N-2	R0230	1,957,856	378,920	103,754	-	-	-	-	-	-	-	-	-	-	-	-	R0230	103,754
N-1	R0240	3,054,588	286,307	-	-	-	-	-	-	-	-	-	-	-	-	-	R0240	286,307
N	R0250	1,780,304	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0250	1,780,304
Total	R0260																R0260	2,450,773

Reinsurance RBNS Claims
(absolute amount)

Year	Development year																Year end	
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +		
	C1000	C1010	C1020	C1030	C1040	C1050	C1060	C1070	C1080	C1090	C1100	C1110	C1120	C1130	C1140	C1150	C1160	
Prior	R0300															11,176	R0300	11,176
N-14	R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0310	-
N-13	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0320	-
N-12	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0330	-
N-11	R0340	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0340	-
N-10	R0350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0350	-
N-9	R0360	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0360	-
N-8	R0370	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0370	-
N-7	R0380	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0380	-
N-6	R0390	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0390	-
N-5	R0400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0400	-
N-4	R0410	62,649	24,676	11,964	10,649	-	-	-	-	-	-	-	-	-	-	-	R0410	-
N-3	R0420	50,174	17,579	11,872	-	-	-	-	-	-	-	-	-	-	-	-	R0420	-
N-2	R0430	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0430	-
N-1	R0440	696,566	289,392	-	-	-	-	-	-	-	-	-	-	-	-	-	R0440	289,392
N	R0450	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0450	-
Total	R0460																R0460	300,568

Net RBNS Claims
(absolute amount)

Year	Development year																Year end		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +			
	C1600	C1610	C1620	C1630	C1640	C1650	C1660	C1670	C1680	C1690	C1700	C1710	C1720	C1730	C1740	C1750			
Prior	R0500																82,906.00	R0500	82,906
N-14	R0510	1,030,522	112,421	16,688	9,740	6,414	6,679	6,787	6,296	6,296	158	158	0	-	-	-		R0510	-
N-13	R0520	1,415,194	105,900	24,307	12,371	6,310	3,878	184	0	0	0	0	-	-	-			R0520	-
N-12	R0530	1,196,309	80,702	20,266	3,612	2,669	656	641	1,022	992	992	58	-	-				R0530	-
N-11	R0540	1,094,662	120,548	41,474	37,640	30,177	27,951	25,458	25,224	24,491	24,104	30,399	30,056					R0540	30,056
N-10	R0550	1,226,785	154,931	48,472	26,609	19,334	15,096	1,728	1,195	543	554	241						R0550	241
N-9	R0560	1,567,763	199,912	65,591	15,504	4,315	3,089	1,219	657	608	553							R0560	553
N-8	R0570	1,408,650	170,271	37,240	9,246	7,196	8,787	1,860	1,900	1,034								R0570	1,034
N-7	R0580	1,711,667	210,620	68,080	42,141	24,651	21,963	15,974	14,491									R0580	14,491
N-6	R0590	1,690,086	201,215	92,997	40,726	26,907	15,053	12,019										R0590	12,019
N-5	R0600	1,638,387	270,302	116,907	55,849	33,677	17,740											R0600	17,740
N-4	R0610	1,662,304	304,172	83,298	46,857	42,429												R0610	42,429
N-3	R0620	1,976,933	346,295	138,907	67,763													R0620	67,763
N-2	R0630	1,957,856	378,920	103,754														R0630	103,754
N-1	R0640	2,358,022	- 3,085															R0640	- 3,085
N	R0650	1,780,304																R0650	1,780,304
Total																	R0660	2,150,205	

Non-Life Insurance Claims Information: Marine, Aviation and Transport Insurance

Gross Claims Paid (non-cumulative)
(absolute amount)

Year	Development year																In Current year		Sum of years (cumulative)			
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C0170	C0180				
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160						
Prior	R0100																		R0100	-	-	
N-14	R0110	140,970	34,407	- 2,075	- 2,616	-	-	-	-	-	-	-	-	-	-	-	-	-	R0110	-	170,686	
N-13	R0120	181,704	85,138	- 5,256	- 16,926	- 1,269	- 23,232	59	-	-	845	-	- 5,391	- 14,192	- 1,392				R0120	-	1,392	200,088
N-12	R0130	139,634	78,047	3,635	3,063	1,326	-	5,437	-	- 90	- 4,494	-	-	-					R0130	-	-	226,558
N-11	R0140	140,886	32,824	4,496	13,563	- 2,625	-	-	1,765	-	-	-	-						R0140	-	-	181,917
N-10	R0150	128,099	57,347	- 8,814	256	-	-	-	415	-	-	-	-						R0150	917	-	178,220
N-9	R0160	171,427	91,124	1,967	-	3,467	-	265	-	-	-	-	-						R0160	-	-	268,250
N-8	R0170	280,283	64,221	- 4,670	1,129	- 2,276	- 1,387	-	217	-	-	-	-						R0170	-	-	337,517
N-7	R0180	181,343	121,032	7,738	- 4,719	-	-	-	-	-	-	-	-						R0180	-	-	305,394
N-6	R0190	139,610	107,550	- 35,317	- 430	-	-	-	-	-	-	-	-						R0190	-	-	211,413
N-5	R0200	227,417	167,733	62,959	2,500	-	-	-	-	-	-	-	-						R0200	-	-	460,609
N-4	R0210	287,288	- 8,113	2,165	531	-	-	-	-	-	-	-	-						R0210	-	-	281,871
N-3	R0220	156,369	79,810	- 4,922	48	-	-	-	-	-	-	-	-						R0220	48	-	231,305
N-2	R0230	233,159	25,814	303	-	-	-	-	-	-	-	-	-						R0230	303	-	259,276
N-1	R0240	206,601	80,790	-	-	-	-	-	-	-	-	-	-						R0240	80,790	-	287,391
N	R0250	240,726	-	-	-	-	-	-	-	-	-	-	-						R0250	240,726	-	240,726
Total	R0260	321,392.00	3,841,221																R0260	321,392.00	3,841,221	

Reinsurance Recoveries received (non-cumulative)
(absolute amount)

Year	Development year																In Current year		Sum of years (cumulative)		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C0760	C0770			
	C0600	C0610	C0620	C0630	C0640	C0650	C0660	C0670	C0680	C0690	C0700	C0710	C0720	C0730	C0740	C0750					
Prior	R0300																		R0300	-	-
N-14	R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0310	-	-
N-13	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0320	-	-
N-12	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0330	-	-
N-11	R0340	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0340	-	-
N-10	R0350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0350	-	-
N-9	R0360	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0360	-	-
N-8	R0370	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0370	-	-
N-7	R0380	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0380	-	-
N-6	R0390	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0390	-	-
N-5	R0400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0400	-	-
N-4	R0410	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0410	-	-
N-3	R0420	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0420	-	-
N-2	R0430	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0430	-	-
N-1	R0440	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0440	-	-
N	R0450	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0450	-	-
Total	R0460	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0460	-	-

Net Claims Paid (non-cumulative)
(absolute amount)

Year	Development year															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
	C1200	C1210	C1220	C1230	C1240	C1250	C1260	C1270	C1280	C1290	C1300	C1310	C1320	C1330	C1340	C1350
Prior	R0500															
N-14	R0510	140,970	34,407	2,075	2,616											
N-13	R0520	181,704	85,138	5,256	16,926	1,269	23,232	59		845		5,391	14,192	1,392		
N-12	R0530	139,634	78,047	3,635	3,063	1,326	5,437		90	4,494						
N-11	R0540	140,886	32,824	4,496	13,563	2,625		1,765								
N-10	R0550	128,099	57,347	8,814	256			415			917					
N-9	R0560	171,427	91,124	1,967		3,467	265									
N-8	R0570	280,283	64,221	4,670	1,129	2,276	1,387	217								
N-7	R0580	181,343	121,032	7,738	4,719											
N-6	R0590	139,610	107,550	35,317	430											
N-5	R0600	227,417	167,733	62,959	2,500											
N-4	R0610	287,288	8,113	2,165	531											
N-3	R0620	156,369	79,810	4,922	48											
N-2	R0630	233,159	25,814	303												
N-1	R0640	206,601	80,790													
N	R0650	240,726														

	Sum of years (cumulative)	
	In Current year	C1370
R0500	-	-
R0510	-	170,686
R0520	1,392	200,088
R0530	-	226,558
R0540	-	181,917
R0550	917	178,220
R0560	-	268,250
R0570	-	337,517
R0580	-	305,394
R0590	-	211,413
R0600	-	460,609
R0610	-	281,871
R0620	48	231,305
R0630	303	259,276
R0640	80,790	287,391
R0650	240,726	240,726
Total	321,392	3,841,221

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350
Prior	R0100															
N-14	R0110															
N-13	R0120															
N-12	R0130															
N-11	R0140															
N-10	R0150										624					
N-9	R0160															
N-8	R0170															
N-7	R0180															
N-6	R0190															
N-5	R0200															
N-4	R0210				28,087											
N-3	R0220			7,006												
N-2	R0230															
N-1	R0240		67,151													
N	R0250	126,045														

	Year end (discounted data)	
	C0360	
R0100	-	-
R0110	-	-
R0120	-	-
R0130	-	-
R0140	-	-
R0150	625	625
R0160	-	-
R0170	-	-
R0180	-	-
R0190	-	-
R0200	-	-
R0210	28,149	28,149
R0220	7,022	7,022
R0230	-	-
R0240	67,297	67,297
R0250	126,320	126,320
Total	229,413	229,413

Gross Reported but not Settled Claims (RBNS)
(absolute amount)

