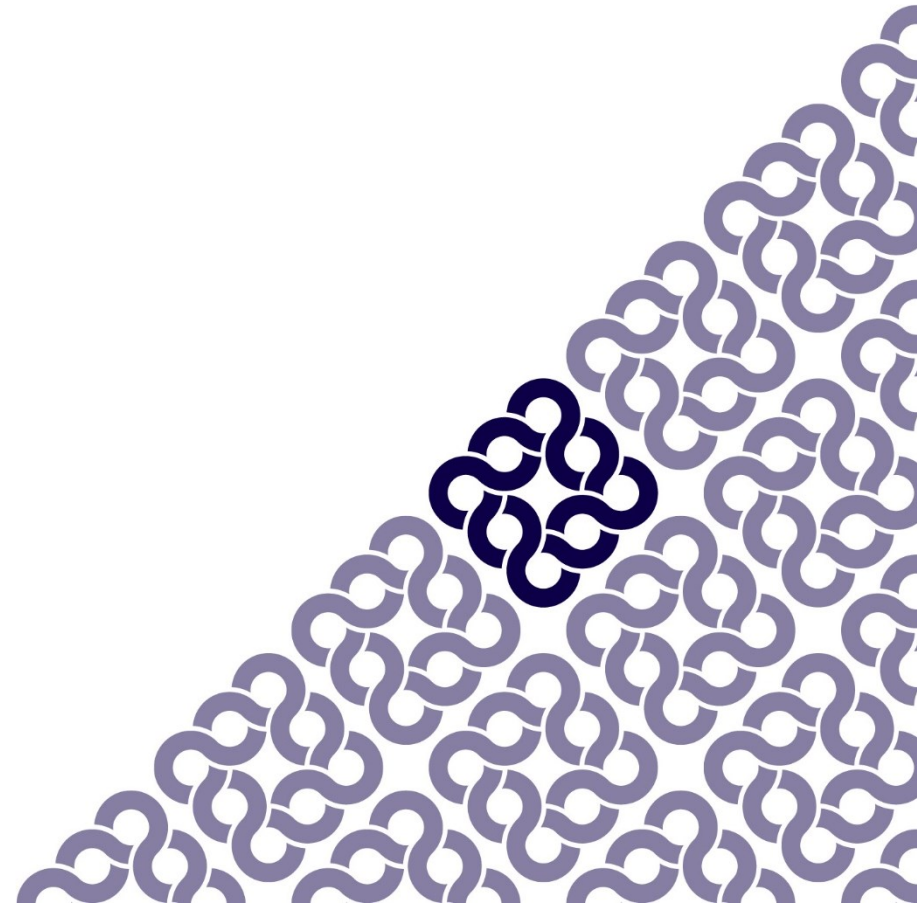




Quantitative Reporting Templates

2022

Athora Lebensversicherung AG



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QRT S.02.01.02 - Balance Sheet

