

2022 Solvency and Financial Condition Report

SGAM Malakoff Humanis



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SUMMARY

BUSINESS AND PERFORMANCE

2022 was marked by geopolitical tensions, an energy crisis and a return of inflation. Against this backdrop, central banks rapidly began to raise interest rates, generating a lot of volatility and valuation adjustments in equity markets. The 10-year French government bond yield rose from 0.2% at end-2021 to 3.1% at end-2022.

In order to reduce risks and take advantage of competitive interest rates, the Malakoff Humanis Group reduced its exposure to risky assets, which benefited both solvency (reduction in the duration gap) and the coverage of our future commitments. This environment led to an increase in the accounting rate of return on assets from 2.2% to 2.5%.

SGAM Malakoff Humanis' revenue was €6,825.9 million as of 31 December 2022 compared with €6,593.9 million as of 31 December 2021, an increase of +3.5% due to the full-year effect of the entity AXERIA Prévoyance acquired in 2021. On a like-for-like basis, revenue would be up +0.5%.

FY 2022 saw an increase in healthcare spending, resulting in an increase in healthcare claims. Conversely, personal protection risk saw a significant decrease in claims experience (linked to the rise in interest rates) in both group and individual insurance.

Overall operating income deteriorated in line with the increase in the health claims experience.

SYSTEM OF GOVERNANCE

The mutual insurance group company (SGAM) Malakoff Humanis was created with effect from 1 January 2019. It comprises the Group's insurance entities: provident institutions, mutuals, a mutual insurance company and insurance subsidiaries.

It is structured around associations and groupings that define the Group's policy and bring together its human, material and IT resources.

The appointment of directors who sit on the various bodies as well as executive officers and key functions is governed by fit and proper criteria.

RISK PROFILE

Underwriting risk

The underwriting risk profile is concentrated on health and personal protection cover, with little exposure to retirement savings cover. It varies according to changes in business activity and interest rates.

Exposure to these risks is measured using the standard formula, which is considered an appropriate risk measure for the Group.

SGAM Malakoff Humanis' exposure to underwriting risk stood at €2,381.5 million as of 31 December 2022 compared with €2,462.0 million as of 31 December 2021, due in particular to the decrease in personal protection commitments resulting from the rise in interest rates.

Market risk

Market risk is defined as the risk of insufficient value and therefore insufficient return on investments. The market risk factors and shocks to securities are those of the standard formula.

Concentration in terms of counterparty, sector or geographical area accentuates the risk on all these risk factors.

SGAM Malakoff Humanis' exposure to market risk amounted to $\notin 2,720.1$ million as of 31 December 2022 compared with $\notin 3,207.6$ million in 2021, the decrease being related to the reduction in exposures and in particular in equity risk in 2022.

Counterparty risk

Counterparty risk measures the loss related to the default of creditors.

SGAM Malakoff Humanis' exposure to counterparty risk was €248.7 million as of 31 December 2022 compared with €269.7 million in 2021.

Liquidity risk

Liquidity risk is defined as an inability to meet commitments due to insufficient available cash. Given the nature of its business, the predominant risk factor for all Malakoff Humanis Group entities could be the level of transferability of its investments. However, it remains limited by a choice of liquid assets for each of the entities.

Operational risk

Operational risk relates to dysfunctional internal processes, human resources, internal or external fraud, damage to tangible assets, IT risks and risks related to outsourced activities and supplier relationships.

Exposure to operational risk is valued using the standard formula and amounts to €220.1 million as of 31 December 2022 compared with €222 million as of 31 December 2021.

VALUATION FOR SOLVENCY PURPOSES

Investments

Investments constitute the major part of the assets of the Group's Solvency II balance sheet and the balance sheets of the affiliated entities. Under Solvency II, they are valued at market value.

The market value of SGAM Malakoff Humanis' investments (excluding unit-linked investments) is €26,759.2 million as of 31 December 2022, compared with €30,884.2 million in 2021.

Other balance sheet assets consist mainly of technical provisions ceded to reinsurers, deferred taxes, unitlinked investments and receivables from policyholders, brokers and reinsurers.

Technical reserves

The Solvency II technical provision is calculated as the sum of a "best estimate" of liabilities including projected financial flows discounted with the regulatory risk-free yield curve and a risk margin representing the additional capital requirement to cover the commitments over the entire life of the insurer's portfolio.

As of 31 December 2022, the Group decided not to use the transitional measure on technical commitments, for the following entities that applied this measure: Malakoff Humanis Prévoyance, IPSEC, CAPREVAL, CMAV, QUATREM, AUXIA and Malakoff Humanis Assurances.

Thus, the amount of technical provisions net of ceded reinsurance for SGAM Malakoff Humanis was €19,602.7 million at 31 December 2022 compared with €21,894.5 million in 2021 excluding transitional measures, the decrease being related to the increase in interest rates.

Other liabilities

Other liabilities consist mainly of deferred taxes and amounts due to policyholders and brokers as well as current account balances with reinsurers.

CAPITAL MANAGEMENT

Own funds

The Group's objective is to manage its own funds with a view to creating sustainable value in line with the Group's development strategy and maintaining its solvency level in line with its risk appetite.

Capital management is based on three key principles:

- Anticipation of capital needs and/or surpluses
- Optimisation of capital allocation and solidarity mechanisms between Group entities
- Identification of levers for managing capital and solvency.

The capital management policy is approved by Executive Management and submitted to the Boards of Directors of each entity concerned for approval, after the Audit and Risk Committee has been informed and consulted.

SGAM Malakoff Humanis' economic capital amounted to €8,232.7 million as of 31 December 2022 compared with €8,173.7 million in 2021.

The increase in own funds is mainly due to method effects (recognition of tax losses carried forward in the calculation of deferred taxes, improvement of methods) and the reduction in the risk margin in technical provisions in a context of high interest rates.

Solvency Capital Requirement

SGAM Malakoff Humanis uses the standard formula to calculate the Solvency Capital Requirement (SCR). Approximation methods are sometimes used but in a prudent manner and without significant issues. The absorbing capacity of deferred taxes is limited to the amount of deferred taxes recorded as liabilities in the Solvency II balance sheet. Any deferred tax assets are not included either in the calculation of own funds or in the absorbing capacity of the SCR.

The Solvency Capital Requirement for SGAM Malakoff Humanis is $\in 3,351.6$ million at 31 December 2022 compared with $\notin 3,887.2$ million in 2021 excluding transitional measures. The decrease was mainly due to the reduction in exposures and in particular in equity risk.

Thus, the solvency ratio of SGAM Malakoff Humanis for 2022 is 246% compared with 210% at 31 December 2021 excluding transitional measures.

A. BUSINESS AND PERFORMANCE

A.1. Activity

A.1.1 OVERVIEW

The Malakoff Humanis mutual insurance group company (SGAM) is the combining entity of the Malakoff Humanis group.

The entities in the combined scope of consolidation are mainly engaged in group and/or individual insurance activities, covering health, personal protection and retirement savings risks.

These activities are carried out by four provident institutions, six mutuals including a supplementary occupational pension mutual, a mutual insurance company and five insurance subsidiaries.

The scope also includes non-insurance entities (brokerage, etc.).

SGAM Malakoff Humanis and its affiliated entities are subject to supervision by the French prudential supervision and resolution authority (Autorité de Contrôle Prudentiel et de Résolution - ACPR) - located at 4 place de Budapest - 75009 Paris.

The group tax auditor is the 6th Audit Team.

The statutory auditors of the Solvency II group and its entities are as follows:

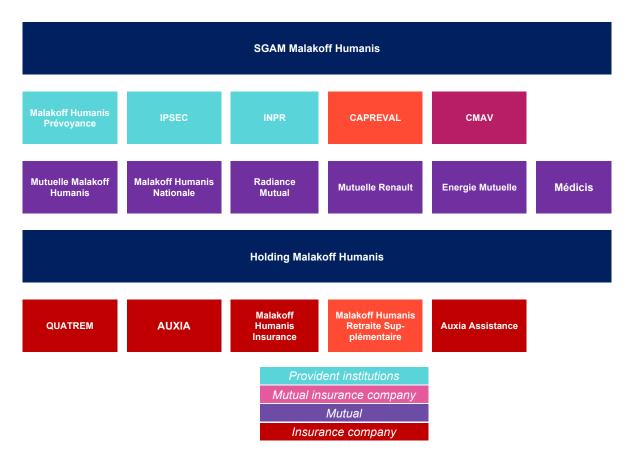
Statutory auditors	KPMG	Mazars	Grant Thornton	Burette	Primaudit International
Malakoff Humanis Prévoyance		Х			
IPSEC	Х				
INPR		Х			
CAPREVAL		Х			
Mutuelle Malakoff Humanis	Х				
Malakoff Humanis Nationale		Х			
Radiance Mutuelle			Х		
Mutuelle Renault			Х		
Médicis		Х			
Energie Mutuelle				Х	Х
CMAV	Х				
QUATREM	Х				
AUXIA	Х				
Malakoff Humanis Assurances	Х				
MH Retraite Supplémentaire	Х	Х			
AUXIA Assistance	Х				
SGAM Malakoff Humanis	Х	Х			

Their contact details are:

- KPMG, located at 2 Avenue Gambetta 92066 Paris La Défense;
- MAZARS, a firm located at 61 rue Henri Regnault 92400 Courbevoie;
- GRANT THORNTON, located at 29 rue du Pont 92200 Neuilly-sur-Seine;
- BURETTE, 9 rue Malatiré 76000 Rouen;
- PRIMAUDIT International, located at 6 place Boulnois, 75017 Paris.

A.1.2 THE STRUCTURE OF THE SOLVENCY II GROUP

SGAM Malakoff Humanis is the head entity of the Solvency II group and is also the combining entity for the 2022 financial statements. It ensures a level of financial solidarity between all affiliated entities.



Thus, the insurance entities of SGAM Malakoff Humanis are:

Provident Institutions:

- Malakoff Humanis Prévoyance (MHP), the inter-professional provident institution resulting from the merger in 2019 with Malakoff Médéric Prévoyance and Humanis Prévoyance;
- IPSEC: Provident institution for employees of the companies of the Caisse des Dépôts Group and other local public bodies;
- INPR: Institution Nationale de Prévoyance des Représentants;
- CAPREVAL, provident institution of the Vallourec group and its former subsidiaries;

Mutuals:

- Mutuelle Malakoff Humanis (MMH), an inter-professional mutual;
- Malakoff Humanis Nationale (MHN), an inter-professional mutual;
- Radiance Mutuelle, an inter-professional mutual of the Bourgogne-Rhône Alpes region;
- Mutuelle Renault (commercial brand Mobilité Mutuelle), a mutual of the Mobility sector;
- Energie Mutuelle, a mutual of the energy sector;
- Médicis, a supplementary occupational pension mutual.

The mutual insurance company:

- Caisse Mutuelle d'Assurances sur la Vie (CMAV), a mutual insurance company governed by the French Insurance Code;

Other insurance entities:

- QUATREM, an insurance company specialising in complementary health insurance, personal protection insurance and retirement savings (merged with AXERIA Prévoyance with effect from 1 January 2022, which was acquired by the Group in 2021 and which specialises in health, personal protection and borrower insurance)
- AUXIA, an insurance company specialising in personal protection and funeral contracts;

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- Malakoff Humanis Assurances (MHA), an insurance company specialising in international insurance and personal protection;
- Malakoff Humanis Retraite Supplémentaire (MHRS): Supplementary pension fund dedicated to the occupational Retirement Savings activity;
- AUXIA assistance, an insurance company specialising in personal assistance;

The entities contribute Group revenue as follows:

in €m	2021 ACTUAL	2021 ACTUAL 2022 ACTUAL	
Malakoff Humanis Prévoyance	3,471.1	3,357.7	-3.3%
IPSEC	151.5	153.4	+1.3%
INPR	50.1	53.9	+7.5%
CAPREVAL	9.8	9.6	-2.4%
Mutuelle Malakoff Humanis	513.2	476.1	-7.2%
Malakoff Humanis Nationale	185.5	182.1	-1.8%
Radiance Mutuelle	80.7	81.4	+0.8%
Mobilité Mutuelle	69.4	70.7	+1.9%
Médicis	45.7	44.7	-2.3%
Energie Mutuelle	40.8	44.7	+9.5%
CMAV	5.3	5.5	+3.9%
	1,562.1	2,146.8	+37.4%
AXERIA Prévoyance (*)	491,59		
AUXIA	184.0	199.7	+8.5%
Malakoff Humanis Assurances	56.6	65.3	+15.4%
MH Retraite Supplémentaire (**)	35.2	239.9	N/A
AUXIA Assistance	14.1	13.2	-6.3%
Combination adjustments (***)	-366.3	-318.8	
SGAM Malakoff Humanis	6,593.9	6,825.9	+3.5%

(*) Integration of AXERIA Prévoyance into Quatrem following the merger of the two entities with effect from 1 January 2022. (**) Exceptional portfolio entry in 2022

(***) Restatements of intra-group transactions are made when the financial statements are combined: internal transactions, in particular reinsurance transactions, were eliminated when the combined company financial statements were drawn up. Materiality thresholds have been defined for intra-group transactions.

This single Group report includes figures for the insurance entities included in the combination scope as of 31 December 2022.

A.1.3 THE 2022 ACTIVITIES OF SGAM MALAKOFF HUMANIS

SGAM Malakoff Humanis is active in personal insurance, mainly in health, personal protection and, to a lesser extent, retirement savings.

in €m	2021 ACTUAL	2022 ACTUAL	Health	Personal protection	Savings
Malakoff Humanis Prévoyance	3,471.1	3,357.7	1,822.0	1,500.0	35.7
IPSEC	151.5	153.4	83.8	69.6	-
INPR	50.1	53.9	21.3	32.6	-
CAPREVAL	9.8	9.6	6.4	3.2	-
Mutuelle Malakoff Humanis	513.2	476.1	475.9	0.3	-
Malakoff Humanis Nationale	185.5	182.1	179.7	2.4	-
Radiance Mutuelle	80.7	81.4	81.1	0.2	-
Mobilité Mutuelle	69.4	70.7	70.7	-	-
Médicis	45.7	44.7	-	-	44.7
Energie Mutuelle	40.8	44.7	43.6	1.1	-
CMAV	5.3	5.5	-	1.2	4.3
	1,562.1	2,146.9	1,282.2	731.2	133.5
AXERIA Prévoyance (*)	491.5				
AUXIA	184.0	199.7	-	199.7	-
Malakoff Humanis Assurances	56.6	65.3	30.0	35.2	0.1
MH Retraite Supplémentaire (**)	35.2	239.9	-	0.0	239.9
AUXIA Assistance	14.1	13.2	-	13.2	-
Combination restatements	-366.3	-318.8	-181.8	-133.5	-3.6
SGAM Malakoff Humanis	6,593.9	6,825.9	3,915.0	2,456.5	454.6

Corporate and sector customers represent 81% of the portfolio in 2022.

(*) Merger of AXERIA Prévoyance into QUATREM on 1 January 2022

(**) Exceptional portfolio entry in 2022

Total revenue including exceptional items for the year amount to \in 6,825.9 million, up 3.5% compared with 2021 (\in 6,593.9 million), with the full-year effect of AXERIA Prévoyance. On a like-for-like basis, revenue grew by 0.5%.

A.1.4 REVENUE BY BUSINESS LINE

The main business lines of SGAM Malakoff Humanis, as defined by Solvency II, are as follows:

- Non-life insurance and reinsurance commitments (health not similar to life, "non-SLT"): medical expense insurance and income protection insurance;
- Life insurance commitments:
 - Health Similar to Life: health insurance and annuity resulting from non-life insurance contracts and linked to health insurance commitments
 - o Life: insurance with profit participation, indexed and unit-linked insurance, other life insurance;
- Life reinsurance commitments

The total revenue presented above according to the Malakoff Humanis strategy definition breaks down as follows according to the business lines defined by Solvency II:

in€m	Amo	ount	Change		
	2021	2022	in €m	In %	
Health not similar to life	5,033.8	5,078.5	+44.7	+0.9%	
Health similar to life	122.9	122.6	-0.2	-0.2%	
Non-life	14.1	13.2	-0.9	-6.3%	
Life	1,423.2	1,611.6	+188.3	+13.2%	
Revenue	6,593.9	6,825.9	231.9	+3.5%	

A.1.5 REVENUE BY BUSINESS LINE AND BY ENTITY

The details by entity making up the SGAM are as follows:

in fra	то	TAL	Non-SL	T Health	SLT H	lealth	Li	fe	Non	-life
in €m	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
Malakoff Humanis Prévoyance	3,471.2	3,357.7	2,756.0	2,699.7	10.3	9.6	704.9	648.5		
IPSEC	151.5	153.4	116.3	109.2	-	-	35.2	44.2		
INPR	50.1	53.9	40.5	44.7	-	-	9.6	9.2		
CAPREVAL	9.8	9.6	7.6	7.3	-	-	2.2	2.3		
Mutuelle Malakoff Humanis	513.2	476.1	513.0	475.9	0.1	0.1	0.2	0.2		
Malakoff Humanis Nationale	185.5	182.1	183.3	179.7	-	-	2.3	2.4		
Radiance Mutuelle	80.7	81.4	80.7	81.4	-	-	-	-		
Mutuelle Renault	69.4	70.7	69.4	70.7	-	-	-	-		
Médicis	45.7	44.7	-	-	-	-	45.7	44.7		
Energie Mutuelle	40.8	44.7	40.8	44.7	-	-	-	-		
CMAV	5.3	5.5	-	-	-	-	5.3	5.5		
	1,562.1	2,146.9	1,120.5	1,501.7	58.9	162.1	382.7	483.1		
AXERIA Prévoyance (*)	491.5		338.5		50.9		102.2			
AUXIA	184.0	199.7	16.1	15.5	11.2	10.7	156.6	173.6		
Malakoff Humanis Assurances	56.6	65.3	37.2	44.0	2.8	2.6	16.7	18.8		
MH Retraite Supplémentaire (**)	35.2	239.9	-	-	-	-	35.2	239.9		
AUXIA Assistance	14.1	13.2	-	-	-	-	-	-	14.1	13.2
Combination restatements	-366.3	-318.8	-286.1	-195.8	-11.2	-62.5	-75.6	-60.8	-	-
SGAM Malakoff Humanis	6,593.9	6,825.9	5,033.8	5,078.5	122.9	122.6	1,423.2	1,611.6	14.1	13.2

(*) Merger of AXERIA Prévoyance into QUATREM on 1 January 2022.

(**) Exceptional portfolio entry in 2022

A.2. Underwriting performance

Underwriting performance (also known as operating income) is calculated as the difference between revenue and the sum of claims expenses and management expenses.

For a more detailed analysis, the Group presents its income statement by isolating "recurring" items from exceptional items.

These exceptional or "non-recurring" items include the following:

- Premiums: gains/loss on premiums and exceptional transactions such as additions to portfolio
- Claims: specific events related to changes in the context, particularly regulatory
- Management expenses: identified by clearly specific projects
- Financial income: significantly higher-than-expected realised capital gains over the period

Thus, the **"recurring**" view only takes into account non-exceptional transactions that took place in the current year This recurring analysis does not take into account portfolio transfers, changes in the regulatory context or the recognition of any gains or losses.

A.2.1 RECURRING UNDERWRITING PERFORMANCE

Recurring revenue:

On a recurring basis, SGAM Malakoff Humanis' gross underwriting revenue amounts to €6,442.6 million, up 4.0% compared with 2021 (€6,197.7 million), including AXERIA Prévoyance. On a like-for-like basis, gross recurring revenue increased by 0.8%, due to positive net production.

Recurring underwriting performance:

in €m	2021	2022
Health	-112.3	-208.0
Personal protection	-46.9	23.2
Savings	0.4	-3.0
SGAM Malakoff Humanis	-158.8	-187.7

Despite lower operating expenses, recurring operating income deteriorated in 2022 due to a strong deviation, particularly in health:

- In group health insurance, the claims experience returned to a pre-Covid level (88.7% compared with 88.4% in 2019)
- In individual health insurance, the loss ratio deteriorated (76.8% compared with 73.6% in 2021) in accordance with the Group's pricing policy and the desire to increase the payout rate.
- In group personal protection, the claims experience improved as a result of the renewal campaign (82% in 2022 versus 84.3% in 2021).

A.2.2 RECURRING UNDERWRITING PERFORMANCE BY ENTITY

Details of the underwriting performance of each of the entities affiliated to the SGAM are as follows:

	Total		Health		Personal protec- tion		Sav	ings
in €m	2021	2022	2021	2022	2021	2022	2021	2022
Malakoff Humanis Prévoyance	-150.5	-113.2	-83.8	-100.8	-65.4	-10.1	-1.4	-2.4
IPSEC	1.5	-12.0	-1.7	-4.7	3.3	-7.4	-	-
INPR	3.1	2.2	1.7	1.1	1.4	1.2	-	-
CAPREVAL	-1.2	-1.1	-1.0	-0.8	-0.2	-0.3	-	-
Mutuelle Malakoff Humanis	16.8	0.9	16.8	0.8	0.1	0.1	-	-
Malakoff Humanis Nationale	16.4	3.6	16.4	4.7	-0.1	-1.1	-	-
Radiance Mutuelle	5.1	5.6	5.0	5.2	0.1	0.2	0.1	0.2
Mobilité Mutuelle	0.9	1.3	0.9	1.3	-	-	-	-
Médicis	1.8	1.2	-	-	-	-	1.8	1.2
Energie Mutuelle	-0.8	0.2	-1.3	-0.3	0.6	0.6	-	-
CMAV	1.5	1.1	-	-	0.2	0.3	1.3	0.8
QUATREM (*)	-56.9	-79.1	-60.8	-113.0	3.5	34.1	0.5	-0.2
AXERIA Prévoyance (*)	7.2		-4.9		12.1		-	
AUXIA	-4.0	2.1	-	-	-4.0	2.1	-	-
Malakoff Humanis Assurances	-1.1	0.2	-0.3	-0.3	-0.6	0.5	-0.2	-
MH Retraite. Supplémentaire	-0.6	-2.4	-	-	-	-	-0.6	-2.4
AUXIA Assistance	2.8	1.9	-	-	2.8	1.9	-	-
Restatements	-0.8	-0.1	0.8	-1.2	-0.5	1.2	-1.1	-0.2
SGAM Malakoff Humanis	-158.8	-187.7	-112.3	-208.0	-46.9	23.2	0.4	-3.0

(*) Merger of AXERIA Prévoyance into QUATREM on 1 January 2022.

2022 was marked by:

For the provident institutions:

- Malakoff Humanis Prévoyance: an underwriting performance that improved from 2021 to 2022, driven by an increase in technical result for personal protection offsetting the decrease in health and also by the continued decline in operating expenses (Group policy);
- IPSEC: a worsening underwriting performance due to an adjustment of the provisioning for personal protection and the deviation in health insurance;
- INPR: a deterioration in underwriting performance due to a drift in health and personal protection insurance not offset by indexing/adjustments
- CAPREVAL: a deterioration in underwriting performance due to the drift in group personal protection not offset by adjustments.

For the mutuals:

- Mutuelle Malakoff Humanis and Malakoff Humanis Nationale: a deterioration in underwriting performance linked to an increase in health benefits and the absence of individual price increases;
- Radiance Mutuelle and Mutuelle Renault: improved underwriting performance due to lower claims experience and contained overheads;
- Medicis: lower operating income than in 2021, due to a slight deterioration in the technical margin (reduction in charges on assets under management) and a return to a normal level of expenses (post-Covid).

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- Energie Mutuelle: improved underwriting performance thanks to continued control of operating expenses.

For the mutual insurance company:

- CMAV: a decline in underwriting performance linked to a fall in Savings assets under management despite an increase in the technical margin for personal protection.

For the subsidiaries:

QUATREM: an underwriting performance that had a negative impact on the technical result (drift in health insurance) and on overheads linked to a significant level of commissions while operating expenses continue to fall (group policy); Note the integration on 1 January 2022 of AXERIA Prévoyance in QUATREM.

- AUXIA: growth in operating underwriting performance over the period, reflecting an improved technical margin and lower operating expenses;
- Malakoff Humanis Assurances: improved underwriting performance due to a favourable consolidation of personal protection insurance, despite a major drift
- Malakoff Humanis Retraite Supplémentaire: lower underwriting performance with a lower technical margin on savings associated with an increase in operating expenses (Ambition Epargne plan);
- AUXIA assistance: a fall in underwriting performance due to an increase in claims experience and in personal protection commissions, combined with a fall in revenue.

A.3. Investment performance

A.3.1 ACCOUNTING FINANCIAL PERFORMANCE

The accounting rate of return on assets of **SGAM Malakoff Humanis** is 2.5% compared to 2.2% in 2021. This performance has been maintained thanks to diversified and secure financial management that ensures stable returns over the long term, in line with the commitments made by the Group.

				Of which			
in €m	Net book value 2021	Net book value 2022	Change in value	contri- butions / with- drawals	capitali- sation re- serve	financial income	Account- ing rate of return (**)
Matching portfolio	16,514.2	16,633.2	119.0	-369.4	8.4	480.1	2.9%
Bonds (incl. forward)	12,619.5	12,573.1	-46.4	-407.1	21.5	339.2	2.7%
Private debt	1,102.3	1,116.4	14.1	-15.6	0.0	29.7	2.7%
Real estate	2,792.4	2,943.7	151.3	53.3	-13.1	111.1	3.9%
Performance portfolio	7,160.4	7,151.7	-8.8	-250.1	0.0	241.3	3.4%
Unlisted funds	658.0	617.5	-40.4	-108.0	0.0	67.6	10.6%
Listed funds and shares	6,502.5	6,534.1	31.7	-142.0	0.0	173.7	2.7%
Equity investments	409.9	488.7	78.8	67.0	0.0	11.8	2.6%
Money market and similar	1,355.7	1,184.8	-170.9	-171.5	0.0	0.6	0.0%
Investments	25,440.3	25,458.4	18.1	-724.0	8.4	733.7	2.9%
Other (*)				101.5		-101.5	
Total investments	25,440.3	25,458.4	18.1	-622.5	8.4	632.2	2.5%

^(*) "Other" items mainly include the exclusion of non-recurring financial income resulting from the combination of noninsurance entities and intra-group transactions carried out in 2022.

(**) The accounting rate of return is determined by dividing financial income by the average of the carrying amounts N and N-1.