Year	Development year																Year end	
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +		C0560
	C0400	C0410	C0420	C0430	C0440	C0450	C0460	C0470	C0480	C0490	C0500	C0510	C0520	C0530	C0540	C0550		
Prior	R0100																R0100	-
N-14	R0110	55,714	8,940	8,078	-	-	-	-	-	-	-	-	-	-	-	-	R0110	-
N-13	R0120	75,341	7,757	-	-	-	-	-	-	-	-	-	-	-	-	-	R0120	-
N-12	R0130	106,789	12,333	11,984	-	-	-	-	-	-	-	-	-	-	-	-	R0130	-
N-11	R0140	94,619	27,817	12,614	12	-	-	-	-	-	-	-	-	-	-	-	R0140	-
N-10	R0150	68,281	19,546	-	-	-	-	-	-	-	600	-	-	-	-	-	R0150	600
N-9	R0160	145,532	53,530	16,364	14,249	10,314	10,000	-	-	-	-	-	-	-	-	-	R0160	-
N-8	R0170	119,732	6,899	1,706	300	-	-	-	-	-	-	-	-	-	-	-	R0170	-
N-7	R0180	133,623	10,456	2,814	-	-	-	-	-	-	-	-	-	-	-	-	R0180	-
N-6	R0190	138,710	8,420	2,840	1,540	-	-	-	-	-	-	-	-	-	-	-	R0190	-
N-5	R0200	333,795	80,300	10,350	-	-	-	-	-	-	-	-	-	-	-	-	R0200	-
N-4	R0210	99,343	35,633	27,136	27,030	27,007	-	-	-	-	-	-	-	-	-	-	R0210	27,007
N-3	R0220	109,784	24,474	24,644	6,737	-	-	-	-	-	-	-	-	-	-	-	R0220	6,737
N-2	R0230	66,011	10,325	-	-	-	-	-	-	-	-	-	-	-	-	-	R0230	-
N-1	R0240	108,931	64,568	-	-	-	-	-	-	-	-	-	-	-	-	-	R0240	64,568
N	R0250	145,354	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0250	145,354
Total	R0260																R0260	244,266

Reinsurance RBNS Claims
(absolute amount)

Year	Development year																Year end	
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +		C1160
	C1000	C1010	C1020	C1030	C1040	C1050	C1060	C1070	C1080	C1090	C1100	C1110	C1120	C1130	C1140	C1150		
Prior	R0300																R0300	-
N-14	R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0310	-
N-13	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0320	-
N-12	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0330	-
N-11	R0340	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0340	-
N-10	R0350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0350	-
N-9	R0360	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0360	-
N-8	R0370	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0370	-
N-7	R0380	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0380	-
N-6	R0390	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0390	-
N-5	R0400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0400	-
N-4	R0410	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0410	-
N-3	R0420	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0420	-
N-2	R0430	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0430	-
N-1	R0440	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0440	-
N	R0450	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0450	-
Total	R0460																R0460	-

Net RBNS Claims
(absolute amount)

Year	Development year																Year end			
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +		C1760		
Prior	R0500																		R0500	-
N-14	R0510	55,714	8,940	8,078	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0510	-
N-13	R0520	75,341	7,757	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0520	-
N-12	R0530	106,789	12,333	11,984	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0530	-
N-11	R0540	94,619	27,817	12,614	12	-	-	-	-	-	-	-	-	-	-	-	-	-	R0540	-
N-10	R0550	68,281	19,546	-	-	-	-	-	-	-	-	-	600	-	-	-	-	-	R0550	600
N-9	R0560	145,532	53,530	16,364	14,249	10,314	10,000	-	-	-	-	-	-	-	-	-	-	-	R0560	-
N-8	R0570	119,732	6,899	1,706	300	-	-	-	-	-	-	-	-	-	-	-	-	-	R0570	-
N-7	R0580	133,623	10,456	2,814	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0580	-
N-6	R0590	138,710	8,420	2,840	1,540	-	-	-	-	-	-	-	-	-	-	-	-	-	R0590	-
N-5	R0600	333,795	80,300	10,350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0600	-
N-4	R0610	99,343	35,633	27,136	27,030	27,007	-	-	-	-	-	-	-	-	-	-	-	-	R0610	27,007
N-3	R0620	109,784	24,474	24,644	6,737	-	-	-	-	-	-	-	-	-	-	-	-	-	R0620	6,737
N-2	R0630	66,011	10,325	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0630	-
N-1	R0640	108,931	64,568	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0640	64,568
N	R0650	145,354	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0650	145,354
Total	R0660																		R0660	244,266

Non-Life Insurance Claims Information: Fire and Other Damage to Property

Gross Claims Paid (non-cumulative)
(absolute amount)

Year	Development year																In Current year		Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C0170	C0180		
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160				
Prior																	- 11,133.00			
N-14	R0110	464,351	214,625	69,272	28,965	5,339	4,470	-	707	503	- 13,790	- 3,725	-	-	-	-	R0100	- 11,133.00	- 11,133	
N-13	R0120	834,627	1,399,338	130,103	54,605	23,789	542	8,504	-	-	-	- 18,025	-	-	-	-	R0110	-	770,717	
N-12	R0130	349,675	230,110	50,464	22,509	- 520	- 637	1,245	-	-	-	-	-	-	-	-	R0120	-	2,433,483	
N-11	R0140	706,776	286,951	134,206	- 663	19,359	- 702	-	-	9,420	-	-	-	-	-	-	R0130	-	652,846	
N-10	R0150	542,443	510,855	17,633	- 8,803	- 5,304	65	993	-	-	-	-	-	-	-	-	R0140	1,041	1,137,548	
N-9	R0160	501,211	441,684	18,452	102,179	7,593	413	-	-	-	-	-	-	-	-	-	R0150	-	1,057,882	
N-8	R0170	511,649	403,958	12,523	12,137	810	2,701	-	534	- 4,260	-	-	-	-	-	-	R0160	-	1,071,532	
N-7	R0180	725,575	290,765	16,048	3,943	3,828	-	-	85	-	-	-	-	-	-	-	R0170	- 4,260	940,052	
N-6	R0190	568,856	392,350	24,031	8,090	718	32,243	- 21,869	-	-	-	-	-	-	-	-	R0180	85	1,040,244	
N-5	R0200	609,242	323,236	38,868	7,506	1,519	- 1,716	-	-	-	-	-	-	-	-	-	R0190	- 21,869	1,004,419	
N-4	R0210	1,103,378	666,603	99,401	34,118	- 7,122	-	-	-	-	-	-	-	-	-	-	R0200	- 1,716	978,655	
N-3	R0220	852,312	286,892	29,639	7,472	-	-	-	-	-	-	-	-	-	-	-	R0210	- 7,122	1,896,378	
N-2	R0230	1,347,721	532,265	111,204	-	-	-	-	-	-	-	-	-	-	-	-	R0220	7,472	1,176,315	
N-1	R0240	737,731	814,254	-	-	-	-	-	-	-	-	-	-	-	-	-	R0230	111,204	1,991,190	
N	R0250	673,882	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0240	814,254	1,551,985	
Total	R0260	1,561,838.00	18,365,995														R0250	673,882	673,882	

Reinsurance Recoveries received (non-cumulative)
(absolute amount)

Year	Development year																In Current year		Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C0760	C0770		
	C0600	C0610	C0620	C0630	C0640	C0650	C0660	C0670	C0680	C0690	C0700	C0710	C0720	C0730	C0740	C0750				
Prior	R0300																			
N-14	R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0300	-	-	
N-13	R0320	-	1,217,730	238,246	-	98,616	-	-	-	-	-	-	-	-	-	-	R0310	-	-	
N-12	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0320	-	1,554,592	
N-11	R0340	-	-	46,918	-	10,207	-	-	-	-	-	-	-	-	-	-	R0330	-	-	
N-10	R0350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0340	-	57,125	
N-9	R0360	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0350	-	-	
N-8	R0370	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0360	-	-	
N-7	R0380	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0370	-	-	
N-6	R0390	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0380	-	-	
N-5	R0400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0390	-	-	
N-4	R0410	-	135,691	36,734	-	34,240	-	-	-	-	-	-	-	-	-	-	R0400	-	-	
N-3	R0420	64,639	3,013	-	1,167	-	-	-	-	-	-	-	-	-	-	-	R0410	34,240	206,665	
N-2	R0430	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0420	1,167	68,819	
N-1	R0440	-	202,204	-	-	-	-	-	-	-	-	-	-	-	-	-	R0430	-	-	
N	R0450	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0440	202,204	202,204	
Total	R0460	237,611.00	2,089,405														R0450	-	-	

Net Claims Paid (non-cumulative)
(absolute amount)

Year	Development year																In Current year	Sum of years (cumulative)		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +		C1360	C1370	
	C1200	C1210	C1220	C1230	C1240	C1250	C1260	C1270	C1280	C1290	C1300	C1310	C1320	C1330	C1340	C1350				
Prior	R0500																- 11,133.00	R0500	- 11,133	- 11,133
N-14	R0510	464,351	214,625	69,272	28,965	5,339	4,470	-	707	503	- 13,790	- 3,725					R0510	-	770,717	
N-13	R0520	834,627	181,608	- 108,143	54,605	- 74,827	542	8,504	-	-	-	- 18,025	-	-	-		R0520	-	878,891	
N-12	R0530	349,675	230,110	50,464	22,509	- 520	- 637	1,245	-	-	-	-	-	-			R0530	-	652,846	
N-11	R0540	706,776	286,951	87,288	- 663	9,152	- 702	-	-	- 9,420	-	-	-	1,041			R0540	1,041	1,080,423	
N-10	R0550	542,443	510,855	17,633	- 8,803	- 5,304	65	993	-	-	-	-	-	-			R0550	-	1,057,882	
N-9	R0560	501,211	441,684	18,452	102,179	7,593	413	-	-	-	-	-	-	-			R0560	-	1,071,532	
N-8	R0570	511,649	403,958	12,523	12,137	810	2,701	-	534	- 4,260							R0570	- 4,260	940,052	
N-7	R0580	725,575	290,765	16,048	3,943	3,828	-	-	85								R0580	85	1,040,244	
N-6	R0590	568,856	392,350	24,031	8,090	718	32,243	- 21,869									R0590	- 21,869	1,004,419	
N-5	R0600	609,242	323,236	38,868	7,506	1,519	- 1,716										R0600	- 1,716	978,655	
N-4	R0610	1,103,378	530,912	62,667	34,118	- 41,362											R0610	- 41,362	1,689,713	
N-3	R0620	787,673	283,879	29,639	6,305												R0620	6,305	1,107,496	
N-2	R0630	1,347,721	532,265	111,204													R0630	111,204	1,991,190	
N-1	R0640	737,731	612,050														R0640	612,050	1,349,781	
N	R0650	673,882															R0650	673,882	673,882	
Total	R0660																R0660	1,324,227	16,276,590	