		Solvency II value	Statutory accounts value	Reclassification adjustments
		C0010	C0020	EC0021
Assets				
Goodwill	R0010			
Deferred acquisition costs	R0020			
Intangible assets	R0030			
Deferred tax assets	R0040	0,00		
Pension benefit surplus	R0050			
Property, plant & equipment held for own use	R0060			
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	3.060.790.045,54	3.325.468.326,74	
Property (other than for own use)	R0080			
Holdings in related undertakings, including participations	R0090		110.032.602,07	
<i>Equities</i>	<i>R0100</i>	<i>5.562.530,46</i>		
Equities - listed	R0110			
Equities - unlisted	R0120	5.562.530,46		
no split between listed and unlisted (Statutory column)				
<i>Bonds</i>	<i>R0130</i>	<i>556.123.286,86</i>	<i>486.393.640,16</i>	
Government Bonds	R0140	316.065.057,95	486.393.640,16	
Corporate Bonds	R0150	240.058.228,91		
Structured notes	R0160			
Collateralised securities	R0170			
no split between bonds (Statutory column)				
Collective Investments Undertakings	R0180	2.499.104.228,22	2.728.676.459,33	
Derivatives	R0190			
Deposits other than cash equivalents	R0200			
Other investments	R0210		365.625,18	
Assets held for index-linked and unit-linked contracts	R0220	430.513.165,94	430.513.165,94	
Loans and mortgages	R0230	1.895.944,90	156.780.531,97	
Loans on policies	R0240	1.895.944,90	1.597.187,33	
Loans and mortgages to individuals	R0250			
Other loans and mortgages	R0260		155.183.344,64	
no split between loans & mortgages (Statutory column)				
Reinsurance recoverables from:	R0270	226.480.169,20	270.862.437,73	
Non-life and health similar to non-life	R0280			
Non-life excluding health	R0290			
Health similar to non-life	R0300			
no split between non-life excluding health and health similar to non-life (Statutory column)				
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	226.480.169,20	270.862.437,73	
Health similar to life	R0320			
Life excluding health and index-linked and unit-linked	R0330	226.480.169,20	270.862.437,73	
no split between life excluding health and index-linked and unit-linked and health similar to life (Statutory column)				
Life index-linked and unit-linked	R0340			
Deposits to cedants	R0350			
Insurance and intermediaries receivables	R0360	4.213.078,20	4.573.545,89	
Reinsurance receivables	R0370		1.768.892,94	
Receivables (trade, not insurance)	R0380	122.205.124,20	120.064.727,20	
Own shares (held directly)	R0390			
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400			
Cash and cash equivalents	R0410	20.097.714,79	20.097.714,79	
Any other assets, not elsewhere shown	R0420	47.812.116,54	22.982.274,38	
Total assets	R0500	3.914.007.359,31	4.353.111.617,58	

Liabilities				
Technical provisions - non-life	R0510			
Technical provisions - non-life - no split between non - life (excluding health) and health (similar to non - life) (Statutory column)				
Technical provisions - non-life (excluding health)	R0520			
Technical provisions calculated as a whole	R0530			
Best Estimate	R0540			
Risk margin	R0550			
Technical provisions - health (similar to non-life)	R0560			
Technical provisions calculated as a whole	R0570			
Best Estimate	R0580			
Risk margin	R0590			
Technical provisions - life (excluding index-linked and unit-linked)	R0600	2.789.809.970,81	3.616.643.705,98	
Technical provision - life - no split between health (similar to life) and life (excluding health, index-linked and unit - linked) (Statutory column)				
Technical provisions - health (similar to life)	R0610	93.033.108,47		
Technical provisions calculated as a whole	R0620			
Best Estimate	R0630	93.033.108,47		
Risk margin	R0640			
Technical provisions - life (excluding health and index-linked and unit-linked)	R0650	2.696.776.862,34	3.616.643.705,98	
Technical provisions calculated as a whole	R0660			
Best Estimate	R0670	2.696.776.862,34		
Risk margin	R0680			
Technical provisions - index-linked and unit-linked	R0690	428.879.354,87	430.513.165,94	
Technical provisions calculated as a whole	R0700			
Best Estimate	R0710	428.879.354,87		
Risk margin	R0720			
Other technical provisions	R0730			
Contingent liabilities	R0740			
Provisions other than technical provisions	R0750	3.319.836,53	3.319.836,53	
Pension benefit obligations	R0760	28.440.699,00	27.374.575,00	
Deposits from reinsurers	R0770			
Deferred tax liabilities	R0780	74.220.471,63		
Derivatives	R0790			
Debts owed to credit institutions	R0800			
Debts owed to credit institutions resident domestically	ER0801			
Debts owed to credit institutions resident in the euro area other than domestic	ER0802			
Debts owed to credit institutions resident in rest of the world	ER0803			
Financial liabilities other than debts owed to credit institutions	R0810			
debts owed to non-credit institutions	ER0811			
debts owed to non-credit institutions resident domestically	ER0812			
debts owed to non-credit institutions resident in the euro area other than domestic	ER0813			
debts owed to non-credit institutions resident in rest of the world	ER0814			
other financial liabilities (debt securities issued)	ER0815			
Insurance & intermediaries payables	R0820	2.064.487,36	40.839.119,94	
Reinsurance payables	R0830		-5.037.582,37	
Payables (trade, not insurance)	R0840	6.718.803,20	6.718.803,20	
Subordinated liabilities	R0850	27.638.905,62	30.000.000,00	
Subordinated liabilities not in Basic Own Funds	R0860			
Subordinated liabilities in Basic Own Funds	R0870	27.638.905,62	30.000.000,00	
Subordinated liabilities - no split between not in BOF and in BOF (Statutory column)				
Any other liabilities, not elsewhere shown	R0880			
Total liabilities	R0900	3.361.092.529,02	4.150.371.624,22	
Excess of assets over liabilities	R1000	552.914.830,29	202.739.993,36	
Excess of assets over liabilities minus Subordinated Liabilities in BOF		580.553.735,91		