The analysis of changes in investments by entity at book value is as follows:

	Net book	Net book	Change in	Of whi	Accounting	
in €m	value 2021	value 2022	value	contributions / withdrawals	financial income	rate of re- turn
Malakoff Humanis Prévoyance	11,425.0	11,332.6	-92.4	-383.1	310.3	2.7%
IPSEC	193.1	196.6	3.5	-0.5	4.0	2.1%
INPR	448.7	456.6	8.0	-6.4	14.4	3.2%
CAPREVAL	61.0	60.7	-0.2	-1.8	1.6	2.6%
Mutuelle Malakoff Humanis	733.8	735.1	1.3	-10.0	11.3	1.5%
Malakoff Humanis Nationale	119.1	109.1	-10.0	-11.0	1.0	0.9%
Radiance Mutuelle	111.8	113.8	1.4	0.1	1.2	1.1%
Mutuelle Renault	79.4	74.7	-4.8	-4.8	0.02	0.3%
Médicis	2,819.1	2,760.8	-58.3	-132.4	74.1	2.7%
Energie Mutuelle	20.6	18.7	-1.9	-2.0		0.2%
CMAV	456.6	442.7	-13.9	-26.3	12.3	2.7%
QUATREM	6,815.4	7,132.4	317.0	114.2	204.0	2.9%
AUXIA	1,210.4	1,251.8	41.5	9.6	32.0	2.6%
Malakoff Humanis Assurances	145.0	154.9	9.9	8.7	1.8	1.2%
MH Retraite Supplémentaire	1,235.4	1,226.3	-9.0	-47.6	38.5	3.1%
AUXIA Assistance	28.8	29.8	1.0	0.5	0.5	1.5%

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A.3.2 THE FINANCIAL CONTRIBUTION

Financial income for the year generated a financial contribution to Group income of \in 328 million, up by \in 50 million compared with 2021, benefiting from the securing of financial income at the beginning of 2022 and contained distribution expenses.

The increase in financial income was mainly due to bond income and realised capital gains on listed shares at the Malakoff Humanis Prévoyance entity (+€37m) and QUATREM (+€54m), as well as exceptional income from the sale of a building at the Médicis entity (+€37m).

in €m	2021	2022
Financial income	524.8	632.2
Distribution expenses	-247.0	-304.5
SGAM Malakoff Humanis	277.8	327.7

A3.3 FINANCIAL CONTRIBUTION BY ENTITY

The breakdown by insurance entity making up SGAM Malakoff Humanis is as follows:

in €m		Financial contribution		l income	Distribution expenses	
	2021	2022	2021	2022	2021	2022
Malakoff Humanis Prévoyance	208.0	211.3	273.3	310.3	-65.4	-99.0
IPSEC	4.5	2.2	5.0	4.0	-0.6	-1.8
INPR	11.0	14.2	11.1	14.4	-0.1	-0.3
CAPREVAL	1.0	1.0	1.5	1.6	-0.5	-0.6
Mutuelle Malakoff Humanis	9.9	10.6	10.3	11.3	-0.4	-0.7
Malakoff Humanis Nationale	0.3	1.0	0.3	1.0	0.01	-0.1
Radiance Mutuelle	2.6	1.0	2.6	1.2	-	-0.2
Mutuelle Renault	1.0	0.02	1.0	0.02	-	-
Médicis	3.7	40.6	49.3	74.1	-45.7	-33.5
Energie Mutuelle	0.1	0.04	0.1	0.04	-	-
CMAV	3.1	3.1	10.7	12.3	-7.6	-9.3
QUATREM	60.9	93.3	150.9	204.0	-89.9	-110.7
AUXIA	15.2	19.0	26.1	32.0	-10.9	-13.0
Malakoff Humanis Assurances	0.6	1.8	1.4	1.8	-0.8	0.02
MH Retraite Supplémentaire	3.1	1.2	29.3	38.5	-26.2	-37.3
AUXIA Assistance	0.4	0.5	0.4	0.5	-	-

For the provident institutions, 2022 was marked by:

- Malakoff Humanis Prévoyance: increased financial income, particularly on bond income and realised capital gains on listed shares;
- IPSEC: lower financial contribution due to a decrease in financial income combined with an increase in distribution;
- INPR: increased financial contribution due to an increase in financial income;
- CAPREVAL: a stable financial contribution;

For the mutuals, 2022 was marked by:

- Mutuelle Malakoff Humanis: improvement due to higher financial income, benefiting from the realisation of unrealised capital gains;

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- Malakoff Humanis Nationale: an increase from 2021 due to increased financial production;
- Radiance Mutuelle: a decrease in the financial contribution due to a decrease in financial income (longterm impairment) combined with an increase in distribution;
- Mutuelle Renault: a decrease in the financial contribution due to a decrease in financial income linked to the lower valuation of the bond portfolio as a result of the rise in interest rates;
- Medicis: a sharp rise in financial contribution due to exceptional financial income (real estate sales);

For the subsidiaries, 2022 was marked by:

- QUATREM: increase in the financial contribution, benefiting from the securing of financial products at the beginning of the year and the integration of AXERIA Prévoyance;
- AUXIA: increase in the financial contribution, benefiting from the securing of financial products at the beginning of the year;
- Malakoff Humanis Retraite Supplémentaire: a lower financial contribution due to an upward revision of redistribution as part of the revaluation policy;

A.3.4 ECONOMIC FINANCIAL PERFORMANCE

2022 was marked by a rise in interest rates and a fall in the equity market.

For SGAM Malakoff Humanis, the investment portfolio generated an economic loss of -€3,398.1 million.

The performance portfolio generated an economic loss of -11.1%, in line with the equity markets in 2022.

				Of which		
in €m	2021 mar- ket value	2022 mar- ket value	Change in value	contribu- tions / with- drawals	economic perfor- mance	Economic perfor- mance %
Matching portfolio	19,359.8	16,384.9	-2,974.9	-372.5	-2,602.3	-13.4%
Bonds (incl. forward)	15,038.4	11,989.1	-3,049.3	-408.6	-2,640.7	-17.5%
Private debt	1,130.0	1,047.1	-82.8	-16.0	-66.8	-7.0%
Real estate	3,191.4	3,348.7	157.2	52.0	105.2	3.7%
Performance portfolio	9,532.4	8,649.5	-882.9	-250.1	-632.9	-6.7%
Unlisted funds	1,011.4	1,063.0	51.6	-108.0	159.6	16.3%
Listed funds and shares	8,521.0	7,586.5	-934.5	-142.0	-792.5	-9.4%
Equity investments	648.7	539.4	-109.3	67.0	-176.2	-28.4%
Money market and similar	1,343.3	1,185.4	-157.8	-171.2	13.3	0.1%
Total SGAM investments	30,884.2	26,759.2	-4,124.9	-726.8	-3,398.1	-11.1%

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Details for each entity are summarised in the table below:

in Con	markot	2022 mar- ket value	Change	Of which		Economic
in €m			in value	contributions / withdrawals	perfor- mance	performance %
Malakoff Humanis Prévoy- ance	14,426.8	12,859.2	-1,567.6	-427.6	-1,140.0	-7.7%
IPSEC	226.1	205.1	-20.9	-0.5	-20.4	-9.8%
INPR	629.7	578.3	-51.3	-6.6	-44.8	-7.0%
CAPREVAL	74.8	64.0	-10.8	-1.9	-8.9	-12.0%
Mutuelle Malakoff Humanis	1,007.2	927.6	-79.6	-10.8	-68.8	-7.0%
Malakoff Humanis Nationale	127.9	105.7	-22.2	-11.9	-10.2	-8.0%
Radiance Mutuelle	124.0	118.6	-5.5	0.1	-5.6	-4.5%
Mutuelle Renault	79.4	74.7	-4.8	-4.8		0.3%
Médicis	3,100.2	2,663.6	-436.7	-134.8	-301.9	-9.7%
Energie Mutuelle	21.2	18.4	-2.9	-2.2	-0.6	-4.1%
CMAV	608.5	498.5	-110.0	-28.0	-82.1	-13.8%
QUATREM	8,724.0	7,698.8	-1,025.1	124.4	-1,149.5	-13.0%
AUXIA	1,519.9	1,338.2	-181.7	20.2	-210.9	-13.6%
Malakoff Humanis Assur- ances	154.3	142.5	-11.8	8.6	-20.3	-12.6%
MH Retraite Supplémentaire	1,664.4	1,339.8	-324.6	-48.4	-276.2	-16.3%
AUXIA Assistance	35.0	30.6	-4.4	0.3	-4.7	-12.8%

SGAM Malakoff Humanis and its component entities do not have any investment in securitisation.

A.4. Performance of other activities

The Group's other main activities are as follows:

- Laffitte Courtage: management company for individual insurance products. This company is wholly owned by the Malakoff Humanis Group through the holding company, Malakoff Humanis. 2022 performance of +€0.07 million.
- **Malakoff Humanis Innov'**: a company dedicated to investments in start-ups working in the areas of fintech, e-health, human resources and business services. This company is wholly owned by the Malakoff Humanis Group through the holding company, Malakoff Humanis. 2022 performance of -€6.4 million.
- **Epsens**: an investment company specialising in employee savings accounts and the marketing of employee savings schemes. This company is 55% owned by the Malakoff Humanis Group, through the Malakoff Humanis holding company. 2022 performance of +€0.5 million.
- Malakoff Humanis Investissements Privés: a brokerage firm. This company is wholly owned by the Malakoff Humanis Group. 2022 performance of +€12.3 million.
- Malakoff Humanis Puccini: a non-trading real estate company. This company is wholly owned by the Malakoff Humanis Group. 2022 performance of -€3.5 million.
- **OPCI Vivaldi:** real estate investment company. This company is wholly owned by the Malakoff Humanis Group. 2022 performance of +€57.6 million

A.5. Other information

There is no other information to report for SGAM Malakoff Humanis.

B. SYSTEM OF GOVERNANCE

B.1 General information

B.1.1 DESCRIPTION OF THE MALAKOFF HUMANIS SYSTEM OF GOVERNANCE

The General Meeting

The General Meeting of SGAM Malakoff Humanis consists of all affiliated entities, each of which is represented exclusively by one of its duly mandated directors.

A director duly authorised to represent the affiliated companies must vote in accordance with the decisions of his or her Board of Directors. The distribution of votes is carried out in proportion to the contribution of entities affiliated to the SGAM Malakoff Humanis establishment fund.

Main powers of the ordinary general meeting \geq

The Ordinary General Meeting hears the report presented by the Board of Directors on the progress of the business of SGAM Malakoff Humanis, the presentation of the financial statements for the past financial year and the reports of the Statutory Auditor(s).

It discusses, approves, rejects or modifies the balance sheet, income statement and the notes to the financial statements for the past financial year presented by the Board of Directors. It decides on the agreements referred to in Article R. 322-57 of the French Insurance Code.

It appoints, renews or removes the directors and appoint the Statutory Auditor(s).

It rules on all other matters falling within its remit pursuant to the law and regulations.

The Board of Directors \triangleright

The Board of Directors of SGAM Malakoff Humanis is composed of 28 members, elected by the ordinary general meeting in a list vote without vote-splitting, divided into two divisions:

- The solidarity-based division composed of two groups:
 - A so-called "employer" group comprising ten elected directors;
 A so-called "employee" group comprising ten elected directors;
- The mutualist division comprising eight elected directors.

Decisions are taken by a majority of the members of the Board of Directors.

The Board of Directors determines the business guidelines of the Malakoff Humanis Solvency II group and ensures that they are implemented. Subject to the powers expressly granted to the general meeting and within the limits of the corporate purpose, it deals with all matters relating to the proper operation of SGAM Malakoff Humanis and the entities of the Solvency II group and settles matters concerning it through its deliberations.

The Board of Directors carries out such controls and checks as it deems appropriate in accordance with the corporate purpose of SGAM Malakoff Humanis.

To exercise its responsibility as the lead entity within the meaning of the Solvency II directive, SGAM Malakoff Humanis has all the information it needs to deliberate on the insurance and financial policy of the entities within the Solvency II group on solvency, solidarity between its members and the conditions under which risk policies are implemented by the Group.

The Board of Directors of SGAM Malakoff Humanis exercises constant control over the Personal Insurance Resource Association (Association de Moyens Assurance de Personnes - AMAP). In this respect, it may request any information, including accounting or financial information, concerning the situation or operations of the AMAP.

The Board of Directors may grant one or more of its members or third parties any special mandates for one or more specific purposes.

The Board of Directors has specialised Commissions or Committees that report their findings to it.

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B.1.2 THE EXECUTIVE OFFICERS OF THE SOLVENCY II GROUP

> Chief Executive Officer

SGAM Malakoff Humanis is managed by a natural person appointed by the Board of Directors, with the title of Chief Executive Officer, under the supervision of the Board of Directors and within the framework of the guidelines it determines.

The Chief Executive Officer of the SGAM Malakoff Humanis is vested with the broadest powers to act, in all circumstances, on behalf of SGAM Malakoff Humanis. He/she exercises his/her powers within the limits of the corporate purpose and subject to those powers expressly granted by law to the General Meeting and the Board of Directors.

He/she represents SGAM Malakoff Humanis in its dealings with third parties. SGAM Malakoff Humanis is bound even by the acts of the Chief Executive Officer that do not fall within the corporate purpose, unless it can prove that the third party was aware that the act exceeded this purpose or that it could not have been unaware of this given the circumstances, it being understood that the mere publication of the articles of association is not sufficient to constitute such proof.

The provisions of the articles of association or the decisions of the Board of Directors limiting the powers of the Chief Executive Officer are not enforceable against third parties.

> Deputy Chief Executive Officers

The Board of Directors may appoint, upon proposal by the Chief Executive Officer, one or more natural persons responsible for assisting the Chief Executive Officer, with the title of Deputy Chief Executive Officer.

Deputy Chief Executive Officers may be dismissed by the Board of Directors at any time on the proposal of the Chief Executive Officer.

The Board of Directors determines, in agreement with the Chief Executive Officer, the scope and term of the powers granted to the Deputy Chief Executive Officers. The Deputy Chief Executive Officers have the same powers with respect to third parties as the Chief Executive Officer.

The executive officers and the Board of Directors play a leading role in the governance system. They have relevant information on the development of the risks incurred and are required to periodically assess and control the effectiveness of the policies, systems and procedures in place and to take appropriate decisions and measures to remedy any shortcomings. Executive Management regularly informs the Board of Directors of:

- Key information and lessons that can be learned from the analysis and monitoring of business and performance risks and the monitoring of compliance risk;
- Measures taken to ensure business continuity and an assessment of the effectiveness of the systems in place;
- Measures taken to ensure the control of outsourced activities and any resulting risks for the reporting institution.

Furthermore, the executive officers and the Board of Directors are responsible for ensuring that there are no shortcomings in risk management and for setting annual objectives.

Identity of executive officers as of 31 December 2022					
SGAM Malakoff Humanis	Thomas Saunier - Chief Executive Officer	Christophe Scherrer - Deputy Chief Executive Officer David Giblas- Deputy Chief Executive Officer Eric Vaudaine - Deputy Chief Executive Officer			
Malakoff Humanis Prévoyance	Thomas Saunier - Chief Executive Officer	Christophe Scherrer - Deputy Chief Executive Officer Eric Vaudaine - Deputy Chief Executive Officer David Giblas- Deputy Chief Executive Officer			
IPSEC	Jérôme Sabourin - Chief Executive Officer	Muriel Boccara - Deputy Chief Executive Officer Eric Vaudaine - Deputy Chief Executive Officer			
INPR	Christophe Scherrer - Chief Executive Officer	Eric Vaudaine - Deputy Chief Executive Officer David Giblas- Deputy Chief Executive Officer			
CAPREVAL	Eric Vaudaine - Chief Executive Officer	Christophe Scherrer - Chief Executive Officer David Giblas - Deputy Chief Executive Officer			
Mutuelle Malakoff Humanis	Thomas Saunier - Chief Operating Officer	Jean-Luc Garde - Chairman of the Board of Directors Christophe Scherrer - Deputy Chief Executive Officer Eric Vaudaine - Deputy Chief Executive Officer			
Malakoff Humanis Nationale	Thomas Saunier - Chief Operating Officer	Michel Villatte - Chairman of the Board of Directors Christophe Scherrer - Deputy Chief Executive Officer Eric Vaudaine - Deputy Chief Executive Officer			
Radiance Mutuelle	Emmanuel Durand - Chief Operating Officer	Jacques Berruet - Chairman of the Board of Directors Christophe Scherrer - Deputy Chief Executive Officer in charge of cooperation and synergies			
Mutuelle Renault	Olivier Dubois - Chief Operating Officer	Alain Viquerat - Chairman of the Board of Directors Christophe Scherrer - Deputy Chief Executive Officer in charge of cooperation and synergies			
Médicis	Michel Clerc – Chief Operating Officer	Christian Martin - Chairman of the Board of Directors Christophe Scherrer - Deputy Chief Executive Officer in charge of cooperation and synergies			
Energie Mutuelle	Emmanuel Verdenet - Chief Operating Officer	Christophe Scherrer - Deputy Chief Executive Officer in charge of cooperation and synergies			
CMAV	Laurence Onen - Chief Executive Officer	Eric Vaudaine - Deputy Chief Executive Officer David Giblas- Deputy Chief Executive Officer			
QUATREM	Pierre-Jean Besombes - Chief Executive Officer	Loïc Lebert - Deputy Chief Executive Officer			
AUXIA	Emmanuel Copin - Chief Executive Officer	Thomas Uberfill - Deputy Chief Executive Officer			
Malakoff Humanis Assurances	Laurence Onen - Chief Executive Officer	Thomas Uberfill - Deputy Chief Executive Officer			
MH Retraite Supplémentaire	Cécile Rouvière - Chief Executive Officer	Matthieu Dujardin - Deputy Chief Executive Officer			
AUXIA Assistance	Emmanuel Copin- Chief Executive Officer	Thomas Uberfill - Deputy Chief Executive Officer			

> Identity of executive officers as of 31 December 2022

B.1.3 CHANGES IN THE GOVERNANCE SYSTEM IN 2022

Two changes occurred in 2002:

- Energie Mutuelle: following the departure of the mutual's Chairman at the end of 2022, an interim Chairman was appointed (Jean Claude Rameau) and the new Chairman (Pascal Weiss) took up his post in January 2023.
- CMAV: change of Chief Executive Officer.

B.1.4 MAIN DUTIES AND RESPONSIBILITIES OF THE KEY FUNCTIONS

Governance includes four key functions:

- **The internal audit function** is responsible for assessing the adequacy of the internal control system and the other parts of the governance system;
- The risk management function is responsible for monitoring the application of risk management policies, identifying shortcomings in the risk management system, coordinating risk management activities and verifying the adequacy of the risk management system;
- The actuarial function is responsible for coordinating and supervising the calculation of mathematical reserves, assessing the adequacy and quality of the data used to calculate technical reserves, and issuing an opinion on the overall underwriting policy and on the adequacy of reinsurance arrangements, which are the subject of an annual actuarial report;
- **The compliance function** has an advisory role on all matters related to compliance with laws, regulations and administrative provisions, aimed at assessing the impact of changes in the legal environment and developing a compliance plan.

The key functions report to Executive Management (through an Audit and Risk Committee) and to the Board of Directors (through the Audit and Risk Committee).

Persons holding key positions have a direct link with the governing bodies, an appropriate level of authority within the Group and the resources required for their position.

The head of the key function of SGAM Malakoff Humanis is generally responsible for the key function of all insurance entities. If the head of an entity's function is different, he/she has a strong functional link with the head of the key function of SGAM Malakoff Humanis, who, within the scope of the key function:

- Sets objectives;
- Validates the means required to perform his/her duties;
- Monitors and evaluates performance;
- Supervises day-to-day activities.

	Internal Audit	Risk management	Actuarial	Compliance veri- fication
SGAM Malakoff Humanis	Renaud Brune- teau	Jérôme Guezennec	Olivier Elleboode	Johanne Grillet
Malakoff Humanis Prévoyance	Renaud Bruneteau	Jérôme Guézennec	Olivier Elleboode	Johanne Grillet
IPSEC	Renaud Bruneteau	Jérôme Guézennec	Olivier Elleboode	Nicolas Randet
INPR	Renaud Bruneteau	Jérôme Guézennec	Olivier Elleboode	Johanne Grillet
CAPREVAL	Renaud Bruneteau	Jérôme Guézennec	Olivier Elleboode	Johanne Grillet
Mutuelle Malakoff Humanis	Renaud Bruneteau	Jérôme Guézennec	Olivier Elleboode	Johanne Grillet
Malakoff Humanis Nationale	Renaud Bruneteau	Jérôme Guézennec	Olivier Elleboode	Johanne Grillet
Radiance Mutuelle	Renaud Bruneteau	Fanny Bouquet des Chaux	Fanny Bouquet des Chaux	Sophie Chirat
Mutuelle Renault	Renaud Bruneteau	Frederic Amaro	Frederic Amaro	Johanne Grillet
Médicis	Renaud Bruneteau	Jérôme Guézennec	Olivier Elleboode	Johanne Grillet
Energie Mutuelle	Renaud Bruneteau	Jérôme Guézennec	Olivier Elleboode	Johanne Grillet
CMAV	Renaud Bruneteau	Jérôme Guézennec	Olivier Elleboode	Johanne Grillet
QUATREM	Renaud Bruneteau	Jérôme Guézennec	Olivier Elleboode	Johanne Grillet
AUXIA	Renaud Bruneteau	Jérôme Guézennec	Olivier Elleboode	Johanne Grillet
Malakoff Humanis Assurances	Renaud Bruneteau	Jérôme Guézennec	Olivier Elleboode	Johanne Grillet
MH Retraite Supplémentaire	Renaud Bruneteau	Jérôme Guézennec	Olivier Elleboode	Johanne Grillet
AUXIA Assistance	Renaud Bruneteau	Jérôme Guézennec	Olivier Elleboode	Johanne Grillet

B.1.5 REMUNERATION POLICY AND PRACTICES

A remuneration policy is drawn up for the Malakoff Humanis Group. It is defined by Executive Management on the proposal of the Human Resources Department. The Board of Directors of SGAM Malakoff Humanis approves this policy.

An Appointments and Remuneration Committee of SGAM Malakoff Humanis is responsible for determining the remuneration of the Chief Executive Officer, the Deputy Chief Executive Officers and the key function holders. This committee is composed of the Chairman and the two Vice-Chairmen of the Board of Directors of SGAM Malakoff Humanis.

The overall remuneration of the employees of SGAM Malakoff Humanis and the entities of the Solvency II group is mainly composed of direct remuneration, deferred remuneration (company savings plan (PEE), collective retirement savings plan (PERCO), time savings account, supplementary and additional pension schemes, etc.), benefits (mutual insurance and social benefits), as well as performance-based remuneration and possible retention schemes.

Performance-based variable remuneration only applies to executive managers and certain non-executive managers. It is awarded on the basis of the achievement of individual objectives set annually by their line manager.

For the Chief Executive Officer, the Deputy Chief Executive Officers and the Group's main executives in respect of their activities other than supplementary pensions, this variable remuneration is assessed on the basis of the achievement of individual objectives and objectives set annually reflecting the strategy of the Solvency II group.

These objectives must be measurable using balanced indicators that are in line with the risk appetite of the Solvency II group. The bonus amounts awarded are a balanced portion of their income and do not encourage significant short-term risk-taking. Moreover, given SGAM Malakoff Humanis' business portfolio and its risks, the new commitments entered into cannot on their own significantly unbalance the risk profile and endanger the Group in the short term.

The sales force also receives a variable remuneration component linked to the achievement of sales objectives. Fixed remuneration represents a sufficiently high proportion of total remuneration so that employees are not overly dependent on the variable component.

When employees receive such variable remuneration, the achievement of the objectives set by their manager determines the payment of this remuneration. It is the responsibility of each manager to ensure that the objectives set do not result in disproportionate risk-taking by his/her employee and to control it.

The variable remuneration for the sales force is based on objective and measurable criteria. However, these objectives and the associated risk-taking are governed by the application of the price schedule and an underwriting policy defined within SGAM Malakoff Humanis, which makes it possible to control the risk of economic imbalance in the contracts underwritten.

In addition, the policy establishes the principle of a business objective that is aligned with customers' interests in order to avoid, inter alia, the risk of conflict of interest. Accordingly, the incentive for business performance should lead employees to act fairly, honestly and professionally, in the best interests of customers.

In addition, the variable portion of the remuneration for the key functions, which is linked to the activity of the key function, is independent of the performance of the operational departments or areas under their control.

B.2 Fit and proper requirements

B.2.1 DESCRIPTION OF THE MAIN PRINCIPLES OF FIT AND PROPER

The directors, executive officers and managers of key functions must meet the fit and proper requirements for sound and prudent management of each of the entities of the Solvency II group in which they perform their functions.

The entities of the Solvency II group appoint or elect their directors, executive officers and managers of key functions in accordance with the fit and proper policy approved by the Board of Directors.

The directors of the joint bodies of the Solvency II group are appointed and reappointed directly by the representative trade unions and employers' organisations at the national level. In this respect, SGAM Malakoff Humanis can in no way take the place of the said organisations in assessing the skills of the persons when they are appointed. SGAM Malakoff Humanis nevertheless undertakes to inform the trade union or employers' organisation in question if a director appointed by the said organisation does not meet the fit and proper requirements.

Likewise, in the case of mutuals, it should be noted that the members of the Board of Directors are elected by the delegates who make up the General Meeting of the mutual. SGAM Malakoff Humanis undertakes to inform the mutual's Board of Directors if a director does not meet the fit and proper requirements.

Lastly, the Malakoff Humanis group provides the Boards of Directors of the entities in the Solvency II group with the reasons for any objections from the ACPR.

The ACPR may object to the continued appointment of one or more directors if it finds that such director or directors no longer meet the fit and proper and experience requirements applicable to them.

B.2.1.1 FITNESS CRITERIA

Individuals who are required to administer, manage or perform a key function must have the necessary skills and experience to perform their duties.

> Members of the Board of Directors

They must have:

- Collectively, the required qualifications, skills, abilities and professional experience in the relevant business areas to effectively manage and supervise the business in a professional manner;
- Individually, the required qualifications, skills, abilities and professional experience to perform the duties assigned to them.

Their training and experience are taken into account in a manner commensurate with their duties, including experience as chairman of a board or committee.

Where previous mandates have been held, competence is presumed on the basis of experience acquired. For new members, the ACPR takes into account the training they will be able to receive throughout their term of office.

> Executive officers and managers of key functions

Assessing an individual's competence includes:

- An assessment of degrees and professional qualifications,
- Knowledge and relevant experience in the insurance industry or other financial sectors or companies,
- The various tasks entrusted to him/her,
- Insurance, finance, accounting, actuarial and management skills, as appropriate.

B.2.1.2 PROPRIETY CRITERION

The assessment of the propriety criterion is similar for executive officers, managers of key functions and directors

Propriety refers to an individual's reputation and integrity.

A person is considered to be professionally proper in the absence of:

- one of the final convictions in the last ten years of offences or proceedings, including those in progress referred to in Articles L. 322-2 of the French Insurance Code, L. 2-931 of the French Social Security Code and L. 114-21 of the French Mutual Insurance Code, and evidence that he/she has not been transparent and cooperative with the ACPR
- significant difficulties in honouring debts, investments, exposures or loans that would be disproportionate and risky in view of the personal situation of the relevant person and in the absence of any conflict of interest in the performance of his/her duties,
- more generally, evidence to the contrary and when there is no reason to reasonably doubt the good character of the individual in question.

The ACPR's position dated December 2019 specifies in this respect that these factors, depending on their seriousness, should lead SGAM Malakoff Humanis to question the ability of the relevant person to contribute to the sound and prudent management of the organisation in question, without giving precedence to interests contrary to the latter or to the group in which he/she exercises his/her mandate.