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year																Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +		C0360	
	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350			
Prior	R0100																-	R0100	-
N-14	R0110																	R0110	-
N-13	R0120																	R0120	-
N-12	R0130																	R0130	1,001
N-11	R0140																	R0140	-
N-10	R0150																	R0150	-
N-9	R0160																	R0160	-
N-8	R0170								546									R0170	547
N-7	R0180									972								R0180	975
N-6	R0190										15,962							R0190	15,998
N-5	R0200											10,816						R0200	10,840
N-4	R0210												72,743					R0210	72,905
N-3	R0220													16,349				R0220	16,385
N-2	R0230														70,760			R0230	70,917
N-1	R0240															578,265		R0240	579,554
N	R0250																758,014	R0250	759,704
Total	R0260																	R0260	1,528,826

Undiscounted Best Estimate Claims Provisions - Reinsurance recoverable
(absolute amount)

Year	Development year																Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C0960		
	C0800	C0810	C0820	C0830	C0840	C0850	C0860	C0870	C0880	C0890	C0900	C0910	C0920	C0930	C0940	C0950			
Prior	R0300																-	R0300	-
N-14	R0310																	R0310	-
N-13	R0320																	R0320	-
N-12	R0330																	R0330	-
N-11	R0340																	R0340	-
N-10	R0350																	R0350	-
N-9	R0360																	R0360	-
N-8	R0370																	R0370	-
N-7	R0380																	R0380	-
N-6	R0390																	R0390	-
N-5	R0400																	R0400	-
N-4	R0410																	R0410	-
N-3	R0420																	R0420	-
N-2	R0430																	R0430	-
N-1	R0440		272,660															R0440	273,204
N	R0450	-																R0450	-
																	Total	R0460	273,204

Net Undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year																Year end		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C1760		
	C1600	C1610	C1620	C1630	C1640	C1650	C1660	C1670	C1680	C1690	C1700	C1710	C1720	C1730	C1740	C1750			
Prior	R0500																-	R0500	-
N-14	R0510	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0510	-
N-13	R0520	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0520	-
N-12	R0530	-	-	-	-	-	-	-	-	-	-	-	998	-	-	-		R0530	1,000.63
N-11	R0540	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0540	-
N-10	R0550	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0550	-
N-9	R0560	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0560	-
N-8	R0570	-	-	-	-	-	-	-	546	-	-	-	-	-	-	-		R0570	547.22
N-7	R0580	-	-	-	-	-	-	972	-	-	-	-	-	-	-	-		R0580	974.57
N-6	R0590	-	-	-	-	-	15,962	-	-	-	-	-	-	-	-	-		R0590	15,997.51
N-5	R0600	-	-	-	-	10,816	-	-	-	-	-	-	-	-	-	-		R0600	10,840.12
N-4	R0610	-	-	-	72,743	-	-	-	-	-	-	-	-	-	-	-		R0610	72,904.99
N-3	R0620	-	-	16,349	-	-	-	-	-	-	-	-	-	-	-	-		R0620	16,385.25
N-2	R0630	-	70,760	-	-	-	-	-	-	-	-	-	-	-	-	-		R0630	70,917.29
N-1	R0640	305,605	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0640	306,350.76
N	R0650	758,014	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0650	759,703.91
																	Total	R0660	1,255,622

Gross Reported but not Settled Claims (RBNS)
(absolute amount)

Year	Development year																Year end		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +			
	C0400	C0410	C0420	C0430	C0440	C0450	C0460	C0470	C0480	C0490	C0500	C0510	C0520	C0530	C0540	C0550			
Prior	R0100																-	R0100	-
N-14	R0110	377,491	132,065	55,474	42,441	10,242	2,795	2,795	-	-	-	-	-	-	-	-	-	R0110	-
N-13	R0120	1,887,461	364,232	100,832	33,634	12,000	9,124	-	-	-	-	-	-	-	-	-	-	R0120	-
N-12	R0130	450,398	152,944	66,922	27,299	2,704	-	-	-	-	-	-	-	-	-	-	-	R0130	-
N-11	R0140	719,742	393,509	190,753	126,123	22,849	13,549	733	233	233	233	-	960					R0140	960
N-10	R0150	712,463	159,631	56,265	33,441	24,702	10,000	-	-	-	-	-	-					R0150	-
N-9	R0160	858,950	426,945	354,857	16,216	700	-	-	-	-	-	-	-					R0160	-
N-8	R0170	587,145	90,889	30,198	11,450	6,589	600	525	525	525								R0170	525
N-7	R0180	543,528	94,842	69,024	45,245	11,900	900	-	935									R0180	935
N-6	R0190	670,863	188,777	113,315	71,490	58,390	15,348	15,348										R0190	15,348
N-5	R0200	552,647	111,680	36,745	16,787	12,887	10,400											R0200	10,400
N-4	R0210	1,097,440	310,115	132,343	84,730	69,945												R0210	69,945
N-3	R0220	464,629	107,883	42,480	15,720													R0220	15,720
N-2	R0230	1,116,548	298,591	68,038														R0230	68,038
N-1	R0240	1,665,129	556,024															R0240	556,024
N	R0250	795,938																R0250	795,938
Total	R0260																	R0260	1,533,833

Reinsurance RBNS Claims
(absolute amount)

Year	Development year																Year end		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +			
	C1000	C1010	C1020	C1030	C1040	C1050	C1060	C1070	C1080	C1090	C1100	C1110	C1120	C1130	C1140	C1150			
Prior	R0300																-	R0300	-
N-14	R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0310	-
N-13	R0320	1,854,370	390,539	89,310	83,333	-	-	-	-	-	-	-	-	-	-	-	-	R0320	-
N-12	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0330	-
N-11	R0340	151,409	187,246	147,546	147,546	1,740	1,740	1,740	-	-	-	-	-	-	-	-	-	R0340	-
N-10	R0350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0350	-
N-9	R0360	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0360	-
N-8	R0370	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0370	-
N-7	R0380	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0380	-
N-6	R0390	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0390	-
N-5	R0400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0400	-
N-4	R0410	228,183	81,461	39,334	34,655	-												R0410	-
N-3	R0420	5,431	1,914	1,278	-													R0420	-
N-2	R0430	-	-	-														R0430	-
N-1	R0440	707,095	272,660															R0440	272,660
N	R0450	-																R0450	-
Total	R0460																	R0460	272,660

Net RBNS Claims
(absolute amount)

Year	Development year																Year end		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +		C1760	
	C1600	C1610	C1620	C1630	C1640	C1650	C1660	C1670	C1680	C1690	C1700	C1710	C1720	C1730	C1740	C1750			
Prior	R0500																	R0500	-
N-14	R0510	377,491	132,065	55,474	42,441	10,242	2,795	2,795	-	-	-	-	-	-	-	-		R0510	-
N-13	R0520	33,090	- 26,308	11,522	- 49,699	12,000	9,124	-	-	-	-	-	-	-	-	-		R0520	-
N-12	R0530	450,398	152,944	66,922	27,299	2,704	-	-	-	-	-	-	-	-	-	-		R0530	-
N-11	R0540	568,333	206,263	43,207	- 21,423	21,109	11,809	- 1,007	233	233	233	-	960	-	-	-		R0540	960
N-10	R0550	712,463	159,631	56,265	33,441	24,702	10,000	-	-	-	-	-	-	-	-	-		R0550	-
N-9	R0560	858,950	426,945	354,857	16,216	700	-	-	-	-	-	-	-	-	-	-		R0560	-
N-8	R0570	587,145	90,889	30,198	11,450	6,589	600	525	525	525	-	-	-	-	-	-		R0570	525
N-7	R0580	543,528	94,842	69,024	45,245	11,900	900	-	935	-	-	-	-	-	-	-		R0580	935
N-6	R0590	670,863	188,777	113,315	71,490	58,390	15,348	15,348	-	-	-	-	-	-	-	-		R0590	15,348
N-5	R0600	552,647	111,680	36,745	16,787	12,887	10,400	-	-	-	-	-	-	-	-	-		R0600	10,400
N-4	R0610	869,257	228,654	93,009	50,075	69,945	-	-	-	-	-	-	-	-	-	-		R0610	69,945
N-3	R0620	459,198	105,969	41,202	15,720	-	-	-	-	-	-	-	-	-	-	-		R0620	15,720
N-2	R0630	1,116,548	298,591	68,038	-	-	-	-	-	-	-	-	-	-	-	-		R0630	68,038
N-1	R0640	958,034	283,364	-	-	-	-	-	-	-	-	-	-	-	-	-		R0640	283,364
N	R0650	795,938	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0650	795,938
Total	R0660																	R0660	1,261,173

Non-Life Insurance Claims Information: General Liability Insurance

Gross Claims Paid (non-cumulative)
(absolute amount)