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

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)												Line of Business for: accepted non-proportional reinsurance				Total
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
	CO010	CO020	CO030	CO040	CO050	CO060	CO070	CO080	CO090	CO100	CO110	CO120	CO130	CO140	CO150	CO160	
Premiums written																	
Gross - Direct Business	R0110																
Gross - Proportional reinsurance accepted	R0120																
Gross - Non-proportional reinsurance accepted	R0130																
Reinsurers' share	R0140																
Net	R0200																
Premiums earned																	
Gross - Direct Business	R0210																
Gross - Proportional reinsurance accepted	R0220																
Gross - Non-proportional reinsurance accepted	R0230																
Reinsurers' share	R0240																
Net	R0300																
Claims incurred																	
Gross - Direct Business	R0310																
Gross - Proportional reinsurance accepted	R0320																
Gross - Non-proportional reinsurance accepted	R0330																
Reinsurers' share	R0340																
Net	R0400																
Changes in other technical provisions																	
Gross - Direct Business	R0410																
Gross - Proportional reinsurance accepted	R0420																
Gross - Non-proportional reinsurance accepted	R0430																
Reinsurers' share	R0440																
Net	R0500																
Expenses incurred	R0550																
Administrative expenses																	
Gross - Direct Business	R0610																
Gross - Proportional reinsurance accepted	R0620																
Gross - Non-proportional reinsurance accepted	R0630																
Reinsurers' share	R0640																
Net	R0700																
Investment management expenses																	
Gross - Direct Business	R0710																
Gross - Proportional reinsurance accepted	R0720																
Gross - Non-proportional reinsurance accepted	R0730																
Reinsurers' share	R0740																
Net	R0800																
Claims management expenses																	
Gross - Direct Business	R0810																
Gross - Proportional reinsurance accepted	R0820																
Gross - Non-proportional reinsurance accepted	R0830																
Reinsurers' share	R0840																
Net	R0900																
Acquisition expenses																	
Gross - Direct Business	R0910																
Gross - Proportional reinsurance accepted	R0920																
Gross - Non-proportional reinsurance accepted	R0930																
Reinsurers' share	R0940																
Net	R1000																
Overhead expenses																	
Gross - Direct Business	R1010																
Gross - Proportional reinsurance accepted	R1020																
Gross - Non-proportional reinsurance accepted	R1030																
Reinsurers' share	R1040																
Net	R1100																
Other expenses																	
R1200																	
Total expenses	R1300																