B.2.2 FIT AND PROPER PROCEDURES

B.2.2.1 ASSESSMENT OF COLLECTIVE FITNESS

Each individual must provide, upon taking office and throughout his/her term of office, the information required to assess his/her competence, including:

- a description of his/her current professional activities and those carried out over the last 10 years,
- the training courses followed.
- insurance markets,
- financial markets,
- the company's strategy and business model,
- its governance system,
- financial and actuarial analysis,
- the legislative and regulatory requirements applicable to the company.

the Malakoff Humanis Group's Political Bodies Department ensures that training courses at the very least, enable them to acquire the necessary knowledge in the areas described above, so that they are better prepared to make decisions within their area of responsibility.

In this context, the Malakoff Humanis group has set up an internal training programme adapted to regulatory changes, strategic guidelines and the challenges of the group and its environment, which:

- is structured around four major areas:
 - Knowledge of the group and its environment
 - Strategy and development
 - Governance and risk management
 - The economic and financial environment
- covers all areas in which the directors of the Board of Directors must collectively have sufficient knowledge and experience:
- includes two types of training:
 - An initial training course, intended for newly appointed/elected directors or directors who have only
 recently taken up their position. Its objective is to familiarise them with the fundamentals of an
 insurance organisation's business, the governance system and Solvency II and the key knowledge
 required of directors in the day-to-day exercise of their mandate.

- Ongoing training, consisting of specific modules and advanced training adapted to the different categories of mandates (director, member of a specialised committee). This training evolves from year to year to ensure that the directors' skills are enhanced.

B.2.2.2 ASSESSMENT OF PROPRIETY

Pursuant to Articles L.322-2 of the French Insurance Code, L. 2-931-2 of the French Social Security Code and L. 114-21 of the French Mutual Insurance Code, the persons administering the company must not have been convicted of any of the offences specified in 1, 2 and 3 of said articles in the ten years preceding their appointment.

In addition, if such a conviction occurs during the term of office or position, the person in question must cease his/her activities within one month from the date on which the court decision became final.

Each year, a questionnaire is completed by each director of the entities of the Solvency II group concerning:

- all mandates held in any entity, regardless of its form (company, provident institution, mutual, association, etc.),
- related-party agreements of which the directors may be aware in each of the entities of the Solvency II group,
- the propriety conditions to be met to exercise their mandates.

Directors must cooperate in order to carry out this assessment.

B.3 Risk Management System (ORSA)

B.3.1 RISK MANAGEMENT STRATEGY

Risk management is a process that aims to identify, assess, prioritise, report and supervise all risks, focusing on the major risks of SGAM Malakoff Humanis.

Through risk management, the Solvency II group aims to:

- Ensure that the risks identified are exhaustive;
- Define and measure risk appetite;
- Implement incident tracking;
- Improve the company's profitability by better controlling the cost of risk;
- Improve the company's responsiveness by providing the means to identify, anticipate and control risks;
- Manage process and system risks and improve the quality of the organisation and the services provided to customers;
- Facilitate decision-making by the appropriate company bodies.

In order to ensure consistent management of the identification, assessment, monitoring and management of the various risk types, the following risk management principles must be applied by the managers/owner in charge of these risks.



> Organisation of the risk management system

The process is based primarily on determining a level of risk appetite consistent with the strategy and objectives of the Solvency II group, thereby facilitating dynamic management of the risk profile.

This level of appetite is defined by the directors mainly with regard to the ORSA, which aims to present an overall, consolidated and forward-looking view of the risks and solvency of SGAM Malakoff Humanis and its affiliated entities.

This process also ensures that the match between the risk profile and the financial capacity of the SGAM to cover the risks (via its own funds) are monitored as required by the Solvency II Directive.

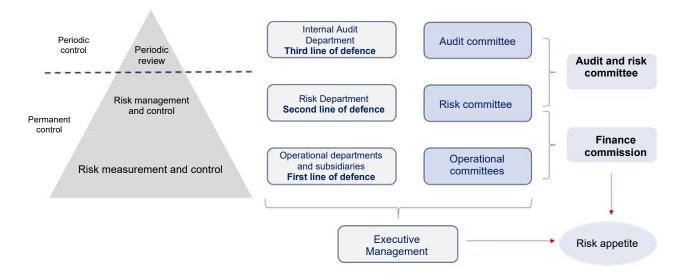
The objectives of this process are to:

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- Define risk metrics, indicators and limits that allow management to quickly detect changes in the risk profile and to alert governance for decision-making.
- Having homogeneous risk calculation and measurement methods that allow the various types of risk to be compared and aggregated;
- Implementing processes and systems to ensure timely provision of adequate information and reporting for ongoing risk management.

> Integration of the risk management system into the organisation

Risk management is based on three lines of defence and governance, as shown below:



The objective of the SGAM Malakoff Humanis risk management system is to provide reasonable assurance that the following objectives will be achieved:

- Execution and optimisation of operations, including compliance with internal procedures;
- Reliability of accounting and financial information;
- Compliance with applicable laws and regulations;
- Preservation of solvency.

It provides reasonable assurance, not certainty, that operational risks are under control and that the above objectives are achieved.

The control functions are defined according to the nature of the controls performed:

- Operational control: these are the controls carried out by the operational staff in their work process;
- Managerial control: these are controls carried out by the line manager with managerial responsibility for the proper functioning of operational control;
- Independent (second-level) control by a third-party entity: this is the evaluation of controls and assessment of risk management by the Risk function;
- Periodic reviews (third level controls): assessment by internal audit of the proper functioning of the organisation, processes and internal control system.

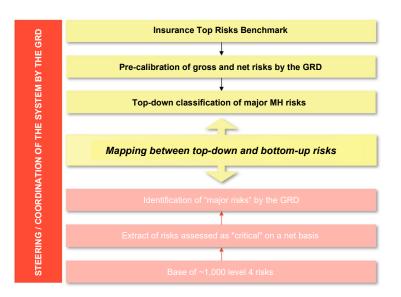
> Identifying risks

To map the risks it faces, SGAM Malakoff Humanis and its affiliated entities combine two risk identification approaches:

- A bottom-up approach based on operational risk mapping. Extracting risks assessed as critical enables us to identify major operational risks;
- A top-down approach based on the benchmarks of market players and the vision of the business line departments identified for each risk.

This combined method guarantees the completeness of the mapping of the major risks for SGAM Malakoff Humanis and its affiliated entities.

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This makes it possible to take a critical look at the results by comparing :

- The completeness and exhaustiveness of the risks present in the bottom-up mapping;
- Assessments of major top-down risks compared with assessments of the associated bottom-up risks ;
- Control methods and action plans for major top-down risks.

The combination of these two approaches to identifying and assessing major risks serves the following three purposes:

- Having an **exhaustive** overview of the major risks facing the French insurance industry;
- Having an aggregated view of major risks defined as those with a potential material impact on the risk
 profile enabling us to position ourselves at a **strategic** level and establish the appropriate level of
 discussion with governance bodies and business line departments;
- Having a **complementary** view of the bottom-up approach to "critical" risks, with each approach feeding into the other.

Assessing major risks

Assessment based on existing control methods

Each risk is assessed first in terms of gross risk, then in terms of net risk, based on existing means of control. For each risk, the main existing means of control are identified and assessed.

The aim of identifying existing means of control is to ensure that, **for each potential cause** of risk occurrence, one or more responses are provided to control the sources of occurrence.

Next, an assessment of the effectiveness of these means of control is needed to deduce the net risk (also known as the residual risk).

The risk assessment enables us to identify the need to implement action plans to cover the risk with regard to the appetite framework.

An assessment of major risks based on a feared scenario:

This analysis is used to confirm the risk assessment and adjust it if necessary. The development of a scenario enables us to assess the efficiency of the existing system in the face of an extreme situation, and to compare the assessment factors with a critical case of risk occurrence.

Managing major risks using pre-defined indicators: KRIs

Risk measurement indicators are identified for each risk, serving as an early **warning system** of impending risk or enabling changes in the risk profile to be anticipated. They must be designed to enable **rapid action in the event of a problem.**

These indicators are monitored to ensure risk control over time by providing dashboards to monitor risks and report information in a consistent manner.

A description of the governance and means implemented to manage each of these risks is provided in the relevant policies.

Overall risks				
Comprehensive risk management policy				
Internal audit policy				
ORSA Policy				
Capital management policy				
Policy for communicating information to the supervisor and the public				

Operational risks	Compliance risks	IS security and continuity risks	Underwriting risks	Financial risks
Operational risk management policy Outsourcing risk management policy Data governance and quality policy Provisioning policy Compensation policy Fit and proper policy	Compliance policy Internal personal data protection policy Insurance product governance and monitoring policy	IS security policy Business continuity policy	Underwriting policy Reinsurance policy Actuarial function policy	Investment policy

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> The ORSA process

The ORSA process ensures that the capital requirement for each of these risks is measured in order to meet the losses they generate. The Solvency II "standard formula" rules are used for this measurement. Additional requirements are also taken into account to assess risks not covered by the "standard formula".

ORSA is essentially a forward-looking process in which organisations are asked to perform three assessments:

- The assessment of the overall solvency requirement, including in particular
- \circ A description of the risk profile,
- o The capital requirement incorporating all these risks, including risks additional to the standard formula
- An assessment of all the means required and available to deal with the identified risks;
- Ongoing compliance with regulatory requirements concerning SCR/MCR coverage verified by:
 - Projected capital requirements over the strategic plan horizon (i.e. four years) in both central and stress scenarios;
 - The composition of own funds by level;
- The match between the risk profile and the assumptions underlying the calculation of solvency capital required under the standard formula.

These assessments are carried out **for each of the entities** of the Solvency II group and for the Solvency II group itself. The consistency of the ORSA assessments is based on a standardisation of the assessment methods and projections used within the Solvency II group.

On the basis of these three assessments, the ORSA process provides for the establishment of a solvency strategy and a risk appetite that aim to control the level of risk-taking for the future.

The ORSA process is carried out on a regular annual basis and occasionally when risk conditions so require.

The ORSA work is summarised in the ORSA report for all entities of the Solvency II group. This report has been the same since 2019 for all Solvency II group entities, with details of each of them.

It aims to provide a comprehensive, consolidated and forward-looking view of the risks and solvency of the Solvency II group and its constituent entities.

B.4 Internal control

B.4.1 THE OPERATIONAL RISK MANAGEMENT SYSTEM AND INTERNAL CONTROL

The operational risk management system must notably:

- Define and disseminate the operational risk management methodology
- Ensure that all business lines have conducted their process according to the methods of the Solvency II group
- Ensure consistency analysis of the risk assessment
- Report the exposure to major risks and its level of control to executive management. The reporting is based not only on the risk mapping feedback, but also on losses and incidents and completes the risk mapping view.

The process implemented consists of three stages:

- Risk identification: using risk mapping and scenario tools, which makes it possible to define risks and rank them.
- Risk assessment: built through interviews between operational staff and the operational risk expert of the risk department. It takes into account "risk" context information in order to have as accurate a view as possible of the company's exposure to its risks. It therefore takes into account control information and exposure indicators (losses related to incidents, permanent control results, etc.)
- Reducing exposure and monitoring operational risks: this is achieved by implementing and monitoring the operation of the risk management system, including controls.

B.4.1.1 OPERATIONAL RISK IDENTIFICATION AND ASSESSMENT

The first step in the process consists of mapping operational risks to identify the events that give rise to the risks. Operational risks are identified on the basis of major processes or objectives and classified according to the type of operational risks selected.

The business processes and risks incurred are analysed with the operational staff concerned and the risk and control expert.

They will be based on a standardised framework for all, for which the key risk management function remains responsible.

B.4.1.2 OPERATIONAL RISK ASSESSMENT

Operational risks are assessed in terms of probability of occurrence and impact, they are represented according to their criticality on a matrix that allows them to be prioritised according to their probability of occurrence and their level of impact. The type of risks and the scales used are defined by the key risk management function of SGAM Malakoff Humanis. They reflect the vision that management wishes to have at the highest level and must allow for the establishment of cross-functional summaries for all activities.

It is maintained by the risk management function of SGAM Malakoff Humanis, which ensures that it is applied in the same way in all the entities of the Solvency II group, by taking corrective action where necessary.

Analysis of the operational risk map makes it possible to identify operational risks that are insufficiently controlled and to define action plans to strengthen them.

B.4.1.3 REDUCING EXPOSURE TO OPERATIONAL RISKS

Operational risk management is based on risk management tools, including risk management plans and an appropriate internal control system.

B.4.2 OPERATIONAL RISK MANAGEMENT STAKEHOLDERS

The internal control system is organised around three lines of defence:

First line of defence

Departments and their employees who perform operational functions (business lines or support).

In achieving their operational objectives, they own the operational risks that may arise. They are responsible for first-level controls performed by operational staff (or those in charge of operational activities) or integrated into the process and automated controls of information systems. These controls can also be performed by line managers or dedicated teams.

Second line of defence

The second level permanent control, which is independent of the operational staff and intervenes on a regular basis, has the following objectives:

- Identifying key first level controls (performed by the business line);
- Testing the robustness of internal control through second-level control plans carried out independently by the permanent control function;
- Identifying uncontrolled or under-controlled areas, defining and/or ensuring that improvement actions are implemented;
- Ensuring continuous improvement in the Solvency II group's internal control.

It is carried out through second-level controls (test and self-assessment) and other control actions to verify the operational effectiveness of the control system implemented by the operational staff.

Third line of defence

The purpose of periodic control (audit) is to conduct independent audits of the Solvency II group's activities and processes and to issue recommendations and ensure their effective implementation.

B.4.3 COMPLIANCE FUNCTION

The compliance function is defined by a set of processes designed to ensure compliance with applicable regulations in the context of the activities carried out by all the entities of SGAM Malakoff Humanis.

The compliance function is intended to provide Executive Management and the Boards of Directors with reasonable assurance that the entities of SGAM Malakoff Humanis comply with all current and future legal, regulatory and administrative provisions, professional standards and internal codes of conduct to which the entities of the Solvency II group are subject in the course of their activities.

The compliance function aims to secure activities and operations by means of measures to prevent, monitor and control compliance risks at the level of each entity.

The compliance function's objective is to ensure compliance with financial security, customer protection and data protection rules, taking into account the risk of sanctions and damage to the image of SGAM Malakoff Humanis.

More generally, the compliance function pays particular attention to compliance with contractual commitments and "customer" promises, so that the information provided to customers, and therefore their legitimate expectations, are in line with the actions and processes implemented in the course of the activities.

The Compliance function participates in the dissemination of a compliance culture and helps promote exemplary professional behaviour, so that all persons acting on behalf of the Malakoff Humanis Solvency II group and its affiliated entities have practices that comply with the provisions of the various regulations applicable to its activities as well as with the internal instructions that have been approved and published. Generally speaking, compliance is a guarantee of the confidence that customers have in the entities of SGAM Malakoff Humanis.

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B.4.4 COMPLIANCE RISK MANAGEMENT SYSTEM

The compliance risk management system consists of a set of processes that must provide reasonable assurance as to the level of control of these risks.

To this end, the compliance function implements the preventive, control and advisory actions required to control compliance risks:

- It identifies and addresses compliance risks.
- It identifies the obligations applicable to the activities and examines plans to review or introduce new obligations in order to determine, where applicable, the compliance risks to which the entities of SGAM Malakoff Humanis are exposed.
- It participates in any business development project (new products or services, distribution channel) that may have an impact on the level of compliance of the activities and intervenes before the launch of new activities to verify that they are compliant.
- It proposes any measure deemed necessary to cover compliance risks (e.g. adapting internal procedures).
- It raises awareness among employees in the functional and operational departments as well as the directors. To this end, it designs and rolls out any training or awareness-raising module required to comply with the rules and, more generally, to disseminate a compliance culture.
- It verifies the adequacy of the measures adopted and the associated operational controls. In this respect, it helps define first-level controls by providing support to operational and functional departments in implementing their obligations (expertise and advisory role).
- It is based on the second-level control plan implemented by internal control to ensure that the activities comply with the regulations in force.

The compliance function establishes and publishes:

- An annual compliance control plan that sets out the actions to be taken to improve compliance risk management and the controls that it intends to carry out over the year. The compliance plan is presented to the Board of Directors after approval by Executive Management.
- A regulatory framework that lists, for each activity and process, the applicable obligations and compliance risks in terms of customer protection, personal data protection and financial security;
- All instructions, guidelines or procedures needed for the consistent and effective application within the entities of SGAM Malakoff Humanis of the compliance risk management system, in particular with regard to rules relating to customer protection, the fight against internal fraud and the fight against money laundering and terrorist financing.
- The permanent control framework for compliance risks with regard to the areas identified as priorities and the exposure of the entities of SGAM Malakoff Humanis to compliance risks, to enable the implementation of the control system;
- The development of specific training modules and any support enabling the dissemination of rules and best practices, concerning customer protection rules, rules relating to personal data and the fight against money laundering and terrorist financing.

B.5 Internal audit function

B.5.1 IMPLEMENTATION OF THE INTERNAL AUDIT FUNCTION

The internal audit function is responsible for the following tasks within the scope of its responsibility:

- Providing Executive Management with an assessment of management and internal control processes, and advice and recommendations aimed at increasing their efficiency and security level while ensuring proper compliance with applicable regulations and internal standards;
- Monitoring the implementation of action plans in response to audit recommendations and their effective implementation within a reasonable timeframe;
- Alerting Executive Management to the risks through any malfunctions identified;
- identifying and assessing risk management using a structured approach focused on the issues faced by SGAM Malakoff Humanis and its affiliated members;
- Informing Executive Management and the Board of Directors of any malfunctions observed through the execution of the annual audit plan within a 3-year multi-year framework;
- Assessing the risk of fraud during audit assignments;
- At the request of Executive Management, intervening on an ad hoc basis in the event of malfunctions in an identified activity.

The objective is to provide Executive Management with assurance, through the assignments carried out, that:

- The internal control systems set up in each department of the entities of the Solvency II group meet the dual obligation of controlling the operation of activities and ensuring the reliability of operations, in compliance with regulations;
- The operational processes and associated organisations help improve the results of the insurance business of SGAM Malakoff Humanis;
- The information systems within the insurance scope have sufficient procedures in terms of availability, data integrity, confidentiality, physical and logical security of operations, traceability and audit trail;
- The documents, technical and economic information used by the entities of the Solvency II group comply with generally accepted accounting standards and principles.

Internal Audit also provides internal coordination during ACPR on-site audits. It conducts a quarterly follow-up of recommendations and corrective measures resulting from external audits (ACPR, Statutory Auditors in particular).

B.5.2 INDEPENDENCE AND OBJECTIVITY

Internal audit is responsible for assessing risk management, the quality of internal control and the effectiveness of the governance system. It receives the necessary means to carry out its duties.

The following general principles underpin the accomplishment of its mission:

- Independence: this is ensured by the direct reporting of the internal audit to the highest level of management (Executive Management), and by the absence of any involvement in operational functions or any other activity that could compromise the independence and objectivity of the internal auditor;
- Objectivity: the internal auditor follows a risk-based methodology based on the observation of actual facts, the use of professional standards and practices and the consideration - via an adversarial process - of the auditees' point of view;
- Integrity: strict adherence to ethical rules and instructions is required of all those working on behalf of the internal audit function;
- Professionalism: the internal auditor must demonstrate a mastery of auditing techniques as well as insurance and financial techniques, which he/she maintains and develops through regular training. The head of internal audit ensures that the auditors have the necessary skills to perform the assignments specified in the audit plan;
- Confidentiality: the internal auditor is bound by a strict duty of confidentiality and discretion, as well as by compliance with data protection rules and IT or physical security standards regarding data confidentiality.

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He/she will only pass on information that comes to his/her attention in the course of his/her duties in full compliance with the "need to know" principle;

- Effectiveness: the internal audit endeavours to measure, without dogmatism, the effectiveness of rules and
 procedures in relation to the risks incurred. The auditor must point out failures as well as unnecessary or
 redundant controls or controls whose cost is out of proportion to the risks incurred;
- Access to information: the internal auditor has unrestricted access to all information, documents, computer systems and premises and may meet with any person he/she needs to perform his/her assignment. The internal auditor does not have to justify his/her needs.

Internal audit comments and criticisms are directed at organisations and systems, not at individuals.

These fundamental principles are set out in the rules of conduct defined by the internal code of ethics, signed by the auditors. This code of ethics is defined by the audit department at SGAM Malakoff Humanis.

B.6 Actuarial function

B.6.1 ACTUARIAL FUNCTION PROCEDURES

The Malakoff Humanis Group's Actuarial function is headed by Olivier Elleboode, Solvency Director. For this function, he supervises a team carrying out work relating to:

- The actuarial function,
- Pillar 2 of Solvency II (quantitative ORSA, risk appetite, risk policies related to its activities),
- Pillar 3 of Solvency II (RSR, SFCR),
- Capital optimisation / capital management,
- Solvency II regulatory watch.

B.6.2 IMPLEMENTATION OF THE ACTUARIAL FUNCTION

The system put in place by the actuarial function enables it to carry out all its work in accordance with regulatory requirements, with a view to continuous improvement.

OPINION ON THE LEVEL OF TECHNICAL PROVISIONS	 The actuarial function issues an opinion on the adequacy of the technical provisions based on: Its analysis of the methods and assumptions used for the calculations, Its analysis of the results and, in particular, the factors of changes in provisions, Analysis of the operational risks of the provisioning process, Its assessment of the quality of the data used. The actuarial function may request an impact analysis from the departments concerned on the topics it deems necessary. The work of the actuarial function thus makes it possible to ensure the appropriateness of the methodologies, underlying models and assumptions used to calculate technical provisions.
OPINION ON THE APPROPRIATENESS AND IMPLEMENTATION OF THE UNDERWRITING POLICY	 The actuarial function analyses the appropriateness of the underwriting policy through: Taking into account all technical risks underwritten A description of a governance system that ensures adequate validation of risk-taking. A description of a reporting system that ensures appropriate management of the technical margin The actuarial function checks that the underwriting policy is properly implemented through: Its participation in underwriting policy committees; Its analysis of the adequacy of the pricing in relation to the covers, if necessary through analyses and work carried out by the technical functions in charge of the technical management; Monitoring of operational risks (risk mapping and second-level internal control plan) of the technical and underwriting functions of the Solvency II group and each of its constituent entities.
OPINION ON THE APPROPRIATENESS AND IMPLEMENTATION OF THE REINSURANCE POLICY	 The actuarial function analyses the appropriateness of the reinsurance policy through: Identification of all peak and/or exceptional technical risks borne by the Group;

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 A description of a reporting system that that ensures adequate validation of reinsured risks in relation to the technical risk appetite; A description of a reporting system that ensures appropriate management and suitable information on the aforementioned risks; A description of a system for assessing and monitoring reinsurers' counterparty risks.
The actuarial function monitors the proper implementation of the rein- surance policy through its participation in the reinsurance policy commit- tees. It also relies on the operational risk management system to assess the proper implementation of the reinsurance policy at a second level. Proportional reinsurance cessions and the associated policy are controlled via the underwriting policy.

The actuarial function relies on the results of level 1 and 2 controls, which are expanded from year to year following the various reviews, to issue a general opinion on the elements within its scope, identify areas of risk and carry out specific, in-depth reviews following the identification of these same areas of risk.

The organisation of the actuarial function's work takes into account the integration of the actuarial function within the risk management system with regard to the valuation of technical provisions and the quality of associated data, underwriting and reinsurance, to enable the actuarial function to:

- Collect the information needed to carry out the work (committee dates, dates for producing technical provisions, etc.);
- Carry out work (reviews, analyses, etc.);
- Present conclusions (dates of committees for implementing/monitoring action plans, dates of commissions for presenting conclusions, and dates of Boards of Directors for communicating the actuarial function's report).

For work relating to technical provisions, specific Solvency II committees have been set up within Malakoff Humanis. The actuarial function has veto power there.

The main characteristics of these committees are summarised in the table below:

Decision- making bodies	Frequency	Purposes
Group audit and risk committee Solvency II	Quarterly	 Validates information and decisions to be submitted to the Audit and Risk Committee. Under the chairmanship of the Chief Executive Officer, the Audit and Risk Committee is mainly responsible for: Approving the operational risk management policy, including risk appetite, and ensuring its operational implementation; Ensuring the effectiveness of the Solvency II group's risk management system (identification / assessment / arbitration / processing / monitoring and alert) and examine proposed changes; Regularly assessing the level of risk exposure and ensuring compliance with risk appetite; Studying major incidents and checking the relevance of remediation action plans
Function com- mittee Actuarial	Quarterly	 This committee meets at least quarterly and includes the actuarial function of the Solvency II group and all the actuarial functions specific to each of the Solvency II group's entities. The purpose of this committee is to: Set objectives for work relating to actuarial functions, Define methods and calibrate the resources needed to meet these objectives,

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- Monitor the results of the studies of each actuarial function.
This committee is used to lead and coordinate the heads of key actuarial functions within a coherent and uniform system. The actuarial functions of the Solvency II group and of each of the entities also participate in all the committees, enabling them to exercise their role of controlling the proper application of underwriting, reinsurance and provisioning policies.

The actuarial function's involvement in each of these committees enables it to regularly monitor the models, methods and assumptions used in the valuation of technical provisions and the associated results. The committee structure thus defined guarantees the involvement of the actuarial function at each stage of the production of technical provisions, enabling it to issue an opinion as the process progresses, thereby facilitating the final validation of the results, in particular as part of its contribution to the Malakoff Humanis risk management system.

B.7 Outsourcing

B.7.1 OUTSOURCING RISK MANAGEMENT POLICY

Outsourcing is defined as a service agreement whereby SGAM Malakoff Humanis, its affiliate members or subsidiaries transfer to an external service provider (called a subcontractor when it performs part of an already existing contract), an activity that was previously carried out by SGAM Malakoff Humanis itself.

SGAM Malakoff Humanis' outsourcing risk management policy is part of its overall risk management policy. Its purpose is to set out the principles of the system designed to control the risks associated with outsourcing, particularly when it involves outsourcing activities defined as important or critical.

It ensures that outsourcing does not result in:

- Seriously jeopardising the quality of the risk governance system;
- Unduly increasing operational risk;
- Adversely affecting the ongoing delivery of a satisfactory level of service to policyholders.

The outsourcing risk management policy is implemented by the risk management function of SGAM Malakoff Humanis, which is responsible for updating the policy and ensuring it is complied with.

B.7.2 THE OUTSOURCING CONTROL SYSTEM

The control system put in place takes into account the principle of proportionality and the issues related to the outsourcing of an important or critical activity.

It is based on the following principles:

- The entity that outsources an activity retains responsibility for that activity;
- For each outsourcing project:
 - Risks are analysed prior to the outsourcing decision (in particular the impact on the security of information systems and personal data, and on operational risks). It may be updated at each stage of the process.
 - The level of criticality of the outsourcing is defined. If the outsourced service is classified as critical in accordance with the framework defined by the group, it is presented and monitored by the critical outsourced services committee.
 - The level of importance of outsourcing is defined. If the outsourcing is deemed important, it must be notified to the ACPR for prior opinion. The jurisdiction where the service provider is located is specified in the notification form.
- The following tools are available to principals:
 - A reference system of procedures, control at each stage of the relationship with the subcontractor, recommendations in terms of security of information systems, protection of personal data and control of operational risks;
 - Selection criteria for service providers;
 - Standard contracts;
 - Recommended procedures for monitoring subcontractors;
 - o More specific procedures for delegated and intermediated management.
 - The control systems for outsourced activities are specifically monitored by the departments in charge of these activities. The existing delegation policies/procedures define the rules for monitoring risks and controls. The risk management function ensures that they are consistent with this policy.
- In case of outsourcing between entities of the Solvency II group, the written agreement may take the form of a simple service agreement.