Year	Development year																In Current year		Sum of years (cumulative)			
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C0170	C0180				
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160						
Prior	R0100																		R0100	-	-	
N-14	R0110	19,325	41,760	74,682	3,607	1,666	27,781	-	-	-	-	-	-	-	30,535	-	-	-	R0110	-	199,356	
N-13	R0120	16,258	56,802	10,282	58,363	1,240	-	6,231	-	-	-	-	-	-	-	-	-	-	R0120	-	149,177	
N-12	R0130	19,242	48,627	44,377	8,236	-	-	6,905	119,423	-	-	-	-	-	-	-	-	-	R0130	-	246,811	
N-11	R0140	29,130	13,173	6,537	3,589	266	5,214	300	55	3,813	2	174	200	-	-	-	-	-	R0140	200	62,453	
N-10	R0150	6,283	13,739	9,311	-	31,794	2,135	-	-	37	50	-	-	-	-	-	-	-	R0150	-	63,349	
N-9	R0160	14,573	30,950	41,740	1,510	117,660	-	-	-	-	-	-	-	-	-	-	-	-	R0160	-	206,433	
N-8	R0170	12,971	59,467	8,085	6,418	2,024	-	-	-	693	-	-	-	-	-	-	-	-	R0170	693	89,658	
N-7	R0180	9,469	64,767	10,773	3,600	9,325	-	-	-	251	-	-	-	-	-	-	-	-	R0180	-	251	97,683
N-6	R0190	21,865	41,934	12,645	45,551	1,099	11,518	8,728	-	-	-	-	-	-	-	-	-	-	R0190	8,728	143,340	
N-5	R0200	22,760	30,199	32,286	2,031	128,501	155	-	-	-	-	-	-	-	-	-	-	-	R0200	155	215,932	
N-4	R0210	13,825	6,888	6,924	188	530	-	-	-	-	-	-	-	-	-	-	-	-	R0210	530	28,355	
N-3	R0220	24,812	18,249	3,268	22,285	-	-	-	-	-	-	-	-	-	-	-	-	-	R0220	22,285	68,614	
N-2	R0230	49,213	153,931	20,725	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0230	20,725	223,869	
N-1	R0240	65,049	27,901	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0240	27,901	92,950	
N	R0250	24,220	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0250	24,220	24,220	
Total	R0260	105,186.00	1,912,200																R0260	105,186.00	1,912,200	

Reinsurance Recoveries received (non-cumulative)
(absolute amount)

Year	Development year																In Current year		Sum of years (cumulative)		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C0760	C0770			
	C0600	C0610	C0620	C0630	C0640	C0650	C0660	C0670	C0680	C0690	C0700	C0710	C0720	C0730	C0740	C0750					
Prior	R0300																		R0300	-	-
N-14	R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0310	-	-
N-13	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0320	-	-
N-12	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0330	-	-
N-11	R0340	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0340	-	-
N-10	R0350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0350	-	-
N-9	R0360	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0360	-	-
N-8	R0370	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0370	-	-
N-7	R0380	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0380	-	-
N-6	R0390	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0390	-	-
N-5	R0400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0400	-	-
N-4	R0410	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0410	-	-
N-3	R0420	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0420	-	-
N-2	R0430	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0430	-	-
N-1	R0440	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0440	-	-
N	R0450	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0450	-	-
Total	R0460	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0460	-	-

Net Claims Paid (non-cumulative)
(absolute amount)

Year	Development year																In Current year		Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C1360	C1370		
	C1200	C1210	C1220	C1230	C1240	C1250	C1260	C1270	C1280	C1290	C1300	C1310	C1320	C1330	C1340	C1350				
Prior	R0500																			
N-14	R0510	19,325	41,760	74,682	3,607	1,666	27,781	-	-	-	-	-	30,535	-	-	-				
N-13	R0520	16,258	56,802	10,282	58,363	1,240	-	6,231	-	-	-	-	-	-	-	-				
N-12	R0530	19,242	48,627	44,377	8,236	-	-	6,905	119,423	-	-	-	-	-	-	-				
N-11	R0540	29,130	13,173	6,537	3,589	266	5,214	300	55	3,813	2	174	200							
N-10	R0550	6,283	13,739	9,311	-	31,794	2,135	-	-	37	50	-								
N-9	R0560	14,573	30,950	41,740	1,510	117,660	-	-	-	-	-									
N-8	R0570	12,971	59,467	8,085	6,418	2,024	-	-	-	693										
N-7	R0580	9,469	64,767	10,773	3,600	9,325	-	-	251											
N-6	R0590	21,865	41,934	12,645	45,551	1,099	11,518	8,728												
N-5	R0600	22,760	30,199	32,286	2,031	128,501	155													
N-4	R0610	13,825	6,888	6,924	188	530														
N-3	R0620	24,812	18,249	3,268	22,285															
N-2	R0630	49,213	153,931	20,725																
N-1	R0640	65,049	27,901																	
N	R0650	24,220																		
Total	R0660																			

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year																Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C0360		
	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350			
Prior	R0100																111,280		
N-14	R0110																26,000		
N-13	R0120																3,640		
N-12	R0130																-		
N-11	R0140																12,299		
N-10	R0150																47,882		
N-9	R0160																-		
N-8	R0170																69,682		
N-7	R0180																65,520		
N-6	R0190																65,520		
N-5	R0200																43,587		
N-4	R0210																63,492		
N-3	R0220																131,456		
N-2	R0230																359,990		
N-1	R0240																548,288		
N	R0250																491,394		
Total	R0260																		

Undiscounted Best Estimate Claims Provisions - Reinsurance recoverable
(absolute amount)

Year	Development year																Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C0960		
	C0800	C0810	C0820	C0830	C0840	C0850	C0860	C0870	C0880	C0890	C0900	C0910	C0920	C0930	C0940	C0950			
Prior	R0300																		
N-14	R0310																		
N-13	R0320																		
N-12	R0330																		
N-11	R0340																		
N-10	R0350																		
N-9	R0360																		
N-8	R0370																		
N-7	R0380																		
N-6	R0390																		
N-5	R0400																		
N-4	R0410																		
N-3	R0420																		
N-2	R0430																		
N-1	R0440																		
N	R0450																		
																	Total	R0460	

Net Undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year																Year end		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C1760		
	C1600	C1610	C1620	C1630	C1640	C1650	C1660	C1670	C1680	C1690	C1700	C1710	C1720	C1730	C1740	C1750			
Prior	R0500																111,280.00		
N-14	R0510	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26,000			
N-13	R0520	-	-	-	-	-	-	-	-	-	-	-	-	-	3,640				
N-12	R0530	-	-	-	-	-	-	-	-	-	-	-	-	-					
N-11	R0540	-	-	-	-	-	-	-	-	-	-	-	12,299						
N-10	R0550	-	-	-	-	-	-	-	-	-	47,882								
N-9	R0560	-	-	-	-	-	-	-	-	-									
N-8	R0570	-	-	-	-	-	-	-	69,682										
N-7	R0580	-	-	-	-	-	-	65,520											
N-6	R0590	-	-	-	-	-	65,520												
N-5	R0600	-	-	-	-	43,587													
N-4	R0610	-	-	-	63,492														
N-3	R0620	-	-	131,456															
N-2	R0630	-	359,990																
N-1	R0640	548,288																	
N	R0650	491,394																	
																	Total	R0660	2,046,654

Gross Reported but not Settled Claims (RBNS)
(absolute amount)

Year	Development year																Year end	
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C0560	
	C0400	C0410	C0420	C0430	C0440	C0450	C0460	C0470	C0480	C0490	C0500	C0510	C0520	C0530	C0540	C0550	R0100	R0110
Prior	R0100															107,000	R0100	107,000
N-14	R0110	89,514	158,972	105,925	117,470	110,730	103,634	103,634	104,175	105,175	65,575	65,575	69,000	37,000	37,000	25,000	R0110	25,000
N-13	R0120	201,286	72,934	85,304	23,593	16,718	15,553	4,426	4,432	3,500	3,500	3,500	3,500	3,500	3,500	R0120	3,500	
N-12	R0130	169,695	187,438	152,695	121,561	127,945	127,705	188,401	46,587	46,587	-	-	-	-	R0130	-		
N-11	R0140	186,400	109,538	60,837	40,484	30,664	19,600	19,000	19,000	12,000	12,000	11,826	11,826	R0140	11,826			
N-10	R0150	262,911	261,112	204,869	193,609	63,290	49,290	46,090	46,090	46,090	46,040	46,040	R0150	46,040				
N-9	R0160	338,198	277,266	159,575	155,062	8,184	2,850	2,850	-	-	-	R0160	-					
N-8	R0170	190,663	125,683	171,712	120,762	112,600	111,000	67,000	67,000	67,002	R0170	67,002						
N-7	R0180	157,786	159,541	227,375	183,149	155,649	74,000	63,500	63,000	R0180	63,000							
N-6	R0190	185,350	178,131	140,741	77,101	54,186	27,736	63,000	R0190	63,000								
N-5	R0200	138,351	190,077	293,332	253,238	43,181	41,911	R0200	41,911									
N-4	R0210	137,303	124,163	107,734	81,354	61,050	R0210	61,050										
N-3	R0220	189,425	265,732	211,877	126,400	R0220	126,400											
N-2	R0230	656,926	546,821	346,144	R0230	346,144												
N-1	R0240	547,399	488,386	R0240	488,386													
N	R0250	325,948	R0250	325,948														
Total	R0260	1,776,207															R0260	1,776,207

Reinsurance RBNS Claims
(absolute amount)