		Line of Business for: life insurance obligations					Life reinsurance obligations		Total	
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance		Life reinsurance
		C0210	C0220	C0230	C0240	C0250	C0260	C0270		C0280
Premiums written										
Gross	R1410	21.376.860,20	93.928.981,26	15.434.275,01						130.740.116,47
Reinsurers' share	R1420	10.821.692,92	8.822.474,89	89.112,53						19.733.280,34
Net	R1500	10.555.167,28	85.106.506,37	15.345.162,48						111.006.836,13
Premiums earned										
Gross	R1510	21.447.513,10	95.046.203,97	15.435.826,85						131.929.543,92
Reinsurers' share	R1520	10.821.692,92	10.732.350,89	89.112,53						21.643.156,34
Net	R1600	10.625.820,18	84.313.853,08	15.346.714,32						110.286.387,58
Claims incurred										
Gross	R1610	-1.133.881,86	290.422.920,89	24.683.143,15						313.972.182,18
Reinsurers' share	R1620	12.841.692,22	-424.051,81	0,00						12.417.640,41
Net	R1700	-13.975.574,08	290.846.972,70	24.683.143,15						301.554.541,77
Changes in other technical provisions										
Gross	R1710									0,00
Reinsurers' share	R1720									0,00
Net	R1800									0,00
Expenses incurred	R1900	198.173,89	16.405.656,81	1.093.500,00						17.697.330,70
Administrative expenses										
Gross	R1910	993.733,84	5.970.760,13	632.859,55						7.597.353,52
Reinsurers' share	R1920	1.783.395,71	421.042,63	10.409,79						2.214.848,13
Net	R2000	-789.661,87	5.549.717,50	622.449,76						5.382.505,39
Investment management expenses										
Gross	R2010	279.412,50	8.453.322,93	26.277,04						8.759.012,47
Reinsurers' share	R2020	0,00	0,00	0,00						0,00
Net	R2100	279.412,50	8.453.322,93	26.277,04						8.759.012,47
Claims management expenses										
Gross	R2110	428.635,57	2.193.898,76	309.309,53						2.931.843,86
Reinsurers' share	R2120	0,00	0,00	0,00						0,00
Net	R2200	428.635,57	2.193.898,76	309.309,53						2.931.843,86
Acquisition expenses										
Gross	R2210	279.787,69	208.717,62	135.463,67						623.968,98
Reinsurers' share	R2220	0,00	0,00	0,00						0,00
Net	R2300	279.787,69	208.717,62	135.463,67						623.968,98
Overhead expenses										
Gross	R2310									0,00
Reinsurers' share	R2320									0,00
Net	R2400									0,00
Other expenses	R2500									14.097.444,89
Total expenses	R2600									31.794.775,59
Total amount of surrenders	R2700	337.027,18	25.752.737,39	16.553.352,46						42.643.117,03

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

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

Life obligations

		Total Top 5 and home country	Home Country	+
		C0210	C0150	
			Germany (DE)	
		C0280	C0220	
R1400				
Premiums written				
Gross	R1410	130.740.116,47	130.740.116,47	
Reinsurers' share	R1420	19.733.280,34	19.733.280,34	
Net	R1500	111.006.836,13	111.006.836,13	
Premiums earned				
Gross	R1510	131.929.543,92	131.929.543,92	
Reinsurers' share	R1520	21.643.156,34	21.643.156,34	
Net	R1600	110.286.387,58	110.286.387,58	
Claims incurred				
Gross	R1610	313.972.182,18	313.972.182,18	
Reinsurers' share	R1620	12.417.640,41	12.417.640,41	
Net	R1700	301.554.541,77	301.554.541,77	
Changes in other technical provisions				
Gross	R1710	0,00		
Reinsurers' share	R1720	0,00		
Net	R1800	0,00		
Expenses incurred	R1900	17.697.330,70	17.697.330,70	
Other expenses	R2500	14.097.444,89		
Total expenses	R2600	31.794.775,59		

Percentage of the total gross written premiums		
	Non-life	0,00%
	Life	100,00%

Country split is 90% of total gross written premiums or 5 Countries have been entered		
	Non-life	YES
	Life	YES

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

		Life		Life obligations	Insurance with profit participation	Index-linked and unit-linked insurance	Health insurance
		Total Countries	Germany (DE)	Total LoB	Total Countries		
Premiums written							
Gross	R1410	130.740.116,47	130.740.116,47	130.740.116,47	93.928.981,26	15.434.275,01	21.376.860,20
Reinsurers' share	R1420	19.733.280,34	19.733.280,34	19.733.280,34	8.822.474,89	89.112,53	10.821.692,92
Net		111.006.836,13	111.006.836,13	111.006.836,13	85.106.506,37	15.345.162,48	10.555.167,28
Premiums earned							
Gross	R1510	131.929.543,92	131.929.543,92	131.929.543,92	95.046.203,97	15.435.826,85	21.447.513,10
Reinsurers' share	R1520	21.643.156,34	21.643.156,34	21.643.156,34	10.732.350,89	89.112,53	10.821.692,92
Net		110.286.387,58	110.286.387,58	110.286.387,58	84.313.853,08	15.346.714,32	10.625.820,18
Claims incurred							
Gross	R1610	313.972.182,18	313.972.182,18	313.972.182,18	290.422.920,89	24.683.143,15	-1.133.881,86
Reinsurers' share	R1620	12.417.640,41	12.417.640,41	12.417.640,41	-424.051,81	0,00	12.841.692,22
Net		301.554.541,77	301.554.541,77	301.554.541,77	290.846.972,70	24.683.143,15	-13.975.574,08
Changes in other technical provisions							
Gross	R1710	0,00		0,00			
Reinsurers' share	R1720	0,00		0,00			
Net		0,00	0,00	0,00	0,00	0,00	0,00