Certain activities have been identified as critical and important, such as:

- Delegated management: the Group delegates part of its management activity to management brokers, at the request of client companies. This activity is monitored by a specific department within the group.
- Financial asset management: the Group delegates part of its portfolio of financial assets, in particular for its reporting purposes.
- Third-party payment management: the Group delegates third-party payment management to healthcare professionals.
- Data hosting for office automation, messaging and internal communication applications.

Monitoring indicators are reviewed annually.

B.8 Other information

There is no other important information or information qualified as such by SGAM Malakoff Humanis that could have an impact on the governance system.

C. RISK PROFILE

C.1 Underwriting risk

C.1.1 IDENTIFICATION, EXPOSURE AND ASSESSMENT OF UNDERWRITING RISKS

C.1.1.1 DEFINITION OF UNDERWRITING RISKS

Underwriting risks are risks that are voluntarily assumed by SGAM Malakoff Humanis, but that may reduce operating performance, thereby worsening the financial situation, depending on the following technical contingencies:

- Anti-selection, inappropriate pricing;
- Claims experience deviations and lengthening of the duration of pensions (longevity and/or morbidity), which can be seen in several ways
 - o Deviations in average cost or frequency over specific claims scopes;
 - o Changes in the characteristics of the insured population;
 - o Regulatory changes affecting commitments or pricing;
 - o Exogenous variable factors other than regulatory ones affecting the technical margin;
 - o Non-compliance with contractual provisions in the settlement of claims;
 - Fraud and abuse.
- Catastrophe and peak claims experience: This catastrophe risk is generated by extreme events (high magnitude) or irregular events not captured by other underwriting risks (pandemic, nuclear explosion, etc.).
 For Life catastrophe risk, this is linked to extreme mortality events which are not sufficiently taken into account in the mortality risk sub-module.
- Management expense deviations: management expenses are included in the calculation of Solvency II
 provisions. For long-term risks, the risk is a deviation of these management fees which can no longer be
 offset elsewhere.

C.1.1.2 UNDERWRITING RISK EXPOSURE CRITERIA

> Amount and nature of own funds

The amount of own funds is one of the criteria used to define underwriting risk exposure and assessment.

The exposure to underwriting risk is low for an entity that has own funds that allow it to have a regulatory solvency level above the required standards, and the occurrence of underwriting risks will not jeopardise its ability to meet its commitments or to develop its business.

The nature of own funds is also a criterion for exposure to underwriting risks. Thus, if no return on the own funds is required, the exposure to technical risk will be even lower because a decline in operating margins does not impact the ability to provide a return to the holders of own funds. Conversely, own funds consisting of expensive subordinated securities or listed shares requires the payment of dividends and therefore exposes the entity more to the underwriting risk of deteriorating operating income.

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> Insurance revenue and provisions

Each of the insurance activities generates other underwriting risks, depending on their exposure.

Thus, the health business mainly generates significant risks of anti-selection, pricing and claims experience deviations, which relate to the year following the contractual agreement.

The personal protection business carries the same risks as the health business, but with two additional significant risks:

- A risk of extension of pension benefits in the event of an increase in life expectancy (spouse's pension) or morbidity (incapacity and disability pensions) which relates to all past occurrences
- A risk of catastrophe and peak claims experience on death cover and associated pensions.

Accordingly, the personal protection business generates significant underwriting risks. The supplementary pension savings business has more limited underwriting risks due to the longer duration of life annuities.

Other specific activities such as funeral expenses and assistance cover also limit the underwriting risks on mortality drift (including in the event of a catastrophe) which accelerate the payment of capital reducing capital gains and/or the receipt of periodic premiums for the insurer.

> The underwriting SCR in the standard formula

The exposure to the four technical risks described above is measured by guarantees/Solvency II business lines in terms of gross Best Estimate.

Risk assessment is performed using the standard formula, which is considered an appropriate risk measure for the risks.

Thus, underwriting risks are covered by the following sub-modules in the standard formula:

- **Mortality risk**: it is caused by a mismatch between the death rate in the insurer's portfolio and the mortality table used to calculate premiums.
- **Longevity risk**: this is the tendency for the insured population to live longer than their statistical life expectancy. Increased longevity will have a negative impact on performance in the case of life annuities.
- Morbidity risk: is defined as an underestimation of the deterioration in the policyholder's state of health. It
 results from the uncertainty related to the entry and exit rates for states of disability-morbidity or long-term
 care. This risk may be due to a larger than expected number of policyholders developing incapacity or
 disability, and those suffering from incapacity or disability recovering less quickly than expected.
- **Premium and reserve risk**: corresponds to the risk that the cost of claims exceeds the premiums received and the risk associated with the random nature of the valuation of claims and a poor estimate of such claims.
- **Revision risk**: results from a change in the legal environment or a change in the policyholder's state of health, resulting in an upward revision of the pension amount. This risk may be due to changes in status, particularly in disability (e.g. change in disability category).

C.1.2 OTHER IMPORTANT RISKS

The underwriting risks of **SGAM Malakoff Humanis**, calculated using the standard formula, are as follows:

in €m							E	reakdown	of under	writing SC	R		
Risks	Detailed risks	S2 busi- ness lines	Net TP	Under- writing SCR	Premiums and reserves	Mortality	Longevity	Morbidity	Surrender	Expenses	Revision	Catastrophe	Diversification
Health	Health												
	Accidental death	Health - NSLT	2,104.6	1,467.0	1,406.7	-	-	-	-18.2	-	-	60.2	18.3
	Incapacity and Disability												
	Long-term care										129.8		
	Disability]			-	13.0	81.5	60.4	24.1	39.5			
E	Borrower - work stoppage	Health - SLT	3,258.4	214.3									-134.1
Personal protection	Exemption from health contribu- tions												
nal p	Assistance	NON- LIFE	4.9	4.6	4.6	-	-	-	0.0	-	-	0.0	0.0
Perso	Death - capital and continuing death benefits												
	Death - educa- tional annuity Death - spouse's pen- sion	LIFE	13,811.9	834.5	-	247.7	261.7	240.0	405.1	166.0	38.7	153.3	-678.0
	Borrower - Death												
Funeral	Funeral												
Savings	Retirement savings	 											
UL	UL savings	UL	422.9	-	-	-	-	-	-	-	-	-	-
	Diversification			-138.9									-138.9
Tota	al underwriting	SCR	19,602.7	2,381.5	1,411.3	260.8	343.2	300.4	411.1	205.5	168.6	213.4	-932.7

The NSLT health underwriting SCR represents an overall amount of €1,467 million i.e. 37.8% of the total BSCR before diversification as of 31 December 2022.

The most important sub-risk within the health underwriting SCR is the <u>premiums and reserves risk</u>, due to the high volume of insurance in health and daily benefits.

The covers included in this module are:

For premiums: work stoppage, accidental death and health

- For reserves: incapacity as well as disability pending consolidation, accidental death and health

This solvency requirement is measured by applying parameters of the standard formula, in particular the volatility of premiums and reserves. This specific module is not subject to risk mitigation.

Life underwriting SCR: this represents an amount of €834.5 million or 21.5% of the total BSCR before diversification as of 31 December 2022. It is related to the specific business of the affiliated entities and includes the following main sub-risks:

<u>Longevity risk</u> is assessed by a permanent decline in mortality. The covers concerned are the following: education annuity, spouse's pension and retirement. This underwriting sub-risk represents 17.3% of gross life SCR before diversification effect.

<u>Mortality risk</u> is assessed by a permanent increase in mortality. The covers concerned are the following: temporary death, whole life, education annuity, spouse's pension, savings and maintenance of death cover. This underwriting risk represents 16.3% of the Life underwriting SCR, gross and before diversification effect.

<u>Morbidity risk</u> is assessed by an increase in disability. The covers concerned are mainly the continuation of death cover. This underwriting risk represents 15.8% of the Life underwriting SCR, gross and before diversification effect.

<u>Life catastrophe risk</u> is assessed by applying a 0.15% increase in the mortality rate applied in the first year of the simulation to the amounts of capital at risk. The covers concerned are the following: temporary death, whole life, education annuity, spouse's pension, savings and maintenance of death cover. This underwriting risk represents 10.1% of the Life underwriting SCR, gross and before diversification effect.

	Total under		derwriting CR	Life un-	Non-life	Diversifica-	
In €m	Total under- writing SCR	of which SLT Health	of which NSLT Health	derwrit- ing SCR	under- writing SCR	tion	
Malakoff Humanis Prévoy- ance	1,288.7	117.4	882.9	367.2	-	-78.8	
IPSEC	33.7	1.6	30.2	4.5	-	-2.6	
INPR	23.4	2.8	17.0	5.0	-	-1.4	
CAPREVAL	5.7	0.2	5.2	1.5	-	-1.2	
Mutuelle Malakoff Humanis	84.9	0.2	86.7		-	-2.0	
Malakoff Humanis Nationale	30.4		30.9	0.5	-	-1.0	
Radiance Mutuelle	16.1	2.1	14.9	0.3	-	-1.2	
Mutuelle Renault	14.4		14.6	-	-	-0.2	
Energie Mutuelle	5.3	0.0	5.3	-	-		
CMAV	15.5	-	0.0	15.40	-		
QUATREM	806.1	44.4	414.8	379.8	-	-32.9	
AUXIA	126.0	11.5	4.6	111.6	-	-1.7	
Malakoff Humanis Assur- ances	10.4	4.5	3.2	4.1	-	-1.4	
AUXIA Assistance	4.6	-	-	-	4.6		
SGAM Malakoff Humanis	2,381.5	214.3	1,467.0	834.5	4.6	-138.9	

The breakdown by underwriting SCR and by Group entity is as follows:

The most important underwriting risks are:

- For Malakoff Humanis Prévoyance, IPSEC, INPR, Capreval, Mutuelle Malakoff Humanis, Malakoff Humanis Nationale, Radiance Mutuelle, Mutuelle Renault, Energie Mutuelle, QUATREM, Malakoff Humanis Assurances, the most important underwriting risk is non-SLT health risk and in particular premium and reserve risk, related to their main health and personal protection activity;
- For CMAV and AUXIA, the most important risk is the Life underwriting risk due to their supplementary pension and savings activities;
- For AUXIA assistance, the most important risk due to its business is non-Life underwriting risk.
- Malakoff Humanis Retraite Supplémentaire and Médicis are not subject to the S2 regulations, there is no underwriting SCR.

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C.1.3 THE MAIN MEANS OF CONTROLLING UNDERWRITING RISKS

C.1.3.1 AN UNDERWRITING POLICY

The underwriting policy specifies the means of controlling anti-selection risks through a framework covering:

- Cover (type of risk excluded, contractual exclusion, deductible and benefit limits);
- Pricing (structure and changes);
- Insurable companies (businesses or business sector to be excluded, geographical location to be excluded);
- Insurable populations and individuals (medical selection principles);
- Non-price technical commitments (payout clauses, multi-year commitments, etc.).

This "selection" framework is defined following market studies and analyses carried out on the basis of the history of the contracts taken out.

It also specifies the means of controlling prices based on:

- A system for measuring the equilibrium price;
- A hierarchy of powers to override the equilibrium price;
- An overall pricing framework to manage the technical margin;
- A governance system for the overall pricing framework.

C.1.3.2 A MANAGEMENT SYSTEM

A management system, also known as the overall governance system for the pricing framework, aims to ensure that the technical profitability trajectory is in line with the Group's strategy by establishing a pricing policy and monitoring its proper implementation.

In addition, an expense management system is in place to control any deviations and ensure that the volume of expenses is in line with the Group's strategy and operating profitability targets.

C.1.3.3 A COMPENSATION POLICY

The compensation policy describes the rules and mechanisms that are implemented to control the risk of fraud and abuse and the frequency and/or average costs by:

- Setting standards for the implementation of benefits management and the coordination of the various parties involved in its proper implementation;
- Monitoring compliance of management practices with contractual commitments;
- Establishing systems to combat fraud and assessing their appropriateness;
- Contributing to the implementation of preventive services or actions and the qualitative and quantitative assessment of these services or actions on the claims experience.

In addition to this policy, periodic <u>reports</u> are drawn up to monitor the overall <u>claims experience</u> and by client, in order to be able to react quickly when reviewing prices.

This follow-up reporting is accompanied by a quantitative and qualitative analysis of regulatory changes or exogenous variables (external revaluation indices) that could have an impact on the technical margin.

C.1.3.4 NON-PROPORTIONAL REINSURANCE

Reinsurance makes it possible to control catastrophe risks and peak claims experience, particularly for very large individual capital (per capita risk), the occurrence of a catastrophe (earthquake, technological or industrial accident and terrorist attack in an office area) or the occurrence of a pandemic.

This reinsurance mainly concerns death cover.

C.2 Market risk

C.2.1 IDENTIFICATION, EXPOSURE AND ASSESSMENT OF MARKET RISKS

C.2.1.1 DEFINITION OF MARKET RISKS

Market risks are risks that are taken voluntarily but that may reduce the return on investments, thereby worsening the financial situation according to the uncertainties of the financial markets:

- Decline in the value of equities and similar instruments;
- Decline in real estate values;
- Depreciation of the exchange rates of non-euro currencies;
- Rise or fall in nominal interest rates (real nominal rates and inflation);
- Increase in bond default probabilities (spread);
- Rise or fall in the yield curve imposed by EIOPA.

Concentration in terms of counterparty, sector or geographical area accentuates the risk on all these risk factors.

These risks are measured by exposure to market risk using a combination of two criteria (own funds and commitments) and are managed and controlled by means of control that are put in place.

C.2.1.2 MARKET RISK EXPOSURE CRITERIA

> Amount and nature of own funds

The amount of own funds is an essential criterion for defining exposure and assessing market risks.

Market risk exposure will therefore be low for an entity that has own funds that allow it to have a regulatory solvency level above the required standards. A fall in the return on its investments will not jeopardise its ability to meet its commitments or develop its business.

The nature of the own funds is also a criterion for exposure to market risk. Thus, if no return on the own funds is required, the exposure to market risk will be even lower because a decline in the return on investments does not impact the ability to provide a return to the holders of own funds. Conversely, own funds consisting of expensive subordinated securities or listed shares requires the payment of dividends and this therefore exposes the entity more to the financial risks of deteriorating investment returns.

> Insurance commitments

Insurance commitments are assessed by their amount, duration, technical costs and financial payout rules.

The longer the insurance commitments, the greater the exposure to market risks. Indeed, a decline in investment returns weakens its ability to meet these commitments.

The longer the maturity and the higher the technical costs (return on investments expected to cover the insurance commitments and related expenses not covered by the payment of policyholders' initial premiums and/or contributions), the greater the exposure to market risks.

Exposure will also be increased in proportion to the rate of payout of financial income to policyholders. A high payout rate creates an asymmetry between the policyholder, who benefits from improvements in investment returns, and the insurer, who bears the losses in the event of a deterioration in financial income below the levels guaranteed to policyholders.

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C.2.2 THE MOST IMPORTANT MARKET RISKS

The table below shows, for each asset class and **SGAM Malakoff Humanis**, the associated own funds provided represented in the market SCR. This corresponds to the loss in value of investments in the event of the realisation of market shocks of the standard formula.

in €m	Market value	Contribution to market SCR	Weight in terms of market value
Total investments	26,759.2	1,923.2	100%
Matching portfolio	16,384.9	322.1	61%
Bonds	11,989.1	-540.2	45%
Private debt	1,047.1	34.3	4%
Real estate	3,348.7	828.0	13%
Performance portfolio	8,649.5	1,424.4	32%
Unlisted funds	1,063.0	434.1	4%
Listed funds and shares	7,586.5	990.2	28%
Equity investments	539.4	82.2	2%
Monetary and similar	1,185.4	6.6	4%
Concentration and other		88.0	
Total commitments (interest rate risk)		1,392.5	
Diversification		-595.6	
Market SCR		2,720.1	

Market risk represents 70.1% of the BSCR before diversification as of 31 December 2022 compared with 54% of the BSCR before diversification as of 31 December 2021. The most important risk for **SGAM Malakoff Humanis** is the risk on listed funds and equities.

Details of the Market SCR for each of the entities of SGAM Malakoff Humanis are presented in the following tables. For all entities, the most important market risk is defined by the structure of financial assets and in particular the allocation to equities or private debt.

	in €m	Market value	Contribution to market SCR	Weight in terms of market value
	Total investments	12,859.2	1,435.6	100%
e	Matching portfolio	5,940.7	234.6	46%
/an	Bonds	4,133.6	-178.3	32%
Prévoyance	Private debt	453.9	19.8	4%
	Real estate	1,353.2	393.2	11%
Malakoff Humanis	Performance portfolio	4,594.9	807.0	36%
m	Unlisted funds	637.6	278.6	5%
μ	Listed funds and shares	3,957.3	528.4	31%
lako	Equity investments	2,042.5	344.6	16%
Ma	Monetary and similar	281.1	5.1	2%
	Concentration and other		44.2	
	Total commitments (interest rate risk)		605.5	
	Diversification		-405.8	
	Market SCR		1,635.4	

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in €m	Market value	Contribution to market SCR	Weight in terms of market value
Total investments	205.1	23.9	100%
Matching portfolio	155.1	10.5	76%
Bonds	110.6	-0.3	54%
Private debt			
Real estate	44.5	10.8	22%
Performance portfolio	28.7	10.7	14%
Unlisted funds	3.2	1.5	2%
Listed funds and shares	25.5	9.2	12%
Equity investments	12.8	2.5	6%
Monetary and similar	8.5	0.0	4%
Concentration and other		0.2	
Total commitments (interest rate risk)		10.3	
Diversification		-5.6	
Market SCR		28.5	

in €m	Market value	Contribution to market SCR	Weight in terms of market value
Total investments	578.3	149.2	100%
Matching portfolio	169.7	27.7	29%
Bonds	103.2	9.7	18%
Private debt	15.3	2.9	3%
Real estate	51.2	15.0	9%
Performance portfolio	251.2	78.4	43%
Unlisted funds	22.0	8.9	4%
Listed funds and shares	229.3	69.5	40%
Equity investments	139.6	32.7	24%
Monetary and similar	17.7	0.4	3%
Concentration and other		9.9	
Total commitments (interest rate risk)		-8.2	
Diversification		-30.8	
Market SCR		110.2	

	in €m	Market value	Contribution to market SCR	Weight in terms of market value
	Total investments	64.0	12.1	100%
	Matching portfolio	43.2	6.7	68%
	Bonds	32.6	3.9	51%
	Private debt	2.0	0.3	3%
Ļ	Real estate	8.6	2.5	13%
>	Performance portfolio	17.2	5.4	27%
Ē	Unlisted funds	1.7	0.8	3%
5	Listed funds and shares	15.5	4.6	24%
	Equity investments			
	Monetary and similar	3.6	0.1	6%
	Concentration and other			
	Total commitments (interest rate risk)		-2.1	
	Diversification		-2.8	
	Market SCR		7.2	

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Mutuelle Malakoff Humanis

Mutuelle Humanis Nationale

in€m	Market value	Contribution to market SCR	Weight in terms of mar- ket value
Total investments	927.6	209.6	100%
Matching portfolio	303.3	48.5	33%
Bonds	200.0	21.6	22%
Private debt Real estate	23.5 79.8	4.0 22.9	3% 9%
Performance portfolio	177.9	60.6	19%
Unlisted funds Listed funds and shares	68.0 109.9	29.1 31.5	7% 12%
Equity investments	417.2	92.7	45%
Monetary and similar	29.2	0.2	3%
Concentration and other		7.6	
Total commitments (interest rate risk)		-3.1	
Diversification		-35.8	
Market SCR	Í	170.7	

in€m	Market value	Contribution to market SCR	Weight in terms of market value
Total investments	105.7	16.7	100%
Matching portfolio	58.9	9.6	56%
Bonds	42.5	5.1	40%
Private debt	2.0	0.5	2%
Real estate	14.5	4.0	14%
Performance portfolio	17.6	3.3	17%
Unlisted funds	0.2	0.1	0%
Listed funds and shares	17.5	3.2	17%
Equity investments	6.4	1.4	6%
Monetary and similar	22.8	0.2	22%
Concentration and other		2.2	
Total commitments (interest rate risk)		-1.2	
Diversification		-5.0	
Market SCR		10.5	

	in €m	Market value	Contribution to market SCR	Weight in terms of market value
	Total investments	118.6 18.9		100%
	Matching portfolio	76.7	9.6	65%
	Bonds	57.1	5.1	48%
e	Private debt	2.6	0.3	2%
iue	Real estate	17.0	4.2	14%
Mutuelle	Performance portfolio	23.0	6.7	19%
	Unlisted funds	0.8	0.4	1%
an	Listed funds and shares	22.2	6.3	19%
Radiance	Equity investments	4.9	1.1	4%
	Monetary and similar	14.0		12%
	Concentration and other		1.5	
	Total commitments (interest rate risk)		-1.6	
	Diversification		-4.7	
	Market SCR		12.7	

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Energie Mutuelle

in €m	Market value	Contribution to market SCR	Weight in terms of market value
Total investments	77.8	15.9	100%
Matching portfolio	51.2	9.1	66%
Bonds	39.9	6.3	51%
Private debt	0.8	0.1	1%
Real estate	10.5	2.6	13%
Performance portfolio	11.4	3.8	15%
Unlisted funds		0.2	
Listed funds and shares	11.4	3.6	15%
Equity investments	4.6	1.0	6%
Monetary and similar	10.5	0.1	14%
Concentration and other		2.0	
Total commitments (interest rate risk)		-0.2	
Diversification		-6.5]
Market SCR		9.2	

in €m	Market value	Contribution to market SCR	Weight in terms of market value
Total investments	18.4	1.7	100%
Matching portfolio	3.3	0.4	18%
Bonds	3.3	0.4	18%
Private debt			
Real estate			
Performance portfolio	4.5	1.1	25%
Unlisted funds			
Listed funds and shares	4.5	1.1	25%
Equity investments	0.0	0.0	0%
Monetary and similar	10.5		57%
Concentration and other		0.2	
Total commitments (interest rate risk)		-0.1	
Diversification		-0.6	
Market SCR		1.0	

CR Weight in terms of market value
100%
61% 49% 3% 10% 23% 2% 21% 11% 4%

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	in€m	Market value	Contribution to market SCR	Weight in terms of market value
	Total investments	7,698.8	363.8	100%
	Matching portfolio	5,679.2	16.0	74%
	Bonds	4,227.5	-302.8	55%
_	Private debt	357.4	7.2	5%
QUATREM	Real estate	1,094.3	311.6	14%
ATF	Performance portfolio	1,739.0	347.8	23%
nc	Unlisted funds	206.1	83.5	3%
Ŭ	Listed funds and shares	1,532.9	264.3	20%
	Equity investments			
	Monetary and similar	280.6		4%
	Concentration and other			
	Total commitments (interest rate risk)		615.3	
	Diversification		-184.4	
	Market SCR		794.7	

	in €m	Market value	Contribution to market SCR	Weight in terms of market value
	Total investments	1,338.2	89.9	100%
	Matching portfolio	814.9	10.0	61%
	Bonds	575.3	-31.9	43%
	Private debt	114.0	5.1	9%
	Real estate	125.6	36.8	9%
AUXIA	Performance portfolio	469.1	72.2	35%
AU	Unlisted funds	55.6	22.8	4%
	Listed funds and shares	413.6	49.4	31%
	Equity investments	5.3	1.2	0%
	Monetary and similar	48.9	0.0	4%
	Concentration and other		6.5	
	Total commitments (interest rate risk)		95.6	
	Diversification		-36.3	
	Market SCR		149.2	

	in€m	Market value	Contribution to market SCR	Weight in terms of market value
iis Assurances	Total investments	142.5	22.3	100%
ses	Matching portfolio	104.8	16.1	74%
anc	Bonds	94.8	13.7	67%
sur	Private debt	2.2	0.3	2%
	Real estate	7.8	2.1	5%
Humanis	Performance portfolio	17.3	5.0	12%
ma	Unlisted funds	0.7	0.3	1%
표	Listed funds and shares	16.6	4.6	12%
Malakoff	Equity investments			
lak	Monetary and similar	20.4	0.2	14%
Σ	Concentration and other		1.0	
	Total commitments (interest rate risk)		-2.1	
	Diversification		-6.9	
	Market SCR		13.2	

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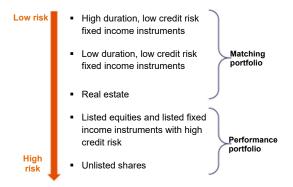
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	in€m	Market value	Contribution to market SCR	Weight in terms of mar- ket value
	Total investments	30.6	5.5	100%
	Matching portfolio	19.6	2.2	64%
	Bonds	18.7	2.0	61%
JCe	Private debt	0.4	0.1	1%
star	Real estate	0.5	0.1	2%
\ ssi	Performance portfolio	9.6	3.2	31%
AUXIA Assistance	Unlisted funds	0.1	0.1	0%
Ň	Listed funds and shares	9.5	3.1	31%
Ā	Equity investments			
	Monetary and similar	1.4	0.0	4%
	Concentration and other		0.0	
	Total commitments (interest rate risk)		-0.1	
	Diversification		-1.6	
	Market SCR		3.7	

C.2.3 THE MAIN MEANS OF CONTROLLING MARKET RISKS

C.2.3.1 INVESTMENT ALLOCATION

It involves selecting investments in which financial assets are invested (or divested) as needed. The return risk depends on the nature of the investments and investment decisions thus make it possible to control financial risks.



Financial risk management is based on a financial risk appetite system that ensures that the allocation of investments makes it possible to secure a minimum level of return in an adverse scenario. This minimum return must make it possible to maintain financial balances in line with the strategy and ensure a sufficient solvency level.

In addition, the diversification of counterparties (sectors of exposure and/or geographical area of investments) protects against concentration risk.