Year	Development year																Year end		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C1160		
	C1000	C1010	C1020	C1030	C1040	C1050	C1060	C1070	C1080	C1090	C1100	C1110	C1120	C1130	C1140	C1150	R0300	R0310	
Prior	R0300																-	R0300	-
N-14	R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0310	-	
N-13	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0320	-		
N-12	R0330	-	-	-	-	-	-	-	-	-	-	-	-	R0330	-				
N-11	R0340	-	-	-	-	-	-	-	-	-	-	R0340	-						
N-10	R0350	-	-	-	-	-	-	-	-	-	R0350	-							
N-9	R0360	-	-	-	-	-	-	-	-	R0360	-								
N-8	R0370	-	-	-	-	-	-	-	R0370	-									
N-7	R0380	-	-	-	-	-	-	R0380	-										
N-6	R0390	-	-	-	-	-	R0390	-											
N-5	R0400	-	-	-	-	R0400	-												
N-4	R0410	-	-	-	R0410	-													
N-3	R0420	-	-	-	R0420	-													
N-2	R0430	-	-	R0430	-														
N-1	R0440	-	R0440	-															
N	R0450	-	R0450	-															
Total	R0460	-															R0460	-	

Net RBNS Claims
(absolute amount)

Year	Development year																Year end		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C1760		
	C1600	C1610	C1620	C1630	C1640	C1650	C1660	C1670	C1680	C1690	C1700	C1710	C1720	C1730	C1740	C1750			
Prior	R0500																107,000.00	R0500	107,000
N-14	R0510	89,514	158,972	105,925	117,470	110,730	103,634	103,634	104,175	105,175	65,575	65,575	69,000	37,000	37,000	25,000	R0510	25,000	
N-13	R0520	201,286	72,934	85,304	23,593	16,718	15,553	4,426	4,432	3,500	3,500	3,500	3,500	3,500	3,500	R0520	3,500		
N-12	R0530	169,695	187,438	152,695	121,561	127,945	127,705	188,401	46,587	46,587	-	-	-	-	R0530	-			
N-11	R0540	186,400	109,538	60,837	40,484	30,664	19,600	19,000	19,000	12,000	12,000	11,826	11,826	R0540	11,826				
N-10	R0550	262,911	261,112	204,869	193,609	63,290	49,290	46,090	46,090	46,090	46,040	46,040	R0550	46,040					
N-9	R0560	338,198	277,266	159,575	155,062	8,184	2,850	2,850	-	-	-	R0560	-						
N-8	R0570	190,663	125,683	171,712	120,762	112,600	111,000	67,000	67,000	67,002	R0570	67,002							
N-7	R0580	157,786	159,541	227,375	183,149	155,649	74,000	63,500	63,000	R0580	63,000								
N-6	R0590	185,350	178,131	140,741	77,101	54,186	27,736	63,000	R0590	63,000									
N-5	R0600	138,351	190,077	293,332	253,238	43,181	41,911	R0600	41,911										
N-4	R0610	137,303	124,163	107,734	81,354	61,050	R0610	61,050											
N-3	R0620	189,425	265,732	211,877	126,400	R0620	126,400												
N-2	R0630	656,926	546,821	346,144	R0630	346,144													
N-1	R0640	547,399	488,386	R0640	488,386														
N	R0650	325,948	R0650	325,948															
Total	R0660																1,776,207		

Non-Life Insurance Claims Information: Credit and Suretyship

Gross Claims Paid (non-cumulative)
(absolute amount)

Year	Development year																In Current year		Sum of years (cumulative)
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C0170	C0180	
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160			
Prior	R0100																		
N-14	R0110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
N-13	R0120	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
N-12	R0130	-	-	-	-	-	-	-	-	-	-	-	-	-					
N-11	R0140	-	-	-	-	-	-	-	-	-	-	-	-						
N-10	R0150	-	-	-	-	-	-	-	-	-	-	-							
N-9	R0160	-	-	1,965	156	-	-	-	-	-	-								
N-8	R0170	-	4,495	1,620	-	-	-	-	-	-									
N-7	R0180	1,508	7,895	10,704	-	-	-	-	-										
N-6	R0190	-	12,700	2,953	-	-	-	-											
N-5	R0200	-	-	5,466	8,425	-	-												
N-4	R0210	5,464	6,838	-	-	-													
N-3	R0220	-	-	2,726	3,722														
N-2	R0230	2,769	5,000	-															
N-1	R0240	-	1,866																
N	R0250	-																	
																	Total	5,588.00	86,272

Reinsurance Recoveries received (non-cumulative)
(absolute amount)

Year	Development year																In Current year		Sum of years (cumulative)
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C0760	C0770	
	C0600	C0610	C0620	C0630	C0640	C0650	C0660	C0670	C0680	C0690	C0700	C0710	C0720	C0730	C0740	C0750			
Prior	R0300																		
N-14	R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
N-13	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
N-12	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-					
N-11	R0340	-	-	-	-	-	-	-	-	-	-	-	-						
N-10	R0350	-	-	-	-	-	-	-	-	-	-	-							
N-9	R0360	-	-	-	-	-	-	-	-	-	-								
N-8	R0370	-	-	-	-	-	-	-	-	-									
N-7	R0380	-	-	-	-	-	-	-	-										
N-6	R0390	-	-	-	-	-	-	-											
N-5	R0400	-	-	-	-	-	-												
N-4	R0410	-	-	-	-	-													
N-3	R0420	-	-	-	-														
N-2	R0430	-	-	-															
N-1	R0440	-	-																
N	R0450	-																	
																	Total	R0460	-

Net Claims Paid (non-cumulative)
(absolute amount)

Year		Development year															In Current year		Sum of years (cumulative)	
		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C1360	C1370	
		C1200	C1210	C1220	C1230	C1240	C1250	C1260	C1270	C1280	C1290	C1300	C1310	C1320	C1330	C1340	C1350			
Prior	R0500																	R0500	-	-
N-14	R0510																	R0510	-	-
N-13	R0520																	R0520	-	-
N-12	R0530																	R0530	-	-
N-11	R0540																	R0540	-	-
N-10	R0550																	R0550	-	-
N-9	R0560			1,965	156													R0560	-	2,121
N-8	R0570		4,495	1,620														R0570	-	6,115
N-7	R0580	1,508	7,895	10,704														R0580	-	20,107
N-6	R0590		12,700	2,953														R0590	-	15,653
N-5	R0600			5,466	8,425													R0600	-	13,891
N-4	R0610	5,464	6,838															R0610	-	12,302
N-3	R0620			2,726	3,722													R0620	3,722	6,448
N-2	R0630	2,769	5,000															R0630		7,769
N-1	R0640		1,866															R0640	1,866	1,866
N	R0650																	R0650		-
Total	R0660																	R0660	5,588	86,272

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year		Development year															Year end (discounted data)		
		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C0360	
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350		
Prior	R0100																	R0100	-
N-14	R0110																	R0110	-
N-13	R0120																	R0120	-
N-12	R0130																	R0130	-
N-11	R0140																	R0140	-
N-10	R0150																	R0150	-
N-9	R0160																	R0160	-
N-8	R0170																	R0170	-
N-7	R0180																	R0180	-
N-6	R0190																	R0190	-
N-5	R0200																	R0200	-
N-4	R0210																	R0210	-
N-3	R0220																	R0220	-
N-2	R0230																	R0230	-
N-1	R0240		8,459															R0240	8,472
N	R0250																	R0250	-
Total	R0260																	R0260	8,472

Undiscounted Best Estimate Claims Provisions - Reinsurance recoverable
(absolute amount)

Year	Development year																Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C0960		
Prior	R0300																	R0300	-
N-14	R0310																	R0310	-
N-13	R0320																	R0320	-
N-12	R0330																	R0330	-
N-11	R0340																	R0340	-
N-10	R0350																	R0350	-
N-9	R0360																	R0360	-
N-8	R0370																	R0370	-
N-7	R0380																	R0380	-
N-6	R0390																	R0390	-
N-5	R0400																	R0400	-
N-4	R0410																	R0410	-
N-3	R0420																	R0420	-
N-2	R0430																	R0430	-
N-1	R0440																	R0440	-
N	R0450																	R0450	-
Total																		R0460	-

Net Undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year																Year end		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C1760		
Prior	R0500																	R0500	-
N-14	R0510																	R0510	-
N-13	R0520																	R0520	-
N-12	R0530																	R0530	-
N-11	R0540																	R0540	-
N-10	R0550																	R0550	-
N-9	R0560																	R0560	-
N-8	R0570																	R0570	-
N-7	R0580																	R0580	-
N-6	R0590																	R0590	-
N-5	R0600																	R0600	-
N-4	R0610																	R0610	-
N-3	R0620																	R0620	-
N-2	R0630																	R0630	-
N-1	R0640																	R0640	8,472
N	R0650																	R0650	-
Total																		R0660	8,472

Gross Reported but not Settled Claims (RBNS)
(absolute amount)

Year	Development year																Year end		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +		C0560	
	C0400	C0410	C0420	C0430	C0440	C0450	C0460	C0470	C0480	C0490	C0500	C0510	C0520	C0530	C0540	C0550			
Prior	R0100																	R0100	-
N-14	R0110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0110	-
N-13	R0120	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0120	-
N-12	R0130	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0130	-
N-11	R0140	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0140	-
N-10	R0150	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0150	-
N-9	R0160	75	75	100	-	-	-	-	-	-	-	-	-	-	-	-	-	R0160	-
N-8	R0170	162	630	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0170	-
N-7	R0180	1,538	8,761	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0180	-
N-6	R0190	-	10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0190	-
N-5	R0200	-	-	10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	R0200	-
N-4	R0210	10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0210	-
N-3	R0220	-	-	5,000	-	-	-	-	-	-	-	-	-	-	-	-	-	R0220	-
N-2	R0230	7,231	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0230	-
N-1	R0240	-	8,134	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0240	8,134
N	R0250	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0250	-
Total	R0260																	R0260	8,134