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

		Amount with Long Term Guarantee measures and transitionals	Without transitional on technical provisions	Impact of transitional on technical provisions	Without transitional on interest rate	Impact of transitional on interest rate	Without volatility adjustment and without other transitional measures	Impact of volatility adjustment set to zero	Without matching adjustment and without all the others	Impact of matching adjustment set to zero	Impact of all LTG measures and transitionals
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
Technical provisions	R0010	3.218.689.325,68	3.612.555.253,28	393.865.927,60	3.612.555.253,28		3.635.662.314,92	23.107.061,65	3.635.662.314,92		416.972.989,24
Basic own funds	R0020	552.914.830,29	306.340.571,02	-246.574.259,27	306.340.571,02		293.220.617,73	-13.119.953,29	293.220.617,73		-259.694.212,56
Excess of assets over liabilities	R0030	552.914.830,29	278.701.665,40	-274.213.164,89	278.701.665,40		265.581.712,11	-13.119.953,29	265.581.712,11		-287.333.118,18
Restricted own funds due to ring-fencing and matching portfolio	R0040		0,00		0,00		0,00		0,00		
Eligible own funds to meet Solvency Capital Requirement	R0050	552.914.830,29	274.527.443,76	-278.387.386,53	274.527.443,76		256.953.395,05	-17.574.048,71	256.953.395,05		-295.961.435,24
Tier I	R0060	552.914.830,29	225.534.298,85	-327.380.531,44	225.534.298,85		206.319.370,18	-19.214.928,66	206.319.370,18		-346.595.460,11
Tier II	R0070		27.638.905,62	27.638.905,62	27.638.905,62		27.638.905,62		27.638.905,62		27.638.905,62
Tier III	R0080		21.354.239,29	21.354.239,29	21.354.239,29		22.995.119,25	1.640.879,96	22.995.119,25		22.995.119,25
Solvency Capital Requirement	R0090	141.007.793,58	142.361.595,27	142.361.595,27	142.361.595,27		153.300.794,99	10.939.199,72	153.300.794,99		153.300.794,99
Eligible own funds to meet Minimum Capital Requirement	R0100	552.914.830,29	239.331.370,40	-313.583.459,89	239.331.370,40		220.116.441,73	-19.214.928,66	220.116.441,73		-332.798.388,56
Minimum Capital Requirement	R0110	63.453.507,11	68.985.357,75	5.531.850,64	68.985.357,75		68.985.357,75		68.985.357,75		5.531.850,64

QRT S.23.01.01 - Own Funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35						
Ordinary share capital (gross of own shares)	R0010	10.686.000,00	10.686.000,00			
Share premium account related to ordinary share capital	R0030	1.812.402,00	1.812.402,00			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Surplus funds		121.715.842,57	121.715.842,57			
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	418.700.585,72	418.700.585,72			
Subordinated liabilities	R0140	27.638.905,62			27.638.905,62	
An amount equal to the value of net deferred tax assets	R0160					
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds						
Other own fund items that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220					
Deductions						
Deductions for participations in financial and credit institutions	R0290					
Total basic own funds after deductions	R0290	580.553.735,91	552.914.830,29		27.638.905,62	
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300				0,00	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310				0,00	
Unpaid and uncalled preference shares callable on demand	R0320				0,00	0,00
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330				0,00	0,00
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340				0,00	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350				0,00	0,00
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360				0,00	0,00
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370				0,00	0,00
Other ancillary own funds	R0390				0,00	0,00
Total ancillary own funds	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	580.553.735,91	552.914.830,29		27.638.905,62	
Total available own funds to meet the MCR	R0510	580.553.735,91	552.914.830,29		27.638.905,62	
Total eligible own funds to meet the SCR	R0540	580.553.735,91	552.914.830,29		27.638.905,62	
Total eligible own funds to meet the MCR	R0550	565.605.531,71	552.914.830,29		12.690.701,42	
SCR	R0580	141.007.793,58				
MCR	R0600	63.453.507,11				
Ratio of Eligible own funds to SCR	R0620	411,72%				
Ratio of Eligible own funds to MCR	R0640	891,37%				
Reconciliation reserve						
Excess of assets over liabilities	R0700	552.914.830,29				
Own shares (held directly and indirectly)	R0710	0,00				
Foreseeable dividends, distributions and charges	R0720	0,00				
Other basic own fund items	R0730	134.214.244,57				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740					
Reconciliation reserve	R0760	418.700.585,72				
Expected profits						
Expected profits included in future premiums (EIPFP) - Life Business	R0770					
Expected profits included in future premiums (EIPFP) - Non-life business	R0780					
Total Expected profits included in future premiums (EIPFP)	R0790					