The allocation of investments by portfolio type and by entity, at market value and before combination restatements is as follows:

IN %	Matching port- folio	Performance portfolio	Equity in- vestments	Money mar- ket and sim- ilar
Malakoff Humanis Prévoyance	46.2%	35.7%	15.9%	2.2%
IPSEC	75.6%	14.0%	6.2%	4.2%
INPR	29.3%	43.4%	24.1%	3.1%
CAPREVAL	67.5%	26.9%	-	5.6%
Mutuelle Malakoff Humanis	32.7%	19.2%	45.0%	3.2%
Malakoff Humanis Nationale	55.7%	16.7%	6.1%	21.5%
Radiance Mutuelle	64.7%	19.4%	4.1%	11.8%
Mutuelle Renault	65.8%	14.7%	6.0%	13.5%
Médicis	60.5%	33.4%	1.0%	5.2%
Energie Mutuelle	18.0%	24.8%	0.1%	57.1%
CMAV	61.5%	23.4%	11.4%	3.7%
QUATREM	73.8%	22.6%	-	3.6%
AUXIA	60.9%	35.1%	0.4%	3.7%
Malakoff Humanis Assurances	73.6%	12.1%	-	14.3%
MH Retraite Supplémentaire	78.4%	20.5%	-	1.1%
AUXIA Assistance	64.1%	31.4%	-	4.5%
SGAM Malakoff Humanis	61.2%	32.3%	2.0%	4.4%

The breakdown of the matching portfolio, by rating or category, by entity is as follows:

		BREAKDOWN OF THE MATCHING PORTFOLIO					
IN %	AAA	AA	А	BBB	NR or < BBB	Private debt	Real es- tate
Malakoff Humanis Prévoyance	4.4%	42.7%	16.4%	11.1%	0.5%	8.1%	16.8%
IPSEC	5.7%	17.5%	39.8%	16.7%	4.3%	-	16.0%
INPR	4.1%	38.1%	17.1%	7.4%	-	10.3%	22.9%
CAPREVAL	1.4%	44.7%	21.6%	13.4%	-	4.9%	14.0%
Mutuelle Malakoff Humanis	3.5%	28.3%	26.7%	11.7%	1.3%	8.8%	19.7%
Malakoff Humanis Nationale	1.7%	11.2%	41.6%	20.1%	0.9%	3.2%	21.2%
Radiance Mutuelle	-	1.6%	53.7%	22.8%	5.5%	3.8%	12.6%
Mutuelle Renault	5.8%	11.1%	44.6%	29.7%	1.6%	1.7%	5.4%
Médicis	16.5%	39.6%	8.9%	17.4%	0.2%	2.1%	15.3%
Energie Mutuelle	-	-	22.0%	77.8%	0.2%	-	-
CMAV	-	68.6%	2.8%	10.2%	-	5.2%	13.1%
QUATREM	2.6%	53.3%	10.4%	12.1%	0.7%	6.9%	13.9%
AUXIA	2.4%	41.0%	19.6%	10.5%	1.3%	13.4%	11.7%
Malakoff Humanis Assurances	5.7%	18.8%	44.1%	22.9%	1.0%	1.2%	6.2%
MH Retraite Supplémentaire	1.3%	68.8%	6.6%	5.2%	1.0%	5.6%	11.7%
AUXIA Assistance	3.4%	35.9%	40.6%	15.7%	-	2.1%	2.4%
SGAM Malakoff Humanis	4.5%	45.5%	13.4%	11.6%	0.7%	6.7%	17.7%

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The performance portfolio is broken down between fixed income instruments and listed and unlisted shares, by entity, as follows:

	PERFORMANCE PORTFOLIO			
IN %	Fixed income in- struments	Listed shares	Unlisted shares	
Malakoff Humanis Prévoyance	50.6%	35.6%	13.9%	
IPSEC	10.4%	78.4%	11.3%	
INPR	34.0%	57.2%	8.7%	
CAPREVAL	34.6%	55.3%	10.1%	
Mutuelle Malakoff Humanis	24.3%	37.5%	38.2%	
Malakoff Humanis Nationale	35.6%	63.4%	0.9%	
Radiance Mutuelle	40.4%	55.9%	3.7%	
Mutuelle Renault	46.3%	53.7%	-	
Médicis	62.3%	35.1%	2.7%	
Energie Mutuelle	73.2%	26.8%	-	
CMAV	44.5%	45.4%	10.1%	
QUATREM	45.9%	42.2%	11.9%	
AUXIA	56.3%	31.9%	11.8%	
Malakoff Humanis Assurances	35.5%	60.3%	4.2%	
MH Retraite Supplémentaire	53.4%	36.7%	9.0%	
AUXIA Assistance	24.8%	73.8%	1.4%	
SGAM Malakoff Humanis	49.9%	37.9%	12.3%	

C.2.3.2 The financial income realisation policy

The level of financial income (mainly through the realisation of unrealised capital gains) can be managed each year when the annual performance is realised. Thus, for entities whose insurance commitments include a financial income payout clause, the asymmetry described in the exposure criteria can be partly controlled by ensuring that financial income is realised over time.

The concentration of financial products on short maturities accentuates the risk of insufficient returns on the longest maturities without being able to benefit from the surpluses on the first maturities that have already been redistributed to policyholders.

C.2.3.3 PRICING ADJUSTMENT ABILITY

The impact of the anticipated decline in investment returns in future periods can be partially controlled through the technical management system that provides for an annual review of prices, taking into account changes in the markets and, in particular, interest rates.

C.3 Counterparty risk

Counterparty risk assesses the risk of default or a deterioration in credit quality. It is assessed by combining two types:

- **Type 1**, comprising reinsurance contracts and cash at bank. The factors taken into account in calculating the risk of type 1 exposures are:

- Reinsurance contracts broken down by reinsurer;
- Receivables arising from reinsurance transactions;
- Ceded Best Estimates;
- The risk mitigation (RM) effect;
- o Amounts of cash deposits and collateral;
- o Bank deposits broken down by bank counterparty;
- Receivables for cash deposits with ceding undertakings broken down by ceding undertaking.

- **Type 2**, mainly comprising receivables. The factors taken into account in calculating the risk of type 2 exposures are:

- Premiums still to be written (excluding 4th quarter earned premiums not yet written) distinguishing between receivables over and under 3 months old;
- Other receivables arising from direct transactions broken down between over and under 3 months;
- Miscellaneous debtors (risk only of -3 months).

The table below details the counterparty risk exposure on type 1 receivables (41.2% of the 2022 counterparty SCR before diversification) and type 2 receivables (65.3% of the 2022 counterparty SCR before diversification) for **SGAM Malakoff Humanis**:

in €m	Receiva- bles	Collateral	Loss given de- fault	Probability of default	Counterparty SCR contribution
Type 1 receivables	3,749.9	1,267.4	1,382.1	0.1%	102.5
Type 2 receivables	969.3	0.0	969.3	16.8%	162.4
Total	4,719.2	1,267.4	2,351.4		248.7

The details by entity are as follows:

in €m	Total SCR Counterparty	of which Type 1	of which Type 2	
Malakoff Humanis Prévoyance	114.0	52.6	69.2	
IPSEC	8.7	1.5	7.5	
INPR	2.0	0.3	1.8	
CAPREVAL	0.4	0.2	0.3	
Mutuelle Malakoff Humanis	11.8	4.7	7.8	
Malakoff Humanis Nationale	3.8	1.9	2.2	
Radiance Mutuelle	3.4	2.1	1.5	
Mutuelle Renault	1.1	0.5	0.7	
Energie Mutuelle	1.8	0.8	1.1	
CMAV	1.5	0.5	1.1	
QUATREM	79.1	44.6	40.0	
AUXIA	9.0	2.2	7.2	
Malakoff Humanis Assurances	3.4	0.9	2.7	
AUXIA Assistance	0.3	-	0.3	
SGAM Malakoff Humanis	248.7	102.5	162.4	

For entities of **SGAM Malakoff Humanis**, the most important counterparty risk is type 2 risk for most entities except for Radiance Mutuelle and Quatrem, where type 1 is the most important.

C.4 Liquidity risk

Liquidity risk is defined as an inability to meet commitments due to **insufficient available cash**.

Risk factors include:

- Massive surrender of commitments;
- Non-transferability of investments or transferability at a prohibitive discount;
- Non-renewal of business (need for recurring net cash from the insurance business).

The liquidity level of investments is assessed based on a segmentation into three categories of decreasing liquidity:

- Money market and similar funds
- Listed investments: bonds, listed funds
- Unlisted investments: Private debt funds, real estate investments, unlisted funds and equity investments

The breakdown of investments into the three categories as of 31 December 2022 is summarised in the table below for **SGAM Malakoff Humanis** and shows a preponderance of the most liquid assets, allowing control of the risks of non-transferability of investments and non-renewal of business.

	Monetary and similar	Other liquid in- vestments	Illiquid in- vestments
% of investments	4.4%	75.2%	20.4%

The details by entity are as follows:

	Monetary and similar	Other liquid in- vestments	Illiquid investments
SGAM Malakoff Humanis	4.4%	75.2%	20.4%
Malakoff Humanis Prévoyance	2.2%	78.8%	19.0%
IPSEC	4.2%	72.6%	23.3%
INPR	3.1%	81.6%	15.3%
CAPREVAL	5.6%	75.2%	19.3%
Mutuelle Malakoff Humanis	3.2%	78.4%	18.5%
Malakoff Humanis Nationale	21.5%	62.7%	15.7%
Radiance Mutuelle	11.8%	70.9%	17.2%
Mutuelle Renault	13.5%	72.0%	14.5%
Médicis	5.2%	81.6%	13.2%
Energie Mutuelle	57.1%	42.9%	-
CMAV	3.7%	81.1%	15.2%
QUATREM	3.6%	74.8%	21.5%
AUXIA	3.7%	74.3%	22.1%
Malakoff Humanis Assurances	14.3%	78.2%	7.5%
MH Retraite Supplémentaire	1.1%	80.3%	18.6%
AUXIA Assistance	4.5%	91.9%	3.6%

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C.5 Operational risk

C.5.1 IDENTIFICATION OF OPERATIONAL RISKS

From a qualitative point of view, operational risks are the risks of direct or indirect losses resulting from inadequacy or failure attributable to procedures, human factors, systems or external causes. For each risk, the main internal or external causes of risk are identified.

This definition includes regulatory compliance risks and legal risks but excludes strategic risks. Process execution risks resulting from strategic decisions and guidelines will be included in the scope of operational risks. Losses may be financial, customer, image/reputation or regulatory.

The management of these risks is described in the operational risk management policy approved by the Board of Directors and updated annually.

The objective of risk mapping is to:

- Identify the Group's risks (major risks and operational risks);
- Assess and prioritise residual risks;
- Define strengthening actions for major risks and operational risks that are insufficiently controlled and assess the amount of capital to be allocated to operational risks.

C.5.2 ASSESSMENT USING THE STANDARD FORMULA

> Assessment of capital to be allocated to operational risks:

Operational risk measurement is incorporated into the standard formula in the assessment of the Solvency II margin requirement.

The assessment of SGAM Malakoff Humanis operational risk using the standard formula:

in €m	2021	2022
BSCR	4,376.6	3,879.9
Operational risk	222.0	220.1
% / BSCR	5.1%	5.7%

This represents an amount of 220.1 million, i.e. 5.7% of the BSCR as of 31 December 2022, compared with €222.0 million as of 31 December 2021.

The details of operational SCR by entity are as follows:

in €m	Operational SCR
Malakoff Humanis Prévoyance	107.1
IPSEC	4.9
INPR	1.7
CAPREVAL	0.3
Mutuelle Malakoff Humanis	14.3
Malakoff Humanis Nationale	5.5
Radiance Mutuelle	2.5
Mutuelle Renault	2.1
Energie Mutuelle	1.4
CMAV	1.4
QUATREM	69.6
AUXIA	8.0
Malakoff Humanis Assurances	2.2
AUXIA Assistance	0.4
SGAM Malakoff Humanis	220.1

The operational SCR ceiling corresponding to 30% of the BSCR is never reached.

> Main risk management methods

In addition to analysing the risk mapping and the resulting actions, the main methods for detecting and controlling risks implemented by the Group are as follows:

- Permanent control, the objective of which is to test the robustness of internal control via second-level control plans;
- Incident management, which consists in supervising major incidents and assessing the losses incurred by the Group;
- Analysis of the impacts of projects and new products on the risk profile;
- Management of compliance projects;
- Management of information systems security and IT and business continuity systems;
- Employee training and awareness-raising on risks and regulations;
- Regulatory watch;
- Follow-up of action plans to address, within a defined timeframe, the main weaknesses identified (including actions related to internal/external audit recommendations);
- Risk monitoring and steering committees: incident committee, regulatory watch, fraud, information system security.

C.6 Other important risks

SGAM Malakoff Humanis has no other important risks to report.

D. VALUATION FOR SOLVENCY PURPOSE

D.1 Asset valuation

The main asset items of **SGAM Malakoff Humanis'** net accounting and Solvency II balance sheets are summarised in the following table:

	Company financial state- ments		Solve	ency II
	2021	2022	2021	2022
Intangible assets	161.6	147.3		
Real estate (for own use)	23.0	8.6	51.6	22.9
Illiquid	25,016.1	24,907.1	30,431.5	26,193.7
UL investments	496.4	426.3	496.4	426.3
Deferred tax assets	50.0	50.0	2,364.5	2,185.9
Technical provisions ceded	4,651.7	4,881.2	2,555.1	1,726.2
Loans	319.3	362.4	335.6	334.7
Deposits to cedants	726.3	869.8	726.1	869.8
Receivables	4,847.5	4,974.7	1,400.0	1,300.1
Cash and cash equivalents	401.2	591.3	401.1	591.3
Other assets	3.1	-0.6	15.4	7.9
Total assets	36,696.1	37,218.1	38,777.3	33,658.8

Differences between investment values and book values may exist between the different tables due to different accounting scopes

Details of the balance sheet assets of each of the SGAM Malakoff Humanis entities:

		ASSETS			
		Company financial statements		Solvency II	
e	in €m	2021	2022	2021	2022
and	Intangible assets	0.4	0.4		
λολ	Real estate (for own use)				
Malakoff Humanis Prévoyance	Illiquid	11,348.2	11,209.9	14,350.0	12,736.6
lsir	UL investments	45.8	34.4	45.8	34.4
nar	Deferred tax assets			1,214.2	1,207.4
Hu	Technical provisions ceded	3,771.5	3,664.7	2,493.1	1,790.8
off	Loans	103.6	90.2	108.3	69.4
lak	Deposits to cedants	541.0	554.2	541.0	554.2
Ba	Receivables	2,894.0	3,045.1	632.9	585.2
	Cash and cash equivalents	76.8	163.6	76.8	163.6
	Other assets	-0.2		12.3	8.5
	Total assets	18,781.0	18,762.6	19,474.4	17,150.2

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IPSEC

INPR

		ASSETS			
		y financial ments	Solve	ency II	
in €m	2021	2022	2021	2022	
Intangible assets	0.5	1.0			
Real estate (for own use)	1.0	1.0	1.0	1.0	
Illiquid	187.6	188.4	220.6	196.9	
UL investments					
Deferred tax assets			15.7	17.2	
Technical provisions ceded	154.0	178.8	135.3	136.9	
Loans	0.4	0.5	0.4	0.5	
Deposits to cedants	14.1	13.3	14.1	13.3	
Receivables	93.8	105.1	62.6	74.6	
Cash and cash equivalents	5.5	8.2	5.5	8.2	
Other assets	0.9	0.5	0.9	0.5	
Total assets	457.8	496.8	455.9	449.0	

		ASSETS			
		/ financial ments	Solvency II		
in €m	2021	2022	2021	2022	
Intangible assets					
Real estate (for own use)					
Illiquid	440.9	452.6	621.9	574.3	
UL investments					
Deferred tax assets			15.8	21.1	
Technical provisions ceded	0.8	0.6	0.8	0.5	
Loans	3.9	3.7	3.8	3.7	
Deposits to cedants					
Receivables	45.3	75.5	4.2	10.4	
Cash and cash equivalents	7.7	4.0	7.7	4.0	
Other assets					
Total assets	498.6	536.4	654.3	614.0	

	ASSETS			
	Company stater		Solvency II	
in €m	2021	2022	2021	2022
Intangible assets				
Real estate (for own use)				
Illiquid	59.7	58.9	73.5	62.2
UL investments				
Deferred tax assets			3.0	1.3
Technical provisions ceded	0.0	0.1	0.0	
Loans	1.5	1.8	1.6	1.7
Deposits to cedants				
Receivables	2.7	2.8	2.5	2.6
Cash and cash equivalents	1.3	1.8	1.3	1.8
Other assets				
Total assets	65.2	65.5	81.9	69.6

CAPREVAL

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Mutuelle Malakoff Humanis

Malakoff Humanis Nationale

		ASS	SETS	
	Company financial statements		Solve	ency II
in€m	2021	2022	2021	2022
Intangible assets				
Real estate (for own use)	0.5		0.5	
Illiquid	712.3	713.8	985.7	906.3
UL investments				
Deferred tax assets			62.7	94.7
Technical provisions ceded	59.1	112.9	-6.4	-23.7
Loans	2.1	2.0	2.1	2.0
Deposits to cedants	1.2	1.2	1.2	1.2
Receivables	220.7	258.6	67.4	61.7
Cash and cash equivalents	21.5	21.4	21.5	21.5
Other assets	0.1		0.1	
Total assets	1,017.5	1,109.9	1,134.8	1,063.7

		ASSETS				
		Company financial statements		ency II		
in €m	2021	2022	2021	2022		
Intangible assets						
Real estate (for own use)						
Illiquid	116.9	93.9	125.7	90.5		
UL investments						
Deferred tax assets			28.7	27.6		
Technical provisions ceded	58.8	45.2	-4.4	0.8		
Loans						
Deposits to cedants	0.5	0.5	0.5	0.5		
Receivables	62.6	85.9	17.4	15.5		
Cash and cash equivalents	2.2	15.2	2.2	15.2		
Other assets						
Total assets	241.0	240.7	170.0	150.1		

		ASSETS			
		Company financial statements		ency II	
in €m	2021	2022	2021	2022	
Intangible assets	1.1	1.1			
Real estate (for own use)	0.4	0.4	0.4	0.4	
Illiquid	106.2	106.5	118.5	111.9	
UL investments					
Deferred tax assets			1.9	1.5	
Technical provisions ceded					
Loans	0.8	0.9	0.8	0.9	
Deposits to cedants	0.6	0.5	0.6	0.5	
Receivables	6.8	7.2	6.8	7.2	
Cash and cash equivalents	5.6	6.7	5.6	6.7	
Other assets	0.1	0.3	0.1	0.4	
Total assets	121.7	123.5	134.7	129.3	

Radiance Mutuelle

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Mutuelle Renault

		ASS	ETS	
		Company financial statements		ency II
in €m	2021	2022	2021	2022
Intangible assets				
Real estate (for own use)	0.7	0.6	8.8	5.8
Illiquid	67.1	67.5	71.2	65.2
UL investments				
Deferred tax assets			0.8	0.5
Technical provisions ceded				
Loans				
Deposits to cedants				
Receivables	2.8	4.6	2.8	4.6
Cash and cash equivalents	11.6	6.8	11.6	6.8
Other assets	0.4	0.5		
Total assets	82.7	79.9	95.2	83.0

		ASSETS		
		Company stater		
	in €m	2021	2022	
	Intangible assets	0.3	0.1	
Médicis	Real estate (for own use)			
	Illiquid	2,819.1	2,760.8	
	UL investments			
٨éd	Deferred tax assets			
2	Technical provisions ceded			
	Loans			
	Deposits to cedants			
	Receivables			
	Cash and cash equivalents			
	Other assets	142.2	146.0	
	Total assets	2,961.6	2,906.9	

		ASSETS			
		Company financial statements		ncy II	
in €m	2021	2022	2021	2022	
Intangible assets	0.5	0.4			
Real estate (for own use)					
Illiquid	5.9	16.4	6.6	16.1	
UL investments					
Deferred tax assets			0.2	7.3	
Technical provisions ceded	3.2	12.4	2.4	-0.8	
Loans					
Deposits to cedants					
Receivables	8.7	14.5	8.0	7.1	
Cash and cash equivalents	14.7	2.3	14.7	2.3	
Other assets	0.2		0.2		
Total assets	33.2	46.0	32.0	31.9	

Energie Mutuelle

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CMAV

		ASSETS				
		Company financial statements		ncy II		
in €m	2021	2022	2021	2022		
Intangible assets						
Real estate (for own use)						
Illiquid	453.4	434.6	605.3	490.3		
UL investments	38.9	33.5	38.9	33.5		
Deferred tax assets			15.1	0.6		
Technical provisions ceded						
Loans	5.1	5.0	5.6	4.3		
Deposits to cedants						
Receivables	7.4	6.8	7.0	6.4		
Cash and cash equivalents	3.2	8.1	3.2	8.1		
Other assets	-0.1		-0.1			
Total assets	508.0	488.0	675.1	543.3		

		ASSETS			
		Company financial statements		ncy II	
in €m	2021	2022	2021	2022	
Intangible assets	46.3	46.2			
Real estate (for own use)	1.8	1.8		1.8	
Illiquid	6,785.2	7,012.8	8,693.7	7,579.2	
UL investments	308.8	257.4	308.8	257.4	
Deferred tax assets			861.4	666.0	
Technical provisions ceded	767.3	1,125.7	151.9	221.5	
Loans	161.7	172.6	170.6	155.9	
Deposits to cedants	429.8	570.8	429.8	576.5	
Receivables	1,585.4	1,783.5	364.3	571.6	
Cash and cash equivalents	30.2	127.3	30.2	127.3	
Other assets	-0.1		-0.1		
Total assets	10,116.4	11,098.1	11,010.6	10,157.3	

		ASSETS			
		Company financial statements		ency II	
in €m	2021	2022	2021	2022	
Intangible assets	2.1	2.3			
Real estate (for own use)					
Illiquid	1,180.3	1,204.5	1,489.7	1,290.9	
UL investments	81.1	67.2	81.1	67.2	
Deferred tax assets			58.1	27.8	
Technical provisions ceded	137.5	134.0	137.4	86.5	
Loans	23.7	34.2	25.0	20.6	
Deposits to cedants	1.5	1.6	1.5	1.6	
Receivables	27.1	33.4	27.1	33.4	
Cash and cash equivalents	30.1	47.3	30.1	47.3	
Other assets	0.0	0.1		0.1	
Total assets	1,483.4	1,524.7	1,850.0	1,575.4	

AUXIA

QUATREM

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Malakoff Humanis Assurances

		ASSETS			
		Company financial statements		ency II	
in €m	2021	2022	2021	2022	
Intangible assets		1.0			
Real estate (for own use)					
Illiquid	143.2	153.2	152.5	140.8	
UL investments	9.6	6.9	9.6	6.9	
Deferred tax assets			25.0	18.8	
Technical provisions ceded	155.3	111.5	87.8	65.3	
Loans	1.9	2.7	1.9	1.8	
Deposits to cedants					
Receivables	46.7	35.5	38.0	21.3	
Cash and cash equivalents	1.8	1.7	1.8	1.7	
Other assets		-1.0		-1.0	
Total assets	358.5	311.5	316.9	255.6	

		Company stater	
ē	in €m	2021	2022
MH Retraite Supplémentaire	Intangible assets		
Jen	Real estate (for own use)		
lén	Illiquid	1,242.5	1,217.1
ddr	UL investments	12.3	26.8
e Sl	Deferred tax assets		
rait	Technical provisions ceded	2.4	194.4
Reti	Loans	38.4	48.0
Ĩ	Deposits to cedants		
2	Receivables	35.7	38.9
	Cash and cash equivalents	-7.1	9.2
	Other assets	8.1	
	Total assets	1,332.2	1,534.4

ASSETS

		ASSETS				
		Company staten		Solvency II		
	in €m	2021	2022	2021	2022	
	Intangible assets	0.2	0.2			
e	Real estate (for own use)					
AUXIA Assistance	Illiquid	28.7	29.0	34.9	29.9	
ssis	UL investments					
۲ ۲	Deferred tax assets			0.1	0.5	
X	Technical provisions ceded		0.5			
AL	Loans					
	Deposits to cedants					
	Receivables	1.3	1.6	1.3	1.6	
	Cash and cash equivalents	0.1	0.8	0.1	0.8	
	Other assets					
	Total assets	30.3	32.0	36.4	33.2	

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The valuation methods are identical for all entities, the main points are specified below:

D.1.1 INTANGIBLE ASSETS

In the financial statements, the group's intangible assets consist mainly of goodwill. These assets are valued at 0 under Solvency II standards, in accordance with Article 12 of the Delegated Regulation.

D.1.2 REAL ESTATE (FOR OWN USE)

This item mainly includes the operating property, plant and equipment of the group's entities (fixtures and fittings, equipment and furniture). Given the nature of these assets, the amount in the financial statements is included in the Solvency II standards.

However, securities may be reclassified as investments, which explains the differences between the financial statements and Solvency II.

D.1.3 INVESTMENTS (EXCLUDING UL)

See section A.3 for an analysis of changes in investments between the accounting and Solvency II frameworks and between 2021 and 2022.

D.1.4 INVESTMENTS (UL)

Investments representing unit-linked commitments are valued at market value in the company financial statements; no restatement is made under Solvency II.

D.1.5 DEFERRED TAX ASSETS

Under French GAAP, the recognition of deferred taxes is mandatory in the combined financial statements. The amount of deferred taxes to be recognised is calculated by applying a tax rate to the difference between the carrying amount of the balance sheet items and their tax value. The tax balance sheet values of the various Group entities differ from the carrying amounts, mainly due to the entry into the tax system of provident institutions and mutuals in 2012 and the existence of assets eligible for the regime of Article 209-0A of the French General Tax Code in the balance sheet of certain group entities.

Under Solvency II, deferred taxes are calculated by applying a tax rate to the difference between the economic value of balance sheet items and their tax value , impacted by tax loss carryforwards.

As in the case of the company financial statements, the entry into the tax system of certain group entities generates deferred taxes. Assets eligible for the regime of article 209-0A of the French General Tax Code are valued at market value and therefore do not generate deferred taxation in the economic balance sheet, as unrealised capital gains or losses for tax purposes have already been taxed.

Most entities are in a net deferred tax asset position. The amount of deferred tax assets in the economic balance sheet is limited to the amount of deferred tax liabilities in the economic balance sheets of the entities in question.

D.1.6 LOANS AND MORTGAGES

Some loans are reclassified as investments, which explains the difference between the carrying amount and the value under Solvency II.

D.1.7 DEPOSITS TO CEDANTS

The Group carries out quota share reinsurance transactions that correspond exclusively to shared commercial transactions.

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These commercial transactions are either partnerships or major contracts. Part of the risk is then borne by the group, which makes a cash deposit with the ceding companies as security for the performance of its obligations.

This receivable is equal to the amount of technical reserves taken from quota share reinsurance. It is treated as cash and its valuation therefore remains virtually identical between the accounting standards and Solvency II.

D.1.8 RECEIVABLES

The increase in receivables in the financial statements is the result of delays in the cash cycle of the reinsurance balance and a methodological effect in the recognition of earned premiums not yet written in the context of early closing.

D.1.9 CASH AND CASH EQUIVALENTS

Cash and cash equivalents are included in the same amount in the financial statements and under Solvency II as of 31 December 2022.

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D.2 Valuation of technical provisions

The Solvency II technical provision is calculated as the sum of a "best estimate" of liabilities and a risk margin:

- The best estimate is calculated as a discounted projection of all future cash flows;
- The risk margin represents the additional capital requirement intended to cover the commitments over the entire life of the insurer's portfolio.

Solvency II technical provisions are calculated using the risk-free yield curve provided by EIOPA and taking into account a volatility adjustment on risk-free rates.

As of 31 December 2022, Malakoff Humanis Prévoyance, IPSEC, CAPREVAL, CMAV, QUATREM, AUXIA and Malakoff Humanis Assurances have opted not to use the transitional measure on commitments. These measures are taken into account in the technical provisions of SGAM Malakoff Humanis' affiliated entities.