Reinsurance RBNS Claims
(absolute amount)

Year	Development year																Year end		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +		C1160	
	C1000	C1010	C1020	C1030	C1040	C1050	C1060	C1070	C1080	C1090	C1100	C1110	C1120	C1130	C1140	C1150			
Prior	R0300																	R0300	-
N-14	R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0310	-
N-13	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0320	-
N-12	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0330	-
N-11	R0340	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0340	-
N-10	R0350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0350	-
N-9	R0360	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0360	-
N-8	R0370	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0370	-
N-7	R0380	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0380	-
N-6	R0390	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0390	-
N-5	R0400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0400	-
N-4	R0410	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0410	-
N-3	R0420	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0420	-
N-2	R0430	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0430	-
N-1	R0440	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0440	-
N	R0450	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0450	-
Total	R0460																	R0460	-

Net RBNS Claims
(absolute amount)

Year	Development year																Year end	
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C1760	
	C1600	C1610	C1620	C1630	C1640	C1650	C1660	C1670	C1680	C1690	C1700	C1710	C1720	C1730	C1740	C1750		C1760
Prior	R0500															-	R0500	-
N-14	R0510	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0510	-
N-13	R0520	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0520	-
N-12	R0530	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0530	-
N-11	R0540	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0540	-
N-10	R0550	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0550	-
N-9	R0560	75	75	100	-	-	-	-	-	-	-	-	-	-	-		R0560	-
N-8	R0570	162	630	-	-	-	-	-	-	-	-	-	-	-	-		R0570	-
N-7	R0580	1,538	8,761	-	-	-	-	-	-	-	-	-	-	-	-		R0580	-
N-6	R0590	-	10,000	-	-	-	-	-	-	-	-	-	-	-	-		R0590	-
N-5	R0600	-	-	10,000	-	-	-	-	-	-	-	-	-	-	-		R0600	-
N-4	R0610	10,000	-	-	-	-	-	-	-	-	-	-	-	-	-		R0610	-
N-3	R0620	-	-	5,000	-	-	-	-	-	-	-	-	-	-	-		R0620	-
N-2	R0630	7,231	-	-	-	-	-	-	-	-	-	-	-	-	-		R0630	-
N-1	R0640	-	8,134	-	-	-	-	-	-	-	-	-	-	-	-		R0640	8,134
N	R0650	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0650	-
Total	R0660																R0660	8,134

Non-Life Insurance Claims Information: Assistance

Gross Claims Paid (non-cumulative)
(absolute amount)

Year	Development year																In Current year		Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C0170	C0180		
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160				
Prior	R0100																			
N-14	R0110	423,293	109,125	39,778	770	-	24	-	-	-	-	-	-	-	-	-	R0100	-		
N-13	R0120	459,881	161,938	9,736	264	-	-	-	522	-	-	60	-	-	-	-	R0110	-		
N-12	R0130	523,737	80,876	16,703	-	-	-	-	-	-	-	-	-	-	-	-	R0120	-		
N-11	R0140	604,378	115,211	13,285	3,390	-	36	-	-	-	-	-	-	-	-	-	R0130	-		
N-10	R0150	478,148	147,522	10,456	712	351	750	294	405	-	4,253	-	-	-	-	-	R0140	-		
N-9	R0160	752,615	134,213	83	2,823	586	1,642	4,371	-	684	-	-	-	-	-	-	R0150	-		
N-8	R0170	522,367	296,753	5,836	2,544	871	100	-	250	-	-	-	-	-	-	-	R0160	-		
N-7	R0180	586,564	131,810	4,184	6,022	389	340	-	-	-	-	-	-	-	-	-	R0170	-		
N-6	R0190	436,481	52,978	3,839	296	3,238	108	35	-	-	-	-	-	-	-	-	R0180	-		
N-5	R0200	304,399	66,378	1,276	450	52	-	-	-	-	-	-	-	-	-	-	R0190	35		
N-4	R0210	267,613	115,662	901	642	38	-	-	-	-	-	-	-	-	-	-	R0200	-		
N-3	R0220	304,422	54,663	822	186	-	-	-	-	-	-	-	-	-	-	-	R0210	38		
N-2	R0230	311,602	56,640	1,349	-	-	-	-	-	-	-	-	-	-	-	-	R0220	186		
N-1	R0240	381,060	85,860	-	-	-	-	-	-	-	-	-	-	-	-	-	R0230	1,349		
N	R0250	339,273	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0240	85,860		
																	R0250	339,273		
Total	R0260																	426,595.00		

Reinsurance Recoveries received (non-cumulative)
(absolute amount)

Year	Development year																In Current year		Sum of years (cumulative)	
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C0760	C0770		
	C0600	C0610	C0620	C0630	C0640	C0650	C0660	C0670	C0680	C0690	C0700	C0710	C0720	C0730	C0740	C0750				
Prior	R0300																			
N-14	R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0300	-		
N-13	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0310	-		
N-12	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0320	-		
N-11	R0340	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0330	-		
N-10	R0350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0340	-		
N-9	R0360	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0350	-		
N-8	R0370	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0360	-		
N-7	R0380	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0370	-		
N-6	R0390	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0380	-		
N-5	R0400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0390	-		
N-4	R0410	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0400	-		
N-3	R0420	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0410	-		
N-2	R0430	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0420	-		
N-1	R0440	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0430	-		
N	R0450	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0440	-		
																	R0450	-		
Total	R0460																	-		

Net Claims Paid (non-cumulative)
(absolute amount)

Year	Development year															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
	C1200	C1210	C1220	C1230	C1240	C1250	C1260	C1270	C1280	C1290	C1300	C1310	C1320	C1330	C1340	C1350
Prior	R0500															
N-14	R0510	423,293	109,125	- 39,778	770	-	24	-	-	-	-	-	-	-	-	-
N-13	R0520	459,881	161,938	9,736	264	-	-	-	522	-	-	60	-	-	-	-
N-12	R0530	523,737	80,876	16,703	-	-	-	-	-	-	-	-	-	-	-	-
N-11	R0540	604,378	115,211	- 13,285	- 3,390	-	36	-	-	-	-	187	-	-	-	-
N-10	R0550	478,148	147,522	- 10,456	- 712	351	750	294	405	-	4,253	-	-	-	-	-
N-9	R0560	752,615	134,213	- 83	2,823	586	1,642	- 4,371	-	684	-	-	-	-	-	-
N-8	R0570	522,367	296,753	5,836	2,544	871	- 100	-	250	-	-	-	-	-	-	-
N-7	R0580	586,564	131,810	- 4,184	6,022	- 389	340	-	-	-	-	-	-	-	-	-
N-6	R0590	436,481	52,978	- 3,839	296	- 3,238	- 108	- 35	-	-	-	-	-	-	-	-
N-5	R0600	304,399	66,378	1,276	- 450	- 52	-	-	-	-	-	-	-	-	-	-
N-4	R0610	267,613	115,662	901	- 642	- 38	-	-	-	-	-	-	-	-	-	-
N-3	R0620	304,422	54,663	822	186	-	-	-	-	-	-	-	-	-	-	-
N-2	R0630	311,602	56,640	1,349	-	-	-	-	-	-	-	-	-	-	-	-
N-1	R0640	381,060	85,860	-	-	-	-	-	-	-	-	-	-	-	-	-
N	R0650	339,273	-	-	-	-	-	-	-	-	-	-	-	-	-	-

	Sum of years (cumulative)	
	In Current year	C1370
R0500	-	-
R0510	-	493,434
R0520	-	631,237
R0530	-	621,316
R0540	-	703,065
R0550	-	612,049
R0560	-	888,109
R0570	-	828,521
R0580	-	720,163
R0590	35	482,535
R0600	-	371,551
R0610	38	383,496
R0620	186	360,093
R0630	1,349	369,591
R0640	85,860	466,920
R0650	339,273	339,273
Total	426,595	8,271,354

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350
Prior	R0100															
N-14	R0110															
N-13	R0120															
N-12	R0130															
N-11	R0140															
N-10	R0150															
N-9	R0160															
N-8	R0170															
N-7	R0180															
N-6	R0190															
N-5	R0200															
N-4	R0210															
N-3	R0220				6,312											
N-2	R0230			4,261												
N-1	R0240		- 3,378													
N	R0250	209,321														

	Year end (discounted data)	
	C0360	
R0100	-	-
R0110	-	-
R0120	-	-
R0130	-	-
R0140	-	-
R0150	-	-
R0160	-	-
R0170	-	-
R0180	-	-
R0190	-	-
R0200	-	-
R0210	-	-
R0220	6,322	6,322
R0230	4,267	4,267
R0240	- 3,383	- 3,383
R0250	209,644	209,644
Total	216,850	216,850

Undiscounted Best Estimate Claims Provisions - Reinsurance recoverable
(absolute amount)

Year	Development year																Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C0960		
Prior	R0300																	R0300	-
N-14	R0310																	R0310	-
N-13	R0320																	R0320	-
N-12	R0330																	R0330	-
N-11	R0340																	R0340	-
N-10	R0350																	R0350	-
N-9	R0360																	R0360	-
N-8	R0370																	R0370	-
N-7	R0380																	R0380	-
N-6	R0390																	R0390	-
N-5	R0400																	R0400	-
N-4	R0410																	R0410	-
N-3	R0420																	R0420	-
N-2	R0430																	R0430	-
N-1	R0440																	R0440	-
N	R0450																	R0450	-
																	Total	R0460	-