QRT S.25.01.21 - Solvency Capital Requirement

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

Corporate Income Tax rate (CIT)	31,72%				
Deferred taxes Liabilities (S02.01{R0780-C0010}) minus Deferred taxes Asset (S02.01{R0040-C0010})					
(BSCR + LAC of TP + OpRisk) x (CIT rate)					
Expected Future Profit / loss in the next 5 years					
CIT					
Weight post stress taxable income tax Rfa x CIT					
Adjustment for deferred taxes					
LAC of deferred taxes - Impairment adjustment					
Group adjustment for deferred Taxes					
Loss-absorbing capacity of deferred taxes	-65.506.256,77				

Article 112	Z0010	2 - Regular reporting
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		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios	USP	Simplifications
		C0030	C0040	C0050	C0080	C0090
Market risk	R0010	150.917.107,60	228.317.658,39			
Counterparty default risk	R0020	5.914.021,74	10.589.435,78			
Life underwriting risk	R0030	47.645.279,08	89.237.945,19			
Health underwriting risk	R0040	6.383.820,04	21.256.583,09			
Non-life underwriting risk	R0050					
Diversification	R0060	-16.324.944,86	-73.697.740,91			
Intangible asset risk	R0070					
Basic Solvency Capital Requirement	R0100	194.535.283,60	275.703.881,54			

Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	11.978.766,75
Loss-absorbing capacity of technical provisions	R0140	-81.168.597,94
Loss-absorbing capacity of deferred taxes	R0150	-65.506.256,77
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	141.007.793,58
Capital add-on already set	R0210	
Solvency capital requirement	R0220	141.007.793,58
Solvency capital requirement		141.007.793,58
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 Requirements for ring fenced funds	R0420	
Total amount of Notional Solvency Capital Requirements 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	4 - No adjustment
Net future discretionary benefits	R0460	162.337.195,87

QRT S.28.01.01 - Minimum Capital Requirement

Linear formula component for non-life insurance and reinsurance obligations

Background information

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

Linear formula component for life insurance and reinsurance obligations

MCR calculation Life		Life activities			Factor	Enter value in this column if you don't want to source from other QRTs	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole C0050	Net (of reinsurance/SPV) total capital at risk C0060	Linear formula component for life insurance and reinsurance obligations - MCR calculation	α	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
Obligations with profit participation - guaranteed benefits	R0210	2.320.809.872,57		85.869.965,29			
Obligations with profit participation - future discretionary benefits	R0220	162.337.195,87		-8.441.534,19			
Index-linked and unit-linked insurance obligations	R0230	428.879.354,87		3.002.155,48		428.879.354,87	
Other life (re)insurance and health (re)insurance obligations	R0240	87.603.444,90		1.839.672,34		87.603.444,90	
Total capital at risk for all life (re)insurance obligations	R0250		3.828.958.191,48	2.680.270,73			

MCR components

		Non-life activities	Life activities	Total
		C0010	C0040	
MCR _{li} Result	R0010			
MCR _{li} Result	R0200		84.950.529,66	84.950.529,66

Overall MCR calculation

		C0070	National supervisor requires standard formula reference SCR(Y/N)	
Linear MCR	R0300	84.950.529,66		
SCR	R0310	141.007.793,58	1	YES
MCR cap	R0320	63.453.507,11		
MCR floor	R0330	35.251.948,39		
Combined MCR	R0340	63.453.507,11		
Absolute floor of the MCR	R0350	4.000.000,00		
Minimum Capital Requirement	R0400	63.453.507,11		