D.2.1 VALUATION OF TECHNICAL PROVISIONS FOR SOLVENCY PURPOSES

The table below shows the technical provisions of **SGAM Malakoff Humanis** as of 31 December 2022 according to the Accounting and Solvency II valuation methods:

in €m			Accounting			Solvency II				
Risks	Detailed risks	S2 busi- ness lines	Gross TP	Ceded TP	Net TP	Gross best esti- mates	Risk margin	Gross TP	Best esti- mates of ceded	Net TP
Health	Health	Health - NSLT	2,795.4	1,237.6	1,557.9	153.1			-116.1	
Per- sonal protec- tion	Accidental death Pending in- capacity and disability		3,143.5	715.8	2,427.7	1,543.9	327.2	2,024.2	35.7	2,104.6
	Long-term care Disability Borrower work stop- page Exemption from health premium	Health - SLT	4,912.9	1,139.6	3,773.2	4,121.6	36.1	4,157.7	899.4	3,258.4
	Assistance	NON- LIFE	10.6	0.0	10.6	4.5	0.3	4.9	0.0	4.9
	Death - death sup- port educational annuity spouse's pension Borrower	LIFE	5,772.9	1,468.3	4,304.6	4,338.3	282.5	14,694.8	632.7	13,810.4
Funeral	Funeral		917.1	0.2	916.9	872.5			-8.7	
Retire- ment	Retirement		9,014.8	293.5	8,721.3	9,196.2			253.5	
UL	Retirement	UL	453.0	26.3	426.7	452.5	-	452.5	29.6	422.9
	Total		27,020.2	4,881.2	22,138.9	20,682.8	646.1	21,328.9	1,726.2	19,602.7

Technical provisions (including unit-linked provisions) amounted to €25,953.9 million at end-2021 under Solvency II.

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In 2022, technical provisions including unit-linked (UL) provisions amount to \in 21,328.9 million, down \in 4.6 million mainly due to the rise in interest rates, leading to a decrease in provisions to be set up.

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Ceded provisions fell from €2.6 million in 2021 to €1.7 million in 2022.

Net reinsurance provisions therefore decreased by €4.0 million between 2021 and 2022.

The breakdown of net technical provisions by entity under Solvency II are as follows:

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in €m		Solvency II net technical provisions					
in em	NSLT Health	SLT Health	NON- LIFE	LIFE	UL	Total	
Malakoff Humanis Prévoyance	1,490.7	2,415.7		3,675.4	32.6	7,614.3	
IPSEC	62.1	34.3		44.2		140.6	
INPR	-23.5	65.9		30.1		72.6	
CAPREVAL	5.5	4.8		28.6		38.9	
Mutuelle Malakoff Humanis	47.7	0.7		2.1		50.5	
Malakoff Humanis Nationale	-13.0			1.5		-11.5	
Radiance Mutuelle	-1.1	14.5		3.2		16.7	
Mutuelle Renault	9.0					9.0	
Médicis*				2,377.3		2,377.3	
Energie Mutuelle	5.4	1.0				6.4	
CMAV				283.2	33.5	316.7	
QUATREM	513.2	698.9		5,078.3	258.2	6,548.5	
AUXIA	-1.6	8.0		1,056.8	67.2	1,130.5	
Malakoff Humanis Assurances	13.9	14.5		7.8	7.1	43.3	
MH Retraite Supplémentaire*				1,327.6	24.4	1,352.0	
AUXIA Assistance			4.8			4.8	

(*): for these two entities, these are the provisions restated to prepare the Group's Solvency II financial statements.

Differences between accounting and Solvency II technical provisions are mainly due to the integration of Solvency II:

- Earned premiums not yet written and unearned premiums while they are recorded in the balance sheet in the financial statement,
- The discount factor for cash flows in the risk-free yield curve, whereas in the financial statement, cash flows are discounted using technical rates,
- A restatement of non-economic provisions in own funds under Solvency II, which therefore do not appear in the Best Estimate modelling scope but are recognised under accounting standards
- Future costs of one year of future margin for contracts already committed as of the end of 31 December 2022.

D.2.2 DETAILS OF THE METHODOLOGY USED TO CALCULATE TECHNICAL PROVISIONS

D.2.2.1 PERSONAL PROTECTION AND HEALTH PORTFOLIO

Technical provisions for the Personal Protection/Health portfolio under Solvency II are calculated using a market tool that allows the liabilities to be projected until the portfolio is extinguished.

> Best Estimate estimation methods including reinsurance

The valuation of Best Estimates including reinsurance is based on projections made, depending on the covers, either using run-off rates or on a head-by-head basis taking into account the regulatory tables.

Modelling is carried out according to seven major risk groups: education annuity (RE), spouse's pension (RC), death, work stoppage (AT), accidental death, long-term care and health, broken down according to their modelling relevance (head-by-head or run-off rates). The portfolios are split between Direct Business/Co-insurance on the one hand and Acceptances on the other.

Liability modelling can be summarised per cover as follows:

Product	Cover	Premiums in progress Earned premiums not yet written	Claims in progress Provisions for claims payable	Claims in progress Annuity provisions	Claims in progress	New business - premiums	Claims from new production
	Accidental			Not applicable	Run-off rate		
	Spouse's pension Education						
	annuity Continuation of					-	
	death benefits			Head-by-head	Head-by-head		
	Disability						
Personal protection	Pending disability						
	Accidental death			Not applicable	Run-off rate		
	Disability			Head-by-head	Head-by-head		
	Long-term care			Head-by-head	Head-by-head		
	Borrower			Run-off rate	Run-off rate		
	Exemption from health contributions			Head-by-head	Head-by-head		
Health	Health]		Not applicable	Run-off rate]	
Assistance	Assistance			Not applicable	Run-off rate		

The provisions on a head-by-head basis and the IBNR resulting from EA, RC and AT risks are projected using a head-by-head calculation based on inventory provisions and run-off according to regulatory tables.

Provisions for claims payable are projected based on run-off profiles of the settlement rates observed in the run-off triangles.

Outstanding premiums are fully paid during the year.

In addition, non-economic provisions are not included in the Best Estimate calculation but are taken into account in own funds.

Equalisation reserves established at the end of the reporting period are valued under Solvency II at their Solvency I amount. No addition/reversal to equalisation reserves is modelled in year N+1 because:

- It would be necessary to finely model each account with equalisation reserves and fully simulate the related Solvency II liabilities, which is not envisaged in the current process;
- The impacts would be small compared to recent years and potentially imprudent (due to reversals recorded over several years).

Companies for which an account with equalisation reserves has been set up receive remuneration based on the level of the account's technical provisions and the equalisation reserve. R332-20 unrealised capital gains representing the liabilities corresponding to accounts with equalisation reserve are allocated, in the form of deferred participation, to customers, by applying a distribution rate representative of the contractual clauses.

Changes in deferred participation each year are therefore strongly correlated with the financial performance of the year, the weight of provisions with equalisation reserves in the balance sheet and the average payout rate.

Assumptions and parameters

The groupings made for the projections are carried out according to the information available: contracts are either modelled on a head-by-head basis or projected comprehensively using settlement rates.

In the health, accidental death and death segments, projections are made using aggregate data, namely:

- For the stock: Ongoing claims settlement rates.
- For new production: Claims experience assumptions, loss ratio, for new production and settlement rates for future premiums.

The treatment is identical regardless of the type of business (direct, co-insurance, acceptance). The flow of future benefits is assumed to be identical to that observed in year N.

Direct contracts are projected using model points (each model point representing one policyholder) on the following covers:

- Spouse's pensions;
- Education annuities;
- Work stoppage (incapacity/disability and continuation of death cover).

With regard to the modelling of accepted coinsurance and reinsurance, the model points are constructed using the model points of direct business contracts (lead insurer) in a manner consistent with the risk profile.

The model point approach is justified by Article 35 of the Delegated Regulations, which describes the conditions for applying such a methodology:

"The cash flow projections used in the calculation of best estimates for life insurance obligations shall be made separately for each policy. Where the separate calculation for each policy would be an undue burden on the insurance or reinsurance undertaking, it may carry out the projection by grouping policies, provided that the grouping complies with all of the following requirements:

- There are no significant differences in the nature and complexity of the risks underlying the policies that belong to the same group;
- The grouping of policies does not misrepresent the risk underlying the policies and does not misstate their expenses;
- The grouping of policies is likely to give approximately the same results for the best estimate calculation as a calculation on a per policy basis, in particular in relation to financial guarantees and contractual options included in the policies".

As part of the projection of future premiums, the treatment of group and individual contracts is identical, taking into account one year of projected premiums on these two types of contracts. Multi-year premiums for certain contracts covered by National Collective Bargaining Agreements (which cannot be cancelled and whose premium cannot be revised) are.

Moreover, prior to the construction of the model points, incapacity/disability data relating to coinsurance and reinsurance accepted are restated. Incapacity and disability risks are aggregated in the production of company financial statements. To separate these two risks, a allocation key is applied based on the direct business portfolio.

An adjustment to the total amount of provisions for acceptance is then made to all head-by-head data.

For future occurrences (Best Estimate of premiums), they are estimated on the basis of the following assumptions, taken from the business plan:

- New business volume;
- Termination volume;
- Loss experience assumptions, loss ratio;
- The model points based on the last known year of occurrence. The model points are replicated and then volume adjusted.

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- Historical expense ratios (excluding acquisition costs excluded from the Best Estimate measurements of premiums)

> Modelling of ceded reinsurance

Ceded reinsurance is modelled as follows:

- Modelling of stock provisions based on a timing specific to the ceded portfolio (i.e. corresponding to the best possible estimate of flows linked to stock;
- Modelling of ceded new production at ceded quota share on each risk assessed in the inputs;
- Modelling of the shock to each risk based on the ceded quota share of the risk applied to the difference between the central and shocked Best Estimate.

Reinsurance of peak risks, in excess of claims per head, is not modelled, only quota share reinsurance is modelled.

D. 2.2.2. SAVINGS/RETIREMENT PORTFOLIO

Technical provisions for the Savings/Retirement portfolio under Solvency II are calculated using a standard market tool with an annual step that allows the balance sheet to be projected over a 50-year horizon.

> Best Estimate estimation methods including reinsurance

Projections for the Savings/Retirement scope are based on:

- Deterministic liability projections: all contracts are projected at the Minimum Guaranteed Rate (MGR) and taking into account the regulatory tables;
- Projections of different asset classes (bonds, equities, real estate, money market, etc.);
- Active/Liability interactions (stochastic projections), allowing for calculation of profit participation, increase in contract prices and financial strategy to be integrated.

The deterministic Best Estimate (BE) corresponds to the discounting of all probable future cash flows discounted with a risk-free yield curve; probable future cash flows are projected until the commitments are extinguished and are the algebraic sum of benefits, expenses and fees, less premiums. The Guaranteed Best Estimate (GBE) is calculated using cash flows determined at the Minimum Guaranteed Rate (MGR).

The stochastic Best Estimate (BEL) takes into account the various financial options and guarantees included in the contracts (minimum guaranteed rate, contractual profit participation); the stochastic Best Estimate is calculated as the average of the Best Estimates of all simulated economic scenarios.

The various economic scenarios are based on a market tool that takes into account the current economic context (negative rates are taken into account).

The FDB (Future Discretionary Benefits) corresponds to the future profit participation, it results from the difference between the BEL and the GBE.

The variations in FDB each year are therefore strongly correlated to the financial performance of the year, the weight of the 'Savings' provisions in the balance sheet and the average payout rate.

As part of the liability projection, the portfolio's mathematical reserves vary each year according to events related to the life of the contracts, including:

- Additions to the portfolio: in accordance with the contract boundary, future premiums and new business are not included in the projection;
- Exits from the portfolio: they correspond to the death of the policyholder, the expiry or surrender of the contract and are considered as taking place at the end of the year. Deaths and surrenders are calculated using the death and surrender rates applied to the number of contracts, as well as the amount of mathematical reserves revalued at mid-year.
- The revaluation of the portfolio contracts at the Minimum Guaranteed Rate net of loadings at the end of the year, the contracts exited during the year being revalued at the end of the year before exiting the portfolio;
- Deduction of loadings: Loadings are calculated on the basis of the loading rates available in the model points and deducted at the end of the year;
- Fees and expenses are paid at the end of the year.

Mathematical reserves are recalculated by the model at each projection step by model point.

These are constructed on a head-by-head basis in the deterministic projection and grouped by guaranteed rates and products in the stochastic projection.

In the context of the asset projection, the securities are taken into account in the model using a model point, corresponding to the assets considered position by position as held directly in the portfolio.

In order to model the asset/liability interactions, management rules are defined in the model.

For all asset classes, these rules stipulate that investments and divestments are made in accordance with the strategic asset allocation.

With regard to the payout rate policy, these rules correspond to all actions taken around the revaluation of contracts. They cover in particular the definition of the rate paid to policyholders (MGR, contractual profit participation, target rates, etc.), but also all the means available to the insurer to pay this rate (management of the PEP, realisation of capital gains, reduction of margins, etc.). They are divided into the following stages:

- Step 1: Determination of the financial income allocated to policyholders
 - Distributable financial income is calculated on the basis of total financial income, restated for technical interest and loadings;
 - Secondly, a contractual profit participation rate, depending on the contractual terms and as a percentage of financial income, is applied to determine the financial income allocated to policyholders. Note that all contractual rates are mapped in the model.
- Step 2: Revaluation of contracts
 - The previously calculated financial performance allocated to policyholders is first allocated to the policyholder participation reserves up to a maximum threshold defined as a percentage of the mathematical reserves (10%). The surplus is included in the mathematical reserves.
- Step 3: Policyholder participation reserve management
 - The policyholder participation reserves are run off in order to guarantee a distribution for a maximum of 8 years, in accordance with the regulations.

The calculations described above are carried out in accordance with Article 79 of the Solvency II Directive and Article 32 of the Delegated Regulation, which specify that insurance undertakings must take into account in their valuation:

- All contractual financial guarantees and options included in their policies;
- All factors that may affect the likelihood of subscribers exercising contractual options or the value of the option or guarantee.

Thus, for the Savings/Retirement scope:

- The MGR as well as the various pension options are taken into account;
- The contractual profit participation rate is used for projections in the ALM model.

The cost of options and guarantees is determined as the difference between the profit participation calculated using stochastic projections (asset/liability interaction model) and the deterministic profit participation calculated using deterministic projections.

At the end of the projection, the following items are included (100%) in the Best Estimate, at their present value:

- The residual stock of mathematical reserves and policyholder participation reserves at the end of the projection;
- Model leakage or convergence gap;
 - The amount of unrealised gains on end-of-projection assets (unrealised losses are charged to own funds).

Assumptions and parameters

The contract boundary is used to characterise the level of commitment to the policyholders present in the portfolio.

The aim is to specify whether the Best Estimate only covers commitments on the balance sheet date (run-off) or whether it includes commitments in respect of future premiums.

The tables used to model mortality are the regulatory generational tables.

Savings/Retirement insurance contracts marketed by the Group may be surrendered under the conditions defined in Article L132-23 of the French Insurance Code (disability, expiry of unemployment insurance rights, death of spouse, etc.). These can also be transferred.

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The surrender laws used are defined by product and by contract age. Only one surrender law is used, which includes individual surrenders as well as transfers. They have been calibrated based on the Group's history.

However, dynamic surrenders are not included in the models.

An annuity or lump-sum surrender law has been calibrated based on the history of the Malakoff Humanis group to take into account Article A160-2 of the French Insurance Code, specifying that in the event that the annual annuity does not exceed €1,200, the surrender terms must be a lump sum.

The expenses taken into account in the Best Estimate are restated for exceptional expenses (considered nonrecurring) and are calculated by applying expense ratios to premiums/ benefits/outstandings. These rates are determined on the basis of costs broken down by product/purpose and the indicators used (benefits, revenue, etc.) over the last two years. Overheads are allocated by the Management Control Department.

For the Retirement Savings scope, the source data is extracted from a partially restated management database based on the data from the N-1 balance sheet date.

In order to ensure that interest rate shocks are correctly applied to the curves provided, the shocked yield curves are reconstituted on the basis of the central yield curve and the regulatory shock parameters (shock levels and ceilings/levels).

As part of the stochastic projections for the Savings/Retirement scope, risk-neutral economic scenarios are generated with a local tool.

D.2.3 METHOD FOR CALCULATING THE RISK MARGIN

The risk margin is currently calculated according to method 3 of the Solvency II technical specifications.

This is done on fine risks.

- The yield curve used for discounting is the yield curve without volatility adjustment;
- Cash flows are net of reinsurance.

D.3 Valuation of other liabilities

The main liability items (including transitional measures) in the accounting and Solvency II balance sheets of **SGAM Malakoff Humanis** are summarised in the following table:

in €m	Company fin me	ancial state- nts	Solvency II	
in em	2021	2022	2021	2022
Own funds	5,623.4	5,910.0	7,925.8	7,985.3
Subordinated liabilities	247.4	247.4	247.4	247.4
Technical reserves	26,356.5	26,567.2	25,460.9	20,876.3
UL technical provisions	515.5	453.0	493.0	452.5
Non-technical provisions	47.2	45.2	53.3	56.0
Deferred tax liabilities			2,512.7	2,185.9
Insurance liabilities	2,508.3	2,806.9	688.0	668.0
Debts and other	1,397.9	1,188.4	1,396.2	1,187.2
Total liabilities	36,696.1	37,218.1	38,777.3	33,658.8

Details of SGAM entities:

Malakoff Humanis Prévoyance		Company financial statements		Solvency II	
oya	in €m	2021	2022	2021	2022
rév	Own funds	2,991.5	3,072.4	5,366.1	5,134.6
പ	Subordinated liabilities	250.0	250.0	250.0	250.0
ani	Technical reserves	12,737.7	12,688.6	11,145.4	9,369.9
m	UL technical provisions	45.8	34.4	46.4	35.2
Η	Non-technical provisions	25.4	23.7	25.4	23.7
akot	Deferred tax liabilities			1,264.9	1,207.4
lala	Insurance liabilities	1,632.8	1,821.0	278.4	256.8
2	Debts and other	1,097.8	872.5	1,097.8	872.5
	Total liabilities	18,781.0	18,762.6	19,474.4	17,150.2

		LIABILITIES					
		Company financial statements		Solve	ency II		
	in €m	2021	2022	2021	2022		
	Own funds	81.7	58.3	100.7	61.5		
C)	Subordinated liabilities						
IPSE(Technical reserves	289.8	330.0	281.3	277.5		
≞	UL technical provisions						
	Non-technical provisions						
	Deferred tax liabilities			19.3	17.2		
	Insurance liabilities	34.2	40.9	2.8	25.3		
	Debts and other	52.1	67.6	51.8	67.6		
	Total liabilities	457.8	496.8	455.9	449.0		

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		LIABILITIES				
		Company financial statements		Solve	ncy II	
	in €m	2021	2022	2021	2022	
	Own funds	335.6	352.5	507.8	485.1	
۲,	Subordinated liabilities					
INPR	Technical reserves	150.3	168.4	94.6	73.1	
=	UL technical provisions					
	Non-technical provisions	0.3	0.2	0.3	0.2	
	Deferred tax liabilities			39.2	40.4	
	Insurance liabilities	6.8	11.6	6.7	11.5	
	Debts and other	5.6	3.7	5.6	3.7	
	Total liabilities	498.6	536.4	654.3	614.0	

		LIABILITIES				
			r financial nents	Solve	ncy II	
	in €m	2021	2022	2021	2022	
_	Own funds	25.4	25.8	39.5	28.6	
CAPREVAL	Subordinated liabilities Technical reserves UL technical provisions	38.7	38.8	38.4	38.9	
0	Non-technical provisions	0.1	0.1	0.1	0.1	
	Deferred tax liabilities			3.0	1.3	
	Insurance liabilities	0.1	0.3	0.1	0.2	
	Debts and other	0.8	0.5	0.8	0.5	
	Total liabilities	65.2	65.5	81.9	69.6	

		LIABILITIES					
JIS.	Company 1 statem			Solve	ency II		
Humanis	in €m	2021	2022	2021	2022		
Hur	Own funds	519.8	524.8	911.5	850.4		
Malakoff	Subordinated liabilities						
lak	Technical reserves	355.7	370.0	72.3	26.8		
Ma	UL technical provisions						
alle	Non-technical provisions	3.5	3.4	3.5	3.4		
Mutuelle	Deferred tax liabilities			76.0	102.5		
Ы	Insurance liabilities	95.7	173.7	28.7	42.6		
	Debts and other	42.8	37.7	42.8	37.7		
	Total liabilities	1,017.5	1,109.6	1,134.8	1,063.4		

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Malakoff Humanis Nationale

		LIABILITIES			
		nancial state-	Solvency II		
in€m	2021	2022	2021	2022	
Own funds	84.93	86.24	95.93	86.24	
Subordinated liabilities	12.00	12.00	12.00	12.00	
Technical reserves	59.06	-10.73	8.90	-10.73	
UL technical provisions					
Non-technical provisions	0.90	1.14	0.90	1.14	
Deferred tax liabilities		27.57	28.66	27.57	
Insurance liabilities	73.27	24.51	12.85	24.51	
Debts and other	10.80	9.36	10.80	9.36	
Total liabilities	240.97	150.10	170.05	150.10	

Radiance Mutuelle

	LIABILITIES				
	Company financial state- ments		Solve	ncy II	
in €m	2021	2022	2021	2022	
Own funds	81.8	86.6	92.7	96.0	
Subordinated liabilities					
Technical reserves	27.7	24.6	25.0	16.7	
UL technical provisions					
Non-technical provisions	0.2	0.2	0.2	0.2	
Deferred tax liabilities			4.8	4.3	
Insurance liabilities					
Debts and other	12.0	12.1	12.0	12.1	
Total liabilities	121.7	123.5	134.7	129.3	

		Company financial statements		Solve	ency II
÷	in €m	2021	2022	2021	2022
Renault	Own funds	60.8	61.6	70.6	65.2
Ser	Subordinated liabilities				
	Technical reserves	13.0	9.6	14.5	9.0
Mutuelle	UL technical provisions				
Mu	Non-technical provisions				
	Deferred tax liabilities			1.7	0.5
	Insurance liabilities	0.7	0.3	0.7	0.3
	Debts and other	8.2	8.4	7.7	7.8
	Total liabilities	82.7	79.90	95.2	83.00

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		LIABI	LITIES
		Company	
		stater	nents
	in €m	2021	2022
	Own funds	250.2	279.6
S.	Subordinated liabilities		
Médicis	Technical reserves	2,551.6	2,453.4
Σ	UL technical provisions		
	Non-technical provisions		
	Deferred tax liabilities		
	Insurance liabilities		
	Debts and other	159.7	173.9
	Total liabilities	2,961.6	2,906.9

		LIABILITIES			
		Company stater	r financial nents	Solve	ency II
	in €m	2021	2022	2021	2022
elle	Own funds	12.0	12.6	10.8	9.9
Energie Mutuelle	Subordinated liabilities	1.5	1.5	1.5	1.5
N	Technical reserves	8.8	12.8	8.6	5.6
rgie	UL technical provisions				
Ene	Non-technical provisions	3.1	3.1	3.1	3.1
	Deferred tax liabilities			0.2	7.3
	Insurance liabilities	2.9	11.8	2.9	0.4
	Debts and other	5.0	4.2	5.0	4.2
	Total liabilities	33.2	46.0	32.0	31.9
			ΙIΔRII	LITIES	
			EIADI		
		Company stater	financial		ency II
	in €m		financial		ency II 2022
	<mark>in €m</mark> Own funds	stater	r financial nents	Solve	-
>		stater 2021	r financial ments 2022	Solve 2021	2022
MAV	Own funds	stater 2021 113.0	r financial ments 2022 116.8	Solve 2021 192.4	2022 163.0
CMAV	Own funds Subordinated liabilities	stater 2021 113.0 40.0	financial nents 2022 116.8 40.0	Solve 2021 192.4 40.0	2022 163.0 40.0
CMAV	Own funds Subordinated liabilities Technical reserves	stater 2021 113.0 40.0 306.4	financial nents 2022 116.8 40.0 290.5	Solve 2021 192.4 40.0 354.1	2022 163.0 40.0 283.2
CMAV	Own funds Subordinated liabilities Technical reserves UL technical provisions	stater 2021 113.0 40.0 306.4 38.9	financial 2022 116.8 40.0 290.5 33.5	Solve 2021 192.4 40.0 354.1 39.0	2022 163.0 40.0 283.2 33.5
CMAV	Own funds Subordinated liabilities Technical reserves UL technical provisions Non-technical provisions	stater 2021 113.0 40.0 306.4 38.9	financial 2022 116.8 40.0 290.5 33.5	Solve 2021 192.4 40.0 354.1 39.0 0.2	2022 163.0 40.0 283.2 33.5 0.1
CMAV	Own funds Subordinated liabilities Technical reserves UL technical provisions Non-technical provisions Deferred tax liabilities	stater 2021 113.0 40.0 306.4 38.9 0.2	financial 2022 116.8 40.0 290.5 33.5 0.1	Solve 2021 192.4 40.0 354.1 39.0 0.2 39.9	2022 163.0 40.0 283.2 33.5 0.1 16.4

		LIABILITIES					
		Company stater		Solvency II			
	in €m	2021	2022	2021	2022		
	Own funds	727.7	862.8	1,152.0	1,620.7		
Σ	Subordinated liabilities	486.0	486.0	486.0	486.0		
QUATREM	Technical reserves	7,556.6	8,108.0	7,760.5	6,511.9		
I	UL technical provisions	308.8	257.4	308.2	258.2		
ğ	Non-technical provisions	3.9	9.3	3.9	9.3		
	Deferred tax liabilities			861.4	666.0		
	Insurance liabilities	870.3	1,113.2	275.5	343.7		
	Debts and other	163.1	261.5	163.1	261.5		
	Total liabilities	10,116.4	11,098.1	11,010.6	10,157.3		

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		LIABILITIES				
			r financial ments	Solvency II		
	in €m	2021	2022	2021	2022	
	Own funds	138.1	145.9	217.8	239.6	
A	Subordinated liabilities					
AUXIA	Technical reserves	1,222.4	1,267.3	1,418.5	1,149.7	
A	UL technical provisions	81.1	67.2	81.1	67.2	
	Non-technical provisions	1.0	1.4	1.0	1.4	
	Deferred tax liabilities			90.9	74.6	
	Insurance liabilities	10.9	9.2	10.9	9.2	
	Debts and other	29.9	33.6	29.9	33.6	
	Total liabilities	1,483.4	1,524.7	1,850.0	1,575.4	

		LIABILITIES				
Malakoff Humanis Assurances			/ financial ments	Solve	ency II	
Irar	in €m	2021	2022	2021	2022	
SSL	Own funds	35.0	36.5	44.2	29.8	
s A	Subordinated liabilities					
ani	Technical reserves	127.8	138.8	132.4	101.5	
Ш	UL technical provisions	9.6	6.9	9.9	7.1	
Η	Non-technical provisions	0.8	1.0	0.8	1.0	
io yr	Deferred tax liabilities			27.9	18.8	
lala	Insurance liabilities	108.1	57.8	24.3	27.0	
2	Debts and other	77.3	70.5	77.3	70.5	
	Total liabilities	358.5	311.5	316.9	255.6	

		LIABILITIES			
		Company			
aire		stater	nents		
ente	in €m	2021	2022		
Supplémentaire	Own funds	69.4	70.7		
pple	Subordinated liabilities				
	Technical reserves	1,232.0	1,395.4		
MH Retraite	UL technical provisions	8.4	51.4		
etra	Non-technical provisions	0.3	0.3		
Ř	Deferred tax liabilities				
Σ	Insurance liabilities	3.8	9.7		
	Debts and other	18.2	6.8		
	Total liabilities	1,332.2	1,534.4		

		LIABILITIES				
		Company financial statements		Solvency II		
ġ	in €m	2021	2022	2021	2022	
Assistance	Own funds	13.2	13.0	22.2	17.9	
sist	Subordinated liabilities					
	Technical reserves	10.6	10.9	4.2	4.8	
AUXIA	UL technical provisions					
Ň	Non-technical provisions					
∢	Deferred tax liabilities			3.5	2.2	
	Insurance liabilities	1.7	1.9	1.7	1.9	
	Debts and other	4.8	6.3	4.8	6.3	
	Total liabilities	30.3	32.00	36.4	33.20	

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The valuation methods are identical for all entities, the main points are specified below:

Deferred tax liabilities are explained in section D.1. Technical provisions are detailed in section D.2.