Net Undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year																Year end		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C1760		
Prior	R0500																	R0500	-
N-14	R0510																	R0510	-
N-13	R0520																	R0520	-
N-12	R0530																	R0530	-
N-11	R0540																	R0540	-
N-10	R0550																	R0550	-
N-9	R0560																	R0560	-
N-8	R0570																	R0570	-
N-7	R0580																	R0580	-
N-6	R0590																	R0590	-
N-5	R0600																	R0600	-
N-4	R0610																	R0610	-
N-3	R0620					6,312												R0620	6,321.51
N-2	R0630			4,261														R0630	4,267.46
N-1	R0640		3,378															R0640	3,383.21
N	R0650	209,321																R0650	209,644.03
																	Total	R0660	216,850

Gross Reported but not Settled Claims (RBNS)
(absolute amount)

Year	Development year																Year end		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +		C0560	
	C0400	C0410	C0420	C0430	C0440	C0450	C0460	C0470	C0480	C0490	C0500	C0510	C0520	C0530	C0540	C0550			
Prior	R0100																-	R0100	-
N-14	R0110	75,487	1,351	-	-	-	-	-	-	-	-	-	-	-	-	-		R0110	-
N-13	R0120	198,332	47,533	30,950	-	-	-	-	-	-	-	-	-	-	-	-		R0120	-
N-12	R0130	151,224	66,517	11,364	-	-	-	-	-	-	-	-	-	-	-	-		R0130	-
N-11	R0140	155,455	31,784	5,208	144	-	-	-	-	-	-	-	-	-	-	-		R0140	-
N-10	R0150	257,181	31,026	9,177	2,235	350	-	-	-	-	-	-	-	-	-	-		R0150	-
N-9	R0160	266,619	65,154	20,965	15,357	12,222	11,647	11,647	-	-	-	-	-	-	-	-		R0160	-
N-8	R0170	454,414	147,369	114,169	104,211	740	739	-	-	-	-	-	-	-	-	-		R0170	-
N-7	R0180	248,572	35,607	15,437	2,801	785	-	-	-	-	-	-	-	-	-	-		R0180	-
N-6	R0190	155,331	31,046	12,070	3,471	-	-	-	-	-	-	-	-	-	-	-		R0190	-
N-5	R0200	104,773	28,980	4,985	800	-	-	-	-	-	-	-	-	-	-	-		R0200	-
N-4	R0210	214,444	24,830	1,985	600	-	-	-	-	-	-	-	-	-	-	-		R0210	-
N-3	R0220	130,261	38,570	10,783	6,069	-	-	-	-	-	-	-	-	-	-	-	6,069	R0220	6,069
N-2	R0230	133,112	31,958	4,097	-	-	-	-	-	-	-	-	-	-	-	-	4,097	R0230	4,097
N-1	R0240	155,314	24,720	-	-	-	-	-	-	-	-	-	-	-	-	-	24,720	R0240	24,720
N	R0250	285,168	-	-	-	-	-	-	-	-	-	-	-	-	-	-	285,168	R0250	285,168
Total	R0260																320,054	R0260	320,054

Reinsurance RBNS Claims
(absolute amount)

Year	Development year																Year end		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +		C1160	
	C1000	C1010	C1020	C1030	C1040	C1050	C1060	C1070	C1080	C1090	C1100	C1110	C1120	C1130	C1140	C1150			
Prior	R0300																-	R0300	-
N-14	R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0310	-
N-13	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0320	-
N-12	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0330	-
N-11	R0340	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0340	-
N-10	R0350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0350	-
N-9	R0360	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0360	-
N-8	R0370	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0370	-
N-7	R0380	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0380	-
N-6	R0390	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0390	-
N-5	R0400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0400	-
N-4	R0410	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0410	-
N-3	R0420	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0420	-
N-2	R0430	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0430	-
N-1	R0440	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0440	-
N	R0450	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		R0450	-
Total	R0460																-	R0460	-

Net RBNS Claims
(absolute amount)

Year	Development year																Year end		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C1760		
	C1600	C1610	C1620	C1630	C1640	C1650	C1660	C1670	C1680	C1690	C1700	C1710	C1720	C1730	C1740	C1750			
Prior	R0500																-	R0500	-
N-14	R0510	75,487	1,351	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0510	-
N-13	R0520	198,332	47,533	30,950	-	-	-	-	-	-	-	-	-	-	-	-	-	R0520	-
N-12	R0530	151,224	66,517	11,364	-	-	-	-	-	-	-	-	-	-	-	-	-	R0530	-
N-11	R0540	155,455	31,784	5,208	144	-	-	-	-	-	-	-	-	-	-	-	-	R0540	-
N-10	R0550	257,181	31,026	9,177	2,235	350	-	-	-	-	-	-	-	-	-	-	-	R0550	-
N-9	R0560	266,619	65,154	20,965	15,357	12,222	11,647	11,647	-	-	-	-	-	-	-	-	-	R0560	-
N-8	R0570	454,414	147,369	114,169	104,211	740	739	-	-	-	-	-	-	-	-	-	-	R0570	-
N-7	R0580	248,572	35,607	15,437	2,801	785	-	-	-	-	-	-	-	-	-	-	-	R0580	-
N-6	R0590	155,331	31,046	12,070	3,471	-	-	-	-	-	-	-	-	-	-	-	-	R0590	-
N-5	R0600	104,773	28,980	4,985	800	-	-	-	-	-	-	-	-	-	-	-	-	R0600	-
N-4	R0610	214,444	24,830	1,985	600	-	-	-	-	-	-	-	-	-	-	-	-	R0610	-
N-3	R0620	130,261	38,570	10,783	6,069	-	-	-	-	-	-	-	-	-	-	-	-	R0620	6,069
N-2	R0630	133,112	31,958	4,097	-	-	-	-	-	-	-	-	-	-	-	-	-	R0630	4,097
N-1	R0640	155,314	24,720	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0640	24,720
N	R0650	285,168	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0650	285,168
Total	R0660																	R0660	320,054

Non-Life Insurance Claims Information: Miscellaneous

Gross Claims Paid (non-cumulative)
(absolute amount)

Year	Development year															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
Prior	R0100															
N-14	R0110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-13	R0120	-	12,519	194	-	-	-	-	-	-	-	-	-	-	-	-
N-12	R0130	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-11	R0140	165	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-10	R0150	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-9	R0160	-	9,709	-	-	-	-	-	-	-	-	-	-	-	-	-
N-8	R0170	-	36,324	-	-	-	-	-	-	-	-	-	-	-	-	-
N-7	R0180	-	3,479	-	-	-	-	-	-	-	-	-	-	-	-	-
N-6	R0190	-	623,014	300,763	-	-	-	-	-	-	-	-	-	-	-	-
N-5	R0200	41	904,450	-	-	-	-	-	-	-	-	-	-	-	-	-
N-4	R0210	-	987,854	-	-	-	-	-	-	-	-	-	-	-	-	-
N-3	R0220	-	1,228,373	-	-	-	-	-	-	-	-	-	-	-	-	-
N-2	R0230	-	73,031	205,673	-	-	-	-	-	-	-	-	-	-	-	-
N-1	R0240	1,140,541	1,029,287	-	-	-	-	-	-	-	-	-	-	-	-	-
N	R0250	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

	Sum of years (cumulative)	
	In Current year	Sum of years (cumulative)
	C0170	C0180
R0100	-	-
R0110	-	-
R0120	-	12,713
R0130	-	-
R0140	-	165
R0150	-	-
R0160	-	9,709
R0170	-	36,324
R0180	-	3,479
R0190	-	923,777
R0200	-	904,491
R0210	-	987,854
R0220	-	1,228,373
R0230	205,673	278,704
R0240	1,029,287	2,169,828
R0250	-	-
Total	R0260	1,234,960.00
		6,555,417

Reinsurance Recoveries received (non-cumulative)
(absolute amount)

Year	Development year															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
	C0600	C0610	C0620	C0630	C0640	C0650	C0660	C0670	C0680	C0690	C0700	C0710	C0720	C0730	C0740	C0750
Prior	R0300															
N-14	R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-13	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-12	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-11	R0340	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-10	R0350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-9	R0360	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-8	R0370	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-7	R0380	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-6	R0390	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-5	R0400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-4	R0410	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-3	R0420	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-2	R0430	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-1	R0440	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N	R0450	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

	Sum of years (cumulative)	
	In Current year	Sum of years (cumulative)
	C0760	C0770
R0300	-	-
R0310	-	-
R0320	-	-
R0330	-	-
R0340	-	-
R0350	-	-
R0360	-	-
R0370	-	-
R0380	-	-
R0390	-	-
R0400	-	-
R0410	-	-
R0420	-	-
R0430	-	-
R0440	-	-
R0450	-	-
Total	R0460	-

Net Claims Paid (non-cumulative)
(absolute amount)

Year		Development year															
		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C1200	C1210	C1220	C1230	C1240	C1250	C1260	C1270	C1280	C1290	C1300	C1310	C1320	C1330	C1340	C1350
Prior	R0500																
N-14	R0510	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-13	R0520	-	12,519	194	-	-	-	-	-	-	-	-	-	-	-	-	-
N-12	R0530	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-11	R0540	165	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-10	R0550	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-9	R0560	-	9,709	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-8	R0570	-	36,324	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-7	R0580	-	3,479	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-6	R0590	-	623,014	300,763	-	-	-	-	-	-	-	-	-	-	-	-	-
N-5	R0600	41	904,450	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-4	R0610	-	987,854	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-3	R0620	-	1,228,373	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-2	R0630	-	73,031	205,673	-	-	-	-	-	-	-	-	-	-	-	-	-
N-1	R0640	1,140,541	1,029,287	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N	R0650	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