D.3.1 SUBORDINATED LIABILITIES

The amount of subordinated liabilities recorded in the balance sheet of SGAM Malakoff Humanis corresponds to the redeemable subordinated note issued by Malakoff Humanis Prévoyance in 2015.

D.3.2 PROVISIONS OTHER THAN TECHNICAL PROVISIONS

Non-technical provisions represent provisions for liabilities and charges, the amount of which decreased between 2021 and 2022.

D.3.3 INSURANCE LIABILITIES

The increase in insurance liabilities in the financial statements is due to a methodical effect in the recognition of ceded earned premiums not written in the context of early closing.

The ceded earned premiums not written are deducted from the technical provisions ceded under Solvency II, which explains the decrease in insurance liabilities in the balance sheet items.

D.4 Alternative valuation methods

There is no alternative valuation method for solvency purposes.

D.5 Other information

There is no other material information regarding the valuation for solvency purposes

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E. CAPITAL MANAGEMENT

E.1 Own funds

E.1.1 CAPITAL MANAGEMENT PROCEDURES

The objective of SGAM Malakoff Humanis is to manage its capital with a view to:

- Long-term value creation in line with the Group's development strategy;
- Maintaining solvency levels in line with risk appetite.

Capital management is based on three key principles:

- Anticipation of capital requirements and/or surpluses (given regulatory constraints, the Solvency II group's strategy, risk appetite and client sensitivity);
- Optimisation of capital allocation and solidarity mechanisms between the entities of the Solvency II group;
- Identification of levers for managing capital and solvency (ratio between capital and capital requirements).

The capital management process is in line with the ORSA process. It breaks down as follows and is carried out annually for the Solvency II group and for each of the entities:



Monitoring of the solvency level

The solvency level is monitored based on ORSA results. These results show:

- At the balance sheet date: available capital and capital to be locked in in the context of the overall solvency requirement;
- Prospectively: anticipating capital requirements under different stress scenarios and different strategic management options (investment decisions, pricing decisions, development decisions, etc.).

> Definition of the solvency strategy

The solvency strategy recommends the following for the Solvency II group:

- A solvency ratio level to be achieved in the central scenario of forward-looking ORSA calculations;
- A solvency ratio level to be preserved in the adverse scenario of forward-looking ORSA calculations. This level reflects the overall risk appetite.

For Group entities, the solvency strategy consists of ensuring that the solvency ratios of each entity are sufficient to avoid triggering the thresholds for supervisory measures or the thresholds for assistance measures under the financial solidarity rules.

> Construction of the capital management plan

The capital management plan is derived from the actions to be implemented so that the prospective solvency level complies with the constraints of the solvency strategy.

Each action relating to capital or capital requirement is subject to a compliance analysis on the lawfulness and capacity to modify the group's solvency in the desired direction.

Capital transactions are in principle limited between the various affiliates of the Solvency II group and their subsidiaries.

As an exception, Malakoff Humanis Prévoyance's commitments include subordinated notes of €250 million by parties outside the Solvency II group.

In the event of a capital contribution, eligibility for the various targeted third parties must be demonstrated and validated by the supervisory authority.

> Implementation of the capital management plan

The capital management plan is then implemented by the various functions in charge within the group.

E.1.2 CHANGES IN OWN FUNDS AND THEIR COMPOSITION

The composition of the own funds as of 31 December 2022 of **SGAM Malakoff Humanis** is as follows:

in €m	2021	2021 including transitionals	2022
Share capital	26.4	26.4	26.4
Reconciliation reserve	7,899.7	8,978.7	7,958.9
Subordinated notes	247.4	247.4	247.4
Minority interests	20.5	20.5	18.9
Total own funds	8,173.5	9,252.5	8,232.7
- of which Tier 1	7,926.1	9,005.1	7,985.3
- of which Tier 2	247.4	247.4	247.4
- of which Tier 3			
- of which eligible for SCR	8,173.5	9,252.5	8,232.7
- of which eligible for MCR	8,157.0	9,231.1	8,181.2

SGAM Malakoff Humanis' own funds therefore increased from €8,173.5 million as of 31 December 2021 to €8,232.7 million as of 31 December 2022, an increase of €59.2 million (up 0.7%) mainly due to the financial performance for the year.

The table below details own funds (including any subordinated liabilities) between 2021 and 2022 by entity, as well as SGAM Malakoff Humanis.

in €m	2021 ex- cluding transition- als	2021 in- cluding transition- als	2022
Malakoff Humanis Prévoyance	5,616.1	5,963.4	5,384.6
IPSEC	100.7	101.6	61.5
INPR	507.8	507.8	485.1
CAPREVAL	34.0	39.5	28.6
Mutuelle Malakoff Humanis	911.5	911.5	850.4
Malakoff Humanis Nationale	107.9	107.9	98.2
Radiance Mutuelle	92.7	92.7	96.0
Mutuelle Renault	70.6	70.6	65.2
Médicis	250.2	250.2	279.6
Energie Mutuelle	12.2	12.2	11.3
CMAV	232.4	265.7	203.0
QUATREM	1,638.0	2,258.5	2,106.7
AUXIA	217.8	299.7	239.6
Malakoff Humanis Assurances	44.2	45.8	29.8
MH Retraite Supplémentaire	92.3	92.3	76.1
AUXIA Assistance	22.2	22.2	17.9

The change in own funds breaks down as follows in 2022:

in €m	2021	Method	Cash flow	Finan- cial perfor- mance	Tech- nical perfor- mance	Payout and taxes	Risk margin	2022
Malakoff Humanis Prévoyance	5,616.1	136.5	-130.0	236.0	-160.2	-378.2	64.4	5,384.6
IPSEC	100.7	-17.6	-2.8	0.8	-23.9	3.8	0.5	61.5
INPR	507.8	-0.1	-0.7	-29.2	2.3	3.4	1.7	485.1
CAPREVAL	34.0	0.3	-0.5	-3.9	-1.2	-0.5	0.3	28.6
Mutuelle Malakoff Humanis	911.5	0.7	-16.5	-63.7	12.8	4.1	1.5	850.4
Malakoff Humanis Nationale	107.9	6.0	-5.5	-9.1	-1.0	0.2	-0.2	98.2
Radiance Mutuelle	92.7		-0.9	-1.3	5.5	-0.8	0.7	96.0
Mutuelle Renault	70.6		-0.2	-8.6	4.5	0.9	-0.2	65.2
Médicis	250.2		-1.7	74.1	1.2	-44.2		279.6
Energie Mutuelle	12.2		-0.4	-0.5	0.1			11.3
CMAV	232.4		-1.9	-37.3	-3.6	13.4		203.0
QUATREM	1,638.0	364.5	-14.2	464.7	-38.4	-428.9	121.1	2,106.7
AUXIA	217.8	-1.6	-5.5	61.0	28.1	-48.7	-11.5	239.6
MH Assurances	44.2	-1.7	-2.5	-16.9	2.8	2.8	1.1	29.8
MH Retraite Supplémentaire	92.3		-4.1	-289.1	0.5	276.5		76.1
AUXIA Assistance	22.2		-2.3	-4.6	1.4	1.2		17.9
SGAM Malakoff Humanis	8,173.5	344.5	-157.4	43.5	-86.4	-264.1	179.3	8,232.7

At the level of SGAM Malakoff Humanis, the increase in the Group's own funds is mainly due to methodological effects (inclusion of tax loss carryforwards in the calculation of deferred taxes, improved methods) and the reduction in the risk margin in a context of high interest rates.

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Financial performance after payouts reduces own funds. Gains on life portfolios following the rise in interest rates are largely paid out. The value of investments representing own funds declined (fall in equities and fall in bonds in a context of rising interest rates).

Unanticipated drift on the 2022 occurrence explain a large part of the operating losses.

Non-technical expenses explain the negative cash flows.

Details of the own funds of the entities of SGAM Malakoff Humanis:

		Own funds				
Prévoyance	in €m	2021	2021 including transitionals	2022		
ξ	Share capital	11.7	11.7	11.7		
Ъ	Reconciliation reserve	5,354.4	5,701.6	5,122.9		
JIS	Subordinated notes	250.0	250.0	250.0		
Humanis	Total own funds	5,616.1	5,963.4	5,384.6		
Нu	- of which Tier 1	5,366.1	5,713.4	5,134.6		
off	- of which Tier 2	250.0	250.0	250.0		
<u>a</u> K	- of which Tier 3					
Malakoff	- of which eligible for SCR	5,616.1	5,963.4	5,384.6		
	- of which eligible for MCR	5,487.8	5,834.7	5,240.5		

Malakoff Humanis Prévoyance: the fall in own funds in 2022 is mainly due to non-recurring losses in 2022 that were not anticipated at the end of 2021, non-technical expenses and higher revaluations, partly offset by methodological corrections and financial performance linked to the rise in interest rates.

		Own funds			
in €m	2021	2021 includ- ing transition- als	2022		
Share capital	0.4	0.4	0.4		
Reconciliation reserve	100.3	101.2	61.2		
Subordinated notes					
Total own funds	100.7	101.6	61.5		
- of which Tier 1 - of which Tier 2	100.7	101.6	61.5		
- of which Tier 3					
- of which eligible for SCR	100.7	101.6	61.5		
- of which eligible for MCR	100.7	101.6	61.5		

IPSEC: the fall in own funds in 2022 is mainly due to losses caused by the alignment of provisioning methods with prudent practices, expected recurring operating losses in 2022 and 2023, and non-technical losses (negative cash flows).

PSEC

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		Own funds		
	in €m	2021	2022	
	Share capital	0.4	0.4	
	Reconciliation reserve	507.4	484.7	
с	Subordinated notes			
INPR	Total own funds	507.8	485.1	
=	- of which Tier 1	507.8	485.1	
	- of which Tier 2			
	- of which Tier 3			
	- of which eligible for SCR	507.8	485.1	
	- of which eligible for MCR	507.8	485.1	

INPR: the fall in own funds in 2022 is mainly due to the year's financial losses, partly offset by operating gains and a decrease in the tax expense.

		Own funds		
	in €m	2021	2021 including transitionals	2022
	Share capital	0.4	0.4	0.4
AL	Reconciliation reserve	33.6	39.1	28.2
CAPREVAL	Subordinated notes			
L L L	Total own funds	34.0	39.5	28.6
CA CA	- of which Tier 1	34.0	39.5	28.6
	- of which Tier 2			
	- of which Tier 3			
	- of which eligible for SCR	34.0	39.5	28.6
	- of which eligible for MCR	34.0	39.5	28.6

CAPREVAL: the fall in own funds in 2022 is mainly due to the year's financial losses (related to the rise in interest rates, which reduced the value of bonds, and the negative performance of equities) and operating losses expected in 2023 and non-technical losses.

(0)		Own funds	
Mutuelle Malakoff Humanis	in €m	2021	2022
Ĕ	Share capital	3.2	3.2
ц	Reconciliation reserve	908.3	847.2
off	Subordinated notes		
lak	Total own funds	911.5	850.4
Σ	- of which Tier 1	911.5	850.4
e	- of which Tier 2		
tue	- of which Tier 3		
Mut	- of which eligible for SCR	911.5	850.4
-	- of which eligible for MCR	911.5	850.4

Mutuelle Malakoff Humanis: the fall in own funds in 2022 is mainly due to the year's financial losses, related to the rise in interest rates, which reduced the value of bonds, and the loss in value of investments.

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۵.		Own	funds
Jale	in €m	2021	2022
Nationale	Share capital	0.4	0.4
Na	Reconciliation reserve	95.5	85.8
Malakoff Humanis	Subordinated notes	12.0	12.0
ma	Total own funds	107.9	98.2
F	- of which Tier 1	95.9	86.2
off	- of which Tier 2	12.0	12.0
axe	- of which Tier 3		
٨al	- of which eligible for SCR	107.9	98.2
~	- of which eligible for MCR	98.2	88.3

Malakoff Humanis Nationale: the fall in own funds in 2022 is mainly due to the year's financial losses related to the rise in interest rates and the negative performance of equities

		Own funds		
	in €m	2021	2022	
<u>e</u>	Share capital	0.4	0.4	
tue	Reconciliation reserve	92.4	95.6	
Radiance Mutuelle	Subordinated notes			
e e	Total own funds	92.7	96.0	
anc	- of which Tier 1	92.7	96.0	
adi	- of which Tier 2			
ñ	- of which Tier 3			
	- of which eligible for SCR	92.7	96.0	
	- of which eligible for MCR	92.7	96.0	

Radiance Mutuelle: the increase in own funds in 2022 is mainly due to the operating performance for the year (2022 operating gains not anticipated in the ratio at end-2021 and expected operating gains in 2023).

		Own funds		
	in €m	2021	2022	
ŧ	Share capital	0.2	0.2	
าลน	Reconciliation reserve	70.3	65.0	
Mutuelle Renault	Subordinated notes			
Ð	Total own funds	70.6	65.2	
iue	- of which Tier 1	70.6	65.2	
Mut	- of which Tier 2			
~	- of which Tier 3			
	- of which eligible for SCR	70.6	65.2	
	- of which eligible for MCR	70.6	65.2	

Mutuelle Renault: the fall in own funds in 2022 is mainly due to the fall in the valuation of the bond portfolio due to the rise in interest rates and, to a lesser extent, the fall in the equity market.

		Own funds	
	in €m	2021	2022
	Own funds	250.2	279.6
	Unrealised capital gains	29.3	-20.7
	Subordinated notes		
Médicis	Total own funds	279.5	258.9
éd	- of which Tier 1	279.5	258.9
Σ	- of which Tier 2		
	- of which Tier 3		
	- of which eligible Solvency margin including unrealised capital gains	275.1	254.9
	- of which eligible Solvency margin exclud- ing unrealised capital gains	245.9	275.6

MEDICIS: the fall in own funds in 2022 is mainly due to financial losses on the portfolio, offset by future payouts.

		Own funds		
	in €m	2021	2022	
	Share capital	0.2	0.2	
e	Reconciliation reserve	10.5	9.7	
Itue	Subordinated notes	1.5	1.5	
Energie Mutuelle	Minority interests			
<u>gie</u>	Total own funds	12.2	11.3	
Jer	- of which Tier 1	10.8	9.9	
ш	- of which Tier 2	1.5	1.5	
	- of which Tier 3			
	- of which eligible for SCR	12.2	11.3	
	- of which eligible for MCR	11.5	10.7	

Energie Mutuelle: the fall in own funds in 2022 is mainly due to financial losses on the equity portfolio and non-technical expenses in 2022.

		Own funds		
	in €m	2021	2021 including transitionals	2022
	Share capital	0.5	0.5	0.5
	Reconciliation reserve	191.9	225.2	162.6
CMAV	Subordinated notes	40.0	40.0	40.0
S	Total own funds	232.4	265.7	203.0
	- of which Tier 1	192.4	225.7	163.0
	- of which Tier 2	40.0	40.0	40.0
	- of which Tier 3			
	- of which eligible for SCR	207.2	240.4	177.2
	- of which eligible for MCR	194.1	227.2	164.5

CMAV: the fall in own funds in 2022 is mainly due to the year's financial losses, partly absorbed by future payouts and taxes.

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		Own funds		
	in €m	2021	2021 including transitionals	2022
	Share capital	510.4	510.4	510.4
Σ	Reconciliation reserve	641.5	1,262.1	1,110.3
Ř	Subordinated notes	486.0	486.0	486.0
QUATREM	Total own funds	1,638.0	2,258.5	2,106.7
ğ	- of which Tier 1	1,152.0	1,772.5	1,620.7
	- of which Tier 2	486.0	486.0	486.0
	- of which Tier 3			
	- of which eligible for SCR	1,638.0	2,145.3	2,106.7
	- of which eligible for MCR	1,216.6	1,833.5	1,677.3

QUATREM: the increase in own funds in 2022 is mainly due to the merger with Axéria Prévoyance, the financial performance linked to the rise in interest rates and the reduction in the risk margin in a high interest rate environment.

		Own funds		
	in €m	2021	2021 including transitionals	2022
	Share capital	74.5	74.5	78.7
_	Reconciliation reserve	143.2	225.2	160.9
۲I>	Subordinated notes			
AUXIA	Total own funds	217.8	299.7	239.6
	- of which Tier 1	217.8	299.7	239.6
	- of which Tier 2			
	- of which Tier 3			
	- of which eligible for SCR	217.8	299.7	239.6
	- of which eligible for MCR	217.8	299.7	239.6

AUXIA: the increase in own funds in 2022 is mainly due to the year's financial performance (rising interest rates) and operating gains resulting from future management margins on 2022 production partly offset by larger payouts.

S	ο Own funds			
Assurances	in €m	2021	2021 including transitionals	2022
Malakoff Humanis Assur	Share capital	23.6	23.6	23.6
	Reconciliation reserve	20.7	22.3	6.2
	Subordinated notes			
	Total own funds	44.2	45.8	29.8
	- of which Tier 1	44.2	45.8	29.8
	- of which Tier 2			
	- of which Tier 3			
٨al	- of which eligible for SCR	44.2	45.8	29.8
~	- of which eligible for MCR	44.2	45.8	29.8

Malakoff Humanis Assurances: the fall in own funds in 2022 is mainly due to financial losses for the year related to the rise in interest rates.

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		Own funds	
ø	in €m	2021	2022
ntair	Own funds	69.4	70.7
ner	Unrealised capital gains/losses	430.0	111.4
lér	Subordinated notes		
ddn	Total own funds	499.4	182.1
N N	- of which Tier 1	69.4	70.7
aite	- of which Tier 2		
etr	- of which Tier 3		
MH Retraite Supplémentaire	 of which eligible Solvency margin including unrealised capital gains 	499.4	182.1
~	 of which eligible Solvency margin exclud- ing unrealised capital gains 	69.4	70.7

Malakoff Humanis Retraite Supplémentaire: own funds changed in line with the results for the year and a significant fall in unrealised capital gains in 2022

		Own funds		
	in €m	2021	2022	
e	Share capital	1.8	1.8	
anc	Reconciliation reserve	20.5	16.2	
Auxia Assistance	Subordinated notes			
Ass	Total own funds	22.2	17.9	
<u>ia</u>	- of which Tier 1	22.2	17.9	
XN/	- of which Tier 2			
٩	- of which Tier 3			
	- of which eligible for SCR	22.2	17.9	
	- of which eligible for MCR	22.2	17.9	

AUXIA Assistance: the fall in own funds in 2022 is mainly due to financial losses due to the rise in interest rates and the underperformance of equities

E.2 Solvency Capital Requirement (SCR) and Minimum Capital Requirement (MCR)

E.2.1 METHOD FOR CALCULATING THE CAPITAL REQUIREMENT

SGAM Malakoff Humanis uses the standard formula to calculate the Solvency Capital Requirement. The proxies used related to data quality anomalies are prudent and not material.

The absorbing capacity of deferred taxes is limited to the amount of deferred taxes recorded as liabilities in the Solvency II balance sheet. Any deferred tax assets are not included either in the calculation of own funds or in the absorbing capacity of the SCR.

The main source of SCR absorption is future profit participation (mainly related to the Savings/Retirement business). The effect of the longevity SCR is to extend the duration of commitments subject to profit participation. As a result, the longevity SCR generates a negative absorption through profit participation.

E.2.2 CAPITAL REQUIREMENT MEASUREMENT (SCR)

Changes in **SGAM Malakoff Humanis'** SCR amounts by risk sub-modules between 31 December 2021 and 31 December 2022:

in€m	2021	2021 including transitionals	2022
Market SCR	3,207.6	3,207.6	2,720.1
Counterparty SCR	269.7	269.7	248.7
Life SCR	777.6	777.6	834.5
Health SCR	1,679.7	1,679.7	1,542.4
Non-life SCR	4.6	4.6	4.6
Diversification SCR	-1,562.7	-1,562.7	-1,470.4
BSCR	4,376.6	4,376.6	3,879.9
Operational SCR	222.0	222.0	220.1
Adjustment for future profit participation	-702.5	-702.5	-858.1
Adjustment for deferred taxes	-148.2	-573.5	
EMS FRPS	139.3	139.3	109.7
Capital requirement for the financial			
sector			
SCR	3,887.2	3,461.9	3,351.6

The SCR is down in 2022 (-€536 million) mainly due to a reduction in exposures and equity risk and better absorption through lower revaluations.

A decrease in the health SCR was also observed due to the decrease in personal protection annuity commitments related to the rise in interest rates.

This decline is offset by an increase in the life surrender risk in a context of high interest rates.

Given the inclusion of tax loss carryforwards neutralising H2 deferred taxes, the tax adjustment is zero in 2022.

	2021	2021 including transitionals	2022
Malakoff Humanis Prévoyance	2,313.5	2,175.7	1,889.0
IPSEC	55.6	55.3	55.6
INPR	126.7	126.7	99.3
CAPREVAL	11.1	11.1	9.2
Mutuelle Malakoff Humanis	233.2	233.2	219.2
Malakoff Humanis Nationale	45.0	45.0	41.0
Radiance Mutuelle	26.1	26.1	23.6
Mutuelle Renault	20.6	20.6	21.5
Médicis	93.2	93.2	64.2
Energie Mutuelle	7.5	7.5	7.7
CMAV	29.5	29.3	28.4
QUATREM	976.6	745.7	975.3
AUXIA	112.9	105.8	101.1
Malakoff Humanis Assurances	23.4	22.8	21.3
MH Retraite Supplémentaire	46.0	46.0	45.5
AUXIA Assistance	112.9	105.8	101.1
SGAM Malakoff Humanis	3,887.2	3,461.9	3,351.6

The table below details the SCRs between 2021 and 2022 by entity, as well as SGAM Malakoff Humanis.

Details of the SCRs of the entities of SGAM Malakoff Humanis:

		SCR		
Malakoff Humanis Prévoyance	in €m	2021	2021 includ- ing transi- tionals	2022
0 Q	Market SCR	1,958.8	1,958.8	1,635.4
ré	Counterparty SCR	138.8	138.8	114.0
is P	Life SCR	432.8	432.8	367.2
าลท	Health SCR	995.7	995.7	921.5
Inm	Non-life SCR			
ΗH	Diversification SCR	-902.2	-902.2	-788.4
ako	BSCR	2,623.8	2,623.8	2,249.7
Jal	Operational SCR	112.3	112.3	107.1
2	Adjustment for future profit participation	-371.9	-371.9	-467.8
	Adjustment for deferred taxes	-50.7	-188.5	
	SCR	2,313.5	2,175.7	1,889.0

Malakoff Humanis Prévoyance: the SCR fell in 2022, mainly due to a reduction in exposures and equity risk. The underwriting SCR also fell, due to the decrease in personal protection annuity commitments related to the rise in interest rates.

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INPR

	SCR		
in €m	2021	2021 includ- ing transi- tionals	2022
Market SCR	35.0	35.0	28.5
Counterparty SCR	7.5	7.5	8.7
U Life SCR	4.3	4.3	4.5
Health SCR	31.1	31.1	29.2
Non-life SCR			
Diversification SCR	-21.1	-21.1	-20.1
BSCR	56.7	56.7	50.8
Operational SCR	4.8	4.8	4.9
Adjustment for future profit participation	-2.2	-2.2	
Adjustment for deferred taxes	-3.6	-4.0	
SCR	55.6	55.3	55.6

IPSEC: The SCR was stable over the period due to the decrease in market SCRs (linked to the rise in interest rates and the decrease in equity risk) and the decrease in underwriting SCRs (linked to an increase in reinsurance cessions in the Health scope), these decreases being offset by the neutralisation of adjustments on future investments and deferred taxes.

	SC	R
in €m	2021	2022
Market SCR	141.9	110.2
Counterparty SCR	1.3	2.0
Life SCR	5.6	5.0
Health SCR	18.6	18.4
Non-life SCR		
Diversification SCR	-17.8	-17.4
BSCR	149.6	118.2
Operational SCR	1.6	1.7
Adjustment for future profit participation	-1.1	-1.3
Adjustment for deferred taxes	-23.4	-19.3
SCR	126.7	99.3

INPR: the SCR fell in 2022, mainly due to a reduction in equity risk. This decline was slightly offset by lower absorption by deferred taxes.

SCR				
	in €m	2021	2021 including transitionals	2022
	Market SCR	8.8	8.8	7.2
	Counterparty SCR	0.4	0.4	0.4
٩L	Life SCR	1.7	1.7	1.5
CAPREVAL	Health SCR	4.5	4.5	4.2
APR	Non-life SCR			
3	Diversification SCR	-3.8	-3.8	-3.4
	BSCR	11.6		9.9
	Operational SCR	0.4	0.4	0.4
	Adjustment for future profit participation	-0.9	-0.9	-1.1
	Adjustment for deferred taxes			
	SCR	11.1	11.1	9.2

CAPREVAL: the SCR fell in 2022, mainly due to a reduction in equity risk. The health SCR also fell, due to the reduction in personal protection annuity commitments as a result of the rise in interest rates.

		SC	R
	in €m	2021	2022
anis	Market SCR	178.3	170.7
ma	Counterparty SCR	17.9	11.8
H	Life SCR	0.0	0.0
flo	Health SCR	99.6	84.9
Malakoff Humanis	Non-life SCR		
	Diversification SCR	-64.7	-54.7
Mutuelle	BSCR	231.1	212.7
Itu	Operational SCR	15.4	14.3
ž	Adjustment for future profit participation		
	Adjustment for deferred taxes	-13.3	-7.8
	SCR	233.2	219.2

Mutuelle Malakoff Humanis: the SCR fell in 2022 mainly due to a reduction in equity risk, a reduction in the counterparty SCR due to a significant decrease in balance sheet receivables and a reduction in the health SCR linked to the increase in health reinsurance.