	Sum of years (cumulative)	
	In Current year	C1370
R0500	-	-
R0510	-	-
R0520	-	12,713
R0530	-	-
R0540	-	165
R0550	-	-
R0560	-	9,709
R0570	-	36,324
R0580	-	3,479
R0590	-	923,777
R0600	-	904,491
R0610	-	987,854
R0620	-	1,228,373
R0630	205,673	278,704
R0640	1,029,287	2,169,828
R0650	-	-
Total	1,234,960	6,555,417

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year		Development year															
		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350
Prior	R0100																
N-14	R0110																
N-13	R0120																
N-12	R0130																
N-11	R0140																
N-10	R0150																
N-9	R0160																
N-8	R0170																
N-7	R0180																
N-6	R0190																
N-5	R0200																
N-4	R0210																
N-3	R0220																
N-2	R0230																
N-1	R0240																
N	R0250	814,627															

	Year end (discounted data)	
	C0360	
R0100	-	-
R0110	-	-
R0120	-	-
R0130	-	-
R0140	151,028	-
R0150	-	-
R0160	-	-
R0170	-	-
R0180	-	-
R0190	-	-
R0200	-	-
R0210	-	-
R0220	-	-
R0230	-	-
R0240	-	-
R0250	815,860	-
Total	966,888	

Undiscounted Best Estimate Claims Provisions - Reinsurance recoverable
(absolute amount)

Year	Development year																Year end (discounted data)		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C0960		
Prior	R0300																	R0300	-
N-14	R0310																	R0310	-
N-13	R0320																	R0320	-
N-12	R0330																	R0330	-
N-11	R0340																	R0340	125,546
N-10	R0350																	R0350	-
N-9	R0360																	R0360	-
N-8	R0370																	R0370	-
N-7	R0380																	R0380	-
N-6	R0390																	R0390	-
N-5	R0400																	R0400	-
N-4	R0410																	R0410	-
N-3	R0420																	R0420	-
N-2	R0430																	R0430	-
N-1	R0440																	R0440	-
N	R0450	900																R0450	779
Total																		R0460	126,325

Net Undiscounted Best Estimate Claims Provisions
(absolute amount)

Year	Development year																Year end		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C1760		
Prior	R0500																	R0500	-
N-14	R0510																	R0510	-
N-13	R0520																	R0520	-
N-12	R0530																	R0530	-
N-11	R0540																	R0540	25,482.36
N-10	R0550																	R0550	-
N-9	R0560																	R0560	-
N-8	R0570																	R0570	-
N-7	R0580																	R0580	-
N-6	R0590																	R0590	-
N-5	R0600																	R0600	-
N-4	R0610																	R0610	-
N-3	R0620																	R0620	-
N-2	R0630																	R0630	-
N-1	R0640																	R0640	-
N	R0650	813,727																R0650	815,080.35
Total																		R0660	840,563

Gross Reported but not Settled Claims (RBNS)
(absolute amount)

Year	Development year																Year end		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +		C0560	
	C0400	C0410	C0420	C0430	C0440	C0450	C0460	C0470	C0480	C0490	C0500	C0510	C0520	C0530	C0540	C0550			
Prior	R0100																	R0100	-
N-14	R0110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0110	-
N-13	R0120	120,897	932	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0120	-
N-12	R0130	199	199	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0130	-
N-11	R0140	69,881	69,881	69,881	69,881	145,000	145,000	145,000	145,000	145,000	145,000	145,000	145,000				R0140	145,000	
N-10	R0150	1,165	1,165	1,000	1,000	1,000	-	-	-	-	-	-	-	-	-	-	-	R0150	-
N-9	R0160	27,952	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0160	-
N-8	R0170	50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0170	-
N-7	R0180	3,700	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0180	-
N-6	R0190	-	4,145	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0190	-
N-5	R0200	75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0200	-
N-4	R0210	1,500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0210	-
N-3	R0220	17,710	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0220	-
N-2	R0230	500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0230	-
N-1	R0240	1,900	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0240	-
N	R0250	900	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0250	900
Total	R0260																	R0260	145,900

Reinsurance RBNS Claims
(absolute amount)

Year	Development year																Year end		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +		C1160	
	C1000	C1010	C1020	C1030	C1040	C1050	C1060	C1070	C1080	C1090	C1100	C1110	C1120	C1130	C1140	C1150			
Prior	R0300															0		R0300	-
N-14	R0310	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0310	-
N-13	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0320	-
N-12	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0330	-
N-11	R0340	69,881	34,045	26,827	26,827	126,150	126,150	126,150	126,150	126,150	126,150	126,150	126,150				R0340	126,150	
N-10	R0350	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0350	-
N-9	R0360	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0360	-
N-8	R0370	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0370	-
N-7	R0380	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0380	-
N-6	R0390	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0390	-
N-5	R0400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0400	-
N-4	R0410	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0410	-
N-3	R0420	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0420	-
N-2	R0430	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0430	-
N-1	R0440	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0440	-
N	R0450	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0450	-
Total	R0460																	R0460	126,150

Net RBNS Claims
(absolute amount)

Year	Development year																Year end		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +	C1760		
Prior	R0500																	R0500	-
N-14	R0510	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0510	-
N-13	R0520	120,897	932	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0520	-
N-12	R0530	199	199	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0530	-
N-11	R0540	-	0	35,836	43,054	43,054	18,850	18,850	18,850	18,850	18,850	18,850	18,850	18,850	18,850	18,850	18,850	R0540	18,850
N-10	R0550	1,165	1,165	1,000	1,000	1,000	-	-	-	-	-	-	-	-	-	-	-	R0550	-
N-9	R0560	27,952	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0560	-
N-8	R0570	50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0570	-
N-7	R0580	3,700	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0580	-
N-6	R0590	-	4,145	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0590	-
N-5	R0600	75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0600	-
N-4	R0610	1,500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0610	-
N-3	R0620	17,710	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0620	-
N-2	R0630	500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0630	-
N-1	R0640	1,900	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0640	-
N	R0650	900	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	R0650	900
Total	R0660																	R0660	19,750

S.25.01 – SCR for undertakings using the Standard Formula

	Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
	C0030	C0040	C0050
Market risk	R0010 6,635,375	6,635,375	-
Counterparty default risk	R0020 2,445,978	2,445,978	-
Life underwriting risk	R0030 -	-	-
Health underwriting risk	R0040 601,312	601,312	-
Non-life underwriting risk	R0050 8,356,396	8,356,396	-
Diversification	R0060 - 4,652,099	- 4,652,099	
Intangible asset risk	R0070 -	-	
Basic Solvency Capital Requirement	R0100 13,386,963	13,386,963	

Calculation of Solvency Capital Requirement

	C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120 -
Operational risk	R0130 982,049
Loss-absorbing capacity of technical provisions	R0140 -
Loss-absorbing capacity of deferred taxes	R0150 - 5,406,721
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160 -
Solvency Capital Requirement excluding capital add-on	R0200 8,962,292
Capital add-on already set	R0210 -
Solvency capital requirement	R0220 8,962,292
Other information on SCR	
Capital requirement for duration-based equity risk sub-module	R0400 -
Total amount of Notional Solvency Capital Requirements for remaining part	R0410 -
Total amount of Notional Solvency Capital Requirement for ring fenced funds	R0420 -
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430 -
Diversification effects due to RFF nSCR aggregation for article 304	R0440 -
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450 -
Net future discretionary benefits	R0460 -

S.28.01 – MCR for Only Life or only Non-Life

Linear formula component for non-life insurance and reinsurance obligations

		C0010
MCR _{NL} Result	R0010	5,196,093

Medical expenses and proportional reinsurance
Income protection insurance and proportional reinsurance
Workers' compensation insurance and proportional reinsurance
Motor vehicle liability insurance and proportional reinsurance
Other motor insurance and proportional reinsurance
Marine, aviation and transport insurance and proportional reinsurance
Fire and other damage to property insurance and proportional reinsurance
General liability insurance and proportional reinsurance
Credit and suretyship insurance and proportional reinsurance
Legal expenses insurance and proportional reinsurance
Assistance and proportional reinsurance
Miscellaneous financial loss insurance and proportional reinsurance
Non-proportional health reinsurance
Non-proportional casualty reinsurance
Non-proportional marine, aviation and transport reinsurance
Non-proportional property reinsurance

Net (of reinsurance/SPV) best estimate and TP calculated as a whole provisions

Net (of reinsurance) written premiums in the last 12 months

	C0020	C0030
R0020	1,691,048	2,110,003
R0030	162,534	282,659
R0040	127,331	199,868
R0050	11,871,042	10,317,272
R0060	4,689,928	8,729,447
R0070	422,041	1,051,873
R0080	3,401,815	4,412,277
R0090	2,469,014	1,345,026
R0100	8,472	45,070
R0110	-	-
R0120	294,495	1,085,389
R0130	1,673,817	1,814,002
R0140	-	-
R0150	-	-
R0160	-	-
R0170	-	-

Linear formula component for life insurance and reinsurance obligations

		C0040
MCR _L Result	R0200	-

Obligations with profit participation - guaranteed benefits
Obligations with profit participation - future discretionary benefits
Index-linked and unit-linked insurance obligations
Other life (re)insurance and health (re)insurance obligations
Total capital at risk for all life (re)insurance obligations

Net (of reinsurance/SPV) best estimate and TP calculated as a whole provisions

Net (of reinsurance/SPV) total capital at risk

	C0050	C0060
R0210	-	-
R0220	-	-
R0230	-	-
R0240	-	-
R0250	-	-

Overall MCR calculation

		C0070
Linear MCR	R0300	5,196,093
SCR	R0310	8,962,292
MCR cap	R0320	4,033,031
MCR floor	R0330	2,240,573
Combined MCR	R0340	4,033,031
Absolute floor of the MCR	R0350	3,700,000

Minimum Capital Requirement	R0400	4,033,031
------------------------------------	--------------	-----------