		SC	CR
	in €m	2021	2022
Nationale	Market SCR	18.8	10.5
atio	Counterparty SCR	3.9	3.8
	Life SCR	1.0	0.5
anis	Health SCR	28.3	29.9
Malakoff Humanis	Non-life SCR		
f H	Diversification SCR	-12.6	-9.2
kof	BSCR	39.4	35.6
ala	Operational SCR	5.6	5.5
Σ	Adjustment for future profit participation		
	Adjustment for deferred taxes		
	SCR	45.0	41.0

Malakoff Humanis Nationale: the SCR fell in 2022 mainly due to a reduction in exposures and equity risk, partly offset by an increase in health risk.

	S	CR
in €m	2021	2022
Market SCR	15.2	12.7
Counterparty SCR	3.1	3.4
■ Counterparty SCR ■ Life SCR ■ Health SCR	0.4	0.3
Health SCR	16.7	15.9
Diversification SCR	-8.9	-8.2
9 Non-life SCR Diversification SCR BSCR	26.5	24.0
Derational SCR	2.5	2.5
Adjustment for future profit participation	-0.1	
Adjustment for deferred taxes	-2.9	-2.9
SCR	26.1	23.6

Radiance Mutuelle: the SCR fell in 2022 mainly due to a reduction in equity risk. The underwriting SCR also fell, due to the decrease in personal protection annuity commitments related to the rise in interest rates.

		S	CR
	in €m	2021	2022
	Market SCR	10.8	9.2
÷	Counterparty SCR	1.2	1.1
Renault	Life SCR		
	Health SCR	13.1	14.4
elle	Non-life SCR		
Mutuelle	Diversification SCR	-5.7	-5.4
Ξ	BSCR	19.4	19.4
	Operational SCR	2.1	2.1
	Adjustment for future profit participation		
	Adjustment for deferred taxes	-0.9	
	SCR	20.6	21.5

Mutuelle Renault: the SCR increased in 2022 due to growth in activity leading to an increase in associated risks and the loss of the tax buffer. This increase was partly offset by a reduction in market risk in a context of rising interest rates and falling equity markets.

		S	CR
	in €m	2021	2022
	Market SCR	1.0	1.0
a	Counterparty SCR	1.6	1.8
ler	Life SCR		
Energie Mutuelle	Health SCR	5.3	5.3
≥ e	Non-life SCR		
ergi	Diversification SCR	-1.6	-1.7
Ene	BSCR	6.2	6.3
	Operational SCR	1.3	1.4
	Adjustment for future profit participation		
	Adjustment for deferred taxes		
	SCR	7.5	7.7

Energie Mutuelle: the SCR was up at the end of 2022 by €0.2 million due to an increase in the counterparty SCR due to an increase in balance sheet receivables.

		SCR						
in €n	1	2021	2021 includ- ing transi- tionals	2022				
Mark	et SCR	55.4	55.4	52.2				
Cour	terparty SCR	1.4	1.4	1.5				
> Life S	SCR	3.0	3.0	15.4				
Healt	h SCR							
Non-	ife SCR							
Diver	sification SCR	-3.2	-3.2	-10.7				
BSC	R	56.6	56.6	58.5				
Oper	ational SCR	1.7	1.5	1.4				
Adjus	stment for future profit participation	-17.8	-17.8	-21.7				
Adjus	stment for deferred taxes	-11.1	-11.1	-9.9				
SCR		29.5	29.3	28.4				

CMAV: The SCR fell in 2022 due to a reduction in equity risk and better absorption of future losses by lower revaluations. This fall was largely offset by an increase in the life surrender risk, in a context of high interest rates, mitigated by better diversification.

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			SCR	
	in €m	2021	2021 includ- ing transi- tionals	2022
	Market SCR	815.1	815.1	794.7
_	Counterparty SCR	44.8	44.8	79.1
QUATREM	Life SCR	317.0	317.0	379.8
ATR	Health SCR	447.7	447.7	426.3
SC	Non-life SCR			
Ŭ	Diversification SCR	-447.6	-447.6	-484.8
	BSCR	1,177.0	1,177.0	1,195.1
	Operational SCR	49.9	49.9	69.6
	Adjustment for future profit participation	-250.3	-250.3	-289.5
	Adjustment for deferred taxes		-230.9	
	SCR	976.6	745.7	975.3

QUATREM: the SCR was stable in 2022 due to offsetting effects: a reduction in equity risk and better absorption of future losses through lower payouts and, conversely, an increase in life surrender risk, in a context of high interest rates, mitigated by better diversification.

	SCR						
in €m	2021	2021 includ- ing transi- tionals	2022				
Market SCR	166.7	166.7	149.2				
Counterparty SCR	8.2	8.2	9.0				
✓ Life SCR	45.0	45.0	111.6				
$\begin{array}{c} \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\$	19.3	19.3	14.4				
Non-life SCR							
Diversification SCR	-46.9	-46.9	-68.6				
BSCR	192.4	192.4	215.4				
Operational SCR	7.3	7.3	8.0				
Adjustment for future profit participation	-54.0	-54.0	-75.4				
Adjustment for deferred taxes	-32.8	-39.9	-46.9				
SCR	112.9	105.8	101.1				

AUXIA: The SCR fell in 2022 due to the fall in market SCR linked to the rise in interest rates and the fall in equity risk. The increase in life surrender risk, in a context of high interest rates, is mitigated by better diversification.

	SCR						
in €m Market SCR Counterparty SCR Life SCR Health SCR Non-life SCR Diversification SCR BSCR Operational SCR	2021	2021 includ- ing transi- tionals	2022				
Market SCR	16.7	16.7	13.2				
Counterparty SCR	3.6	3.6	3.4				
⊈ Life SCR	5.0	5.0	4.1				
E Health SCR	8.6	8.6	6.4				
Non-life SCR							
Diversification SCR	-9.8	-9.8	-7.6				
BSCR	24.0		19.1				
Operational SCR	1.9	1.9	2.2				
Adjustment for future profit participation							
Adjustment for deferred taxes	-2.6	-3.2					
SCR	23.4		21.3				

Malakoff Humanis Assurances: The SCR fell in 2022 mainly due to a reduction in equity risk offset by lower deferred tax adjustments.

		SCR				
	in€m	2021	2022			
a)	Market SCR	5.4	3.7			
nc	Counterparty SCR	0.2	0.3			
ista	Life SCR					
Ass	Health SCR					
(IA	Non-life SCR	4.6	4.6			
AUXIA Assistance	Diversification SCR	-2.2	-1.9			
4	BSCR	8.0	6.7			
	Operational SCR	0.5	0.4			
	Adjustment for deferred taxes	-2.3	-1.7			
	SCR	6.2	5.4			

AUXIA Assistance: The SCR fell over the period mainly due to the decrease in market SCRs in line with the decrease in equity risk.

The solvency margin requirements of the supplementary pension entities, **Médicis** and **Malakoff Humanis Retraite Supplémentaire**, are down for these two entities, in line with the impact of rising interest rates on the Savings business, which leads to a decrease in the amount of commitments and therefore a decrease in the amount of the solvency margin requirement.

E.2.2 SCR COVERAGE RATIOS

To conclude this report, the table below summarises the coverage ratios of the SGAM and its affiliated entities taking into account the transitional measures and the volatility adjustment of the relevant risk-free yield curve to be used to calculate the best estimate of their commitments.

	:	Solvency ratio	Ratio excluding transi- tional measure and VA			
	2021	2021 in- cluding transitional	2022	2021	2022	
Malakoff Humanis Prévoyance	243%	measures 274%	285%	242%	282%	
IPSEC	181%	184%	111%	180%	107%	
INPR	401%	401%	488%	400%	486%	
CAPREVAL	307%	358%	311%	306%	307%	
Mutuelle Malakoff Humanis	391%	391%	388%	390%	388%	
Malakoff Humanis Nationale	240%	240%	239%	240%	239%	
Radiance Mutuelle	356%	356%	406%	355%	404%	
Mutuelle Renault	343%	343%	304%	343%	304%	
Médicis	295%	295%	397%			
Energie Mutuelle	163%	163%	147%	163%	147%	
CMAV	703%	820%	625%	703%	626%	
QUATREM	168%	288%	216%	165%	209%	
AUXIA	193%	283%	237%	189%	215%	
Malakoff Humanis Assurances	189%	201%	139%	189%	138%	
MH Retraite Supplémentaire	151%	151%	155%			
AUXIA Assistance	361%	361%	331%	361%	313%	
SGAM Malakoff Humanis	210%	267%	246%	209%	241%	

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E.3 Use of duration-based equity risk sub-module in the calculation of the SCR

SGAM Malakoff Humanis does not use the duration-based equity risk sub-module to calculate the Solvency Capital Requirement.

E.4 Differences between the standard formula and any internal model used

SGAM Malakoff Humanis does not use an internal model to calculate the Solvency Capital Requirement.

E.5 Non-compliance with MCR and SCR

This does not apply to SGAM Malakoff Humanis.

E.6 Other information

SGAM Malakoff Humanis has no further information to disclose.

APPENDIX

SGAM Malakoff Humanis	5.02.01 Balance sheet	S.05.01 Premiums, claims and expenses by line of business, non- life	805.01 Premiums, claims and expenses by line of business, life	205.02 Premiums, claims and expenses by country	S.12.01 Life and health SLT technical provisions	S.17.01 Technical provisions - non-life	S.19.01 Non-life claims	80 8.22.01 Impact of long-term guarantees and transitional measures	60 S.23.01 Own funds	S.25.01 Solvency Capital Requirement - for groups using the stand- ard formula	S.28.01 Minimum capital requirement (MCR)	1 S.32.01.22 Undertakings in the scope of the group	RP. 05.01.01 Premiums, claims and expenses by risk type	RP.42.03.01 Minimum margin requirement - Components
Malakoff Humanis Prévoyance	112	113	114	115	116	117	118	119	120	121	122			
IPSEC	123	124	125	126	127	128	129	130	131	132	133			
INPR	134	135	136	137	138	139	140	141	142	143	144			
CAPREVAL	145	146	147	148	149	150	151	152	153	154	155			
Mutuelle Malakoff Humanis	156	157	158	159	160	161	162	163	164	165	166			
Malakoff Humanis Nationale	167	168	169	170	171	172	173	174	175	176	177			
Radiance Mutuelle	178	179	180	181	182	183	184	185	186	187	188			
Mutuelle Renault	189	190	191	192		193	194		195	196	197			
Médécis	198	199												200
Energie Mutuelle	201	202	203	204	205	206	207	208	209	210	211			
CMAV	212	213	214	215	216	217		218	219	220	221			
QUATREM	222	223	224	225	226	227	228	229	230	231	232			
AUXIA	233	234	235	236	237	238	239	240	241	242	243			
Malakoff Humanis Assurances	244	245	246	247	248	249	250	251	252	253	254			
MH Retraite Supplémentaire	255												256	257
AUXIA Assistance	258	259	260	261		262	263	264	265	266	267			

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SGAM Malakoff Humanis
S.02.01
Balance sheet

		Solvency II value
A		C0010
Assets Intangible assets	R0030	
Deferred tax assets	R0040	2 185 946 K€
Pension benefit surplus	R0050	
Property, plant and equipment held for own use	R0060	22 870 K€
Investments (other than assets held for index-linked and unit-linked contracts) Property (other than for own use)	R0070 R0080	26 193 717 K€ 60 094 K€
Holdings in related undertakings, including participations	R0090	375 158 K€
Equities	R0100	77 484 K€
Equities - listed	R0110	12 410 K€
Equities - unlisted Bonds	R0120 R0130	65 074 K€ 11 911 323 K€
Government Bonds	R0130	8 019 915 K€
Corporate Bonds	R0150	3 716 664 K€
Structured notes	R0160	174 743 K€
Collateralised securities	R0170	10 017 000 1/0
Collective Investments Undertakings Derivatives	R0180 R0190	13 647 622 K€ 1 339 K€
Deposits other than cash equivalents	R0190	114 371 K€
Other investments	R0210	6 326 K€
Assets held for index-linked and unit-linked contracts	R0220	426 278 K€
Loans and mortgages	R0230	334 678 K€
Loans and modificies	R0240	547 K€
Loans and mortgages to individuals Other loans and mortgages	R0250 R0260	334 131 K€
Reinsurance recoverables from:	R0200	1 726 154 K€
Non-life and health similar to non-life	R0280	-80 385 K€
Non-life excluding health	R0290	
Health similar to non-life	R0300	-80 385 K€
Life and health similar to life, excluding health and index-linked and unit-linked Health similar to life	R0310	1 776 930 K€
Health similar to life Life excluding health and index-linked and unit-linked	R0320 R0330	899 355 K€ 877 575 K€
Life index-linked and unit-linked	R0340	29 610 K€
Deposits to cedants	R0350	869 847 K€
Insurance and intermediaries receivables	R0360	706 753 K€
Receivables arising from reinsurance transactions	R0370	373 396 K€
Receivables (trade, not insurance)	R0380	219 968 K€
Own shares (held directly) Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0390 R0400	
Cash and cash equivalents	R0410	591 254 K€
		= 0.00 1/0
Any other assets, not elsewhere shown	R0420	7 922 K€
Any other assets, not elsewhere shown Total assets	R0420 R0500	7 922 K€ 33 658 784 K€
	R0500	33 658 784 K€
Total assets Liabilities Technical provisions - non-life	R0500 R0510	33 658 784 K€ 2 029 093 K€
Total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health)	R0500 R0510 R0520	33 658 784 K€ 2 029 093 K€
Total assets Liabilities Technical provisions - non-life Technical provisions - nor-life (excluding health) Technical provisions calculated as a whole	R0500 R0510 R0520 R0530	33 658 784 K€ 2 029 093 K€ 4 847 K€
Technical provisions - non-life	R0500 R0510 R0520	33 658 784 K€ 2 029 093 K€ 4 847 K€ 4 517 K€
Total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate	R0500 R0510 R0520 R0530 R0540	33 658 784 K€ 2 029 093 K€ 4 847 K€ 4 517 K€ 330 K€
Technical provisions - non-life Liabilities Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole	R0500 R0510 R0520 R0530 R0540 R0550 R0550 R0550	33 658 784 K€ 2 029 093 K€ 4 847 K€ 4 517 K€ 330 K€ 2 024 245 K€
Technical provisions - non-life Liabilities Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Best Estimate	R0500 R0510 R0520 R0530 R0540 R0540 R0550 R0560 R0570 R0580	33 658 784 K€ 2 029 093 K€ 4 847 K€ 4 517 K€ 330 K€ 2 024 245 K€ 1 697 023 K€
Total assets Liabilities Technical provisions - non-life Technical provisions con-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin Risk margin	R0500 R0510 R0520 R0530 R0540 R0550 R0550 R0550 R0570 R0580 R0590	33 658 784 K€ 2 029 093 K€ 4 847 K€ 4 517 K€ 330 K€ 2 024 245 K€ 1 697 023 K€ 327 222 K€
Total assets	R0500 R0510 R0520 R0530 R0540 R0550 R0550 R0550 R0570 R0580 R0590 R0590	33 658 784 K€ 2 029 093 K€ 4 847 K€ 330 K€ 2 024 245 K€ 1 697 023 K€ 327 222 K€ 18 847 232 K€
Total assets Liabilities Technical provisions - non-life Technical provisions con-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin Risk margin	R0500 R0510 R0520 R0530 R0540 R0550 R0550 R0550 R0570 R0580 R0590	33 658 784 K€ 2 029 093 K€ 4 847 K€ 4 517 K€ 330 K€ 2 024 245 K€ 1 697 023 K€ 327 222 K€ 18 847 232 K€
Total assets Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions - health (similar to non-life) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions - lealth (similar to life) Technical provisions - health (similar to life)	R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0690 R0600 R0610 R0620 R0630	33 658 784 K€ 2 029 093 K€ 4 847 K€ 4 517 K€ 330 K€ 2 024 245 K€ 1 697 023 K€ 327 222 K€ 18 847 232 K€ 4 157 724 K€ 4 121 647 K€
Total assets Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions - health (similar to life) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin	R0500 R0510 R0520 R0530 R0530 R0540 R0550 R0550 R0570 R0580 R0590 R0600 R0610 R0630 R0630 R0640	33 658 784 K€ 2 029 093 K€ 4 847 K€ 4 517 K€ 330 K€ 2 024 245 K€ 1 697 023 K€ 327 222 K€ 18 847 232 K€ 4 157 724 K€ 4 121 647 K€ 36 076 K€
Event Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions calculated as a whole Best Estimate Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked)	R0500 R0510 R0520 R0530 R0540 R0550 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0640 R0650	33 658 784 K€ 2 029 093 K€ 4 847 K€ 4 517 K€ 330 K€ 2 024 245 K€ 1 697 023 K€ 327 222 K€ 18 847 232 K€ 4 157 724 K€ 4 121 647 K€ 36 076 K€
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Fotal assets Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked)	R0500 R0510 R0520 R0530 R0540 R0550 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0640 R0650	33 658 784 K€ 2 029 093 K€ 4 847 K€ 4 517 K€ 330 K€ 2 024 245 K€ 1 697 023 K€ 327 222 K€ 18 847 232 K€ 4 157 724 K€ 4 121 647 K€ 36 076 K€
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Fotal assets Liabilities Technical provisions - non-life	R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0570 R0580 R0570 R0580 R0570 R0580 R0570 R0580 R0570 R0580 R0610 R0620 R0630 R0640 R0650 R0660 R0650 R0660 R0670 R0680 R0690 R0700 R0700 R0700 R0720 R0740 R0720 R0730 R0740 R0750 R0760 R0770 R0780 R0780 R0780 R0800 R0810 R0820 R08410 R0850<	33 658 784 K€ 2 029 093 K€ 4 847 K€ 2 029 093 K€ 4 847 K€ 330 K€ 2 024 245 K€ 1 697 023 K€ 327 222 K€ 1 8 847 232 K€ 4 157 724 K€ 4 121 647 K€ 36 076 K€ 14 689 508 K€ 282 470 K€ 452 544 K€ 558 226 K€ 558 26 KE 558 26 KE 55

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S.05.01
Premiums, claims and expenses by line of business

		L non-life insurance business and ad	Total		
		Medical expense insurance	Income protection insurance	Assistance	
	1	C0010	C0020	C0110	C0200
Premiums written					
Gross - Direct Business	R0110	3 404 537 K€	1 004 323 K€	13 426 K€	4 422 285 K€
Gross - Proportional reinsurance accepted	R0120	392 442 K€	62 718 K€		455 160 K€
Gross - Non-proportional reinsurance accepted	R0130				
Reinsurers' share	R0140	310 048 K€	167 714 K€		477 762 K€
Net	R0200	3 486 931 K€	899 327 K€	13 426 K€	4 399 684 K€
Premiums earned					
Gross - Direct Business	R0210	3 464 626 K€	1 045 249 K€	13 186 K€	4 523 060 K€
Gross - Proportional reinsurance accepted	R0220	468 576 K€	100 046 K€		568 622 K€
Gross - Non-proportional reinsurance accepted	R0230				
Reinsurers' share	R0240	578 825 K€	194 760 K€		773 585 K€
Net	R0300	3 354 377 K€	950 535 K€	13 186 K€	4 318 098 K€
Claims incurred		·			
Gross - Direct Business	R0310	2 993 217 K€	600 770 K€	1 535 K€	3 595 522 K€
Gross - Proportional reinsurance accepted	R0320	436 736 K€	39 795 K€		476 531 K€
Gross - Non-proportional reinsurance accepted	R0330				
Reinsurers' share	R0340	532 648 K€	81 268 K€		613 917 K€
Net	R0400	2 897 305 K€	559 296 K€	1 535 K€	3 458 136 K€
Changes in other technical provisions					
Gross - Direct Business	R0410	-3 575 K€	-190 816 K€		-194 390 K€
Gross - Proportional reinsurance accepted	R0420	-349 K€	-1 441 K€		-1 790 K€
Gross - Non-proportional reinsurance accepted	R0430				
Reinsurers' share	R0440	422 K€	-13 996 K€		-13 574 K€
Net	R0500	-4 346 K€	-178 261 K€		-182 606 K€
Expenses incurred	R0550	740 218 K€	102 420 K€	5 672 K€	848 310 K€
Other expenses	R1200				
Total expenses	R1300				848 310 K€

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S.05.01
Premiums, claims and expenses by line of business

		Line of Business for: life insurance obligations						Life reinsurance commitments		
		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	Total
a		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written						1				
Gross	R1410	67 226 K€	593 897 K€	58 835 K€	861 291 K€	17 953 K€		55 625 K€	126 168 K€	1 780 995 K€
Reinsurers' share	R1420	16 889 K€	180 806 K€	23 729 K€	189 007 K€	5 032 K€		-90 K€	5 665 K€	421 038 K€
Net	R1500		413 090 K€	35 106 K€	672 285 K€	12 921 K€		55 715 K€	120 503 K€	1 359 956 K€
Premiums earned										
Gross	R1510	72 099 K€	554 209 K€	66 774 K€	875 324 K€	17 959 K€		32 579 K€	115 297 K€	1 734 240 K€
Reinsurers' share	R1520	39 295 K€	163 901 K€	29 779 K€	197 725 K€	5 059 K€		5 374 K€	17 567 K€	458 700 K€
Net	R1600	32 803 K€	390 307 K€	36 996 K€	677 599 K€	12 900 K€		27 205 K€	97 730 K€	1 275 540 K€
Claims incurred										
Gross	R1610	-50 026 K€	795 058 K€	68 211 K€	914 651 K€	731 744 K€		71 021 K€	354 469 K€	2 885 128 K€
Reinsurers' share	R1620	12 683 K€	170 719 K€	25 205 K€	352 414 K€	98 181 K€		13 962 K€	43 143 K€	716 306 K€
Net	R1700	-62 709 K€	624 339 K€	43 006 K€	562 237 K€	633 563 K€		57 060 K€	311 326 K€	2 168 822 K€
Changes in other technical provisions										
Gross	R1710	-19 003 K€	-22 191 K€	-62 278 K€	-363 839 K€	-291 446 K€		-1 592 K€	-265 761 K€	-1 026 111 K€
Reinsurers' share	R1720	1 619 K€	-12 293 K€	10 599 K€	-223 902 K€	-62 028 K€		-1 309 K€	-29 173 K€	-316 488 K€
Net	R1800	-20 622 K€	-9 898 K€	-72 877 K€	-139 937 K€	-229 417 K€		-283 K€	-236 588 K€	-709 623 K€
Expenses incurred	R1900	20 288 K€	107 942 K€	7 680 K€	203 679 K€	88 554 K€		10 832 K€	8 450 K€	447 425 K€
Other expenses	R2500									
Total expenses	R2600									447 425 K€

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S.05.02									
Premiums, claims and expenses by country									

		Home country	Top 5	Total Top 5 and home country				
	D0010	C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010							
Premiums written		C0080	C0090	C0100	C0110	C0120	C0130	C0140
Gross - Direct Business	R0110	4 422 285 K€				1		4 422 285 K
Gross - Direct Business Gross - Proportional reinsurance accepted	R0110 R0120	4 422 285 K€ 455 160 K€						4 422 285 K 455 160 K
	R0120 R0130	400 100 KE						400 TOU N
Gross - Non-proportional reinsurance accepted	R0130	477 700 KC						477 762 K
Reinsurers' share		477 762 K€						477762 K 4 399 684 K
Net	R0200	4 399 684 K€						4 399 684 K
Premiums earned					T			4 500 000 10
Gross - Direct Business	R0210	4 523 060 K€						4 523 060 K
Gross - Proportional reinsurance accepted	R0220	568 622 K€						568 622 K
Gross - Non-proportional reinsurance accepted	R0230							
Reinsurers' share	R0240	773 585 K€						773 585 K
Net	R0300	4 318 098 K€						4 318 098 K
Claims incurred								
Gross - Direct Business	R0310	3 595 522 K€						3 595 522 K
Gross - Proportional reinsurance accepted	R0320	476 531 K€						476 531 K
Gross - Non-proportional reinsurance accepted	R0330							
Reinsurers' share	R0340	613 917 K€						613 917 K
Net	R0400	3 458 136 K€						3 458 136 K
Changes in other technical provisions								
Gross - Direct Business	R0410	-194 390 K€						-194 390 K
Gross - Proportional reinsurance accepted	R0420	-1 790 K€						-1 790 K
Gross - Non-proportional reinsurance accepted	R0430							
Reinsurers' share	R0440	-13 574 K€						-13 574 K
Net	R0500	-182 606 K€						-182 606 K
Expenses incurred	R0550	848 310 K€						848 310 K
Other expenses	R1200							
Total expenses	R1300							848 310 K
<u> </u>		Home country		5 countries (by amou	unt of gross premium	· · ·		Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R1400				<u> </u>			
	[C0220	C0230	C0240	C0250	C0260	C0270	C0280
Premiums written						1		
Gross	R1410	1 780 995 K€						1 780 995 K
Reinsurers' share	R1420	421 038 K€						421 038 K

R1500

R1510

R1520

R1600

R1610

R1620

R1700

R1710

R1720

R1800

R1900

R2500

R2600

Net Premiums earned

Gross Reinsurers' share

Net

Gross

Net

Gross

Net Expenses incurred

Claims incurred

Reinsurers' share

Reinsurers' share

Other expenses

Total expenses

Changes in other technical provisions

1 359 956 K€

1 734 240 K€

458 700 K€

1 275 540 K€

2 885 128 K€

716 306 K€

2 168 822 K€

-1 026 111 K€

-316 488 K€

-709 623 K€

447 425 K€

1 359 956 K€

1 734 240 K€ 458 700 K€ 1 275 540 K€

2 885 128 K€

716 306 K€ 2 168 822 K€

-1 026 111 K€ -316 488 K€

-709 623 K€ 447 425 K€

447 425 K€

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S.22.01
Impact of measures on long-term guarantees and transitional measures

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical reserves	R0010	21 328 868 K€			134 286 K€	
Basic own funds	R0020	8 232 694 K€			-90 779 K€	
Eligible own funds to meet Solvency Capital Requirement	R0050	8 232 694 K€			-90 846 K€	
Solvency Capital Requirement	R0090	3 351 585 K€			29 738 K€	

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S.23.01
Own funds

	[Total	Tier 1	Tier 1	Tier 2	Tier 3
		C0010	Unrestricted c0020	Restricted	C0040	C0050
Basic own funds before deduction for participations in other financial sector		00010	00020	00000	00040	0000
Ordinary share capital (gross of own shares)	R0010					
Non-available called but not paid in ordinary share capital at group level	R0020					
Share premium account related to ordinary share capital	R0030 R0040	26 413 K€	26 413 K€			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings Subordinated mutual member accounts	R0040	20 4 13 KE	20 4 13 KE			
Non-available subordinated mutual member accounts at group level	R0060					
Surplus funds	R0070					
Non-available surplus funds at group level	R0080					
Preference shares	R0090					
Share premium account related to preference shares Non-available share premium account related to preference shares at group level	R0110 R0120					
Reconciliation reserve	R0130	7 958 913 K€	7 958 913 K€			
Subordinated liabilities	R0140	247 368 K€			247 368 K€	
Non-available subordinated liabilities at group level	R0150					
An amount equal to the value of net deferred tax assets	R0160					
An amount equal to the value of non-available net deferred tax assets at the group level	R0170 R0180					
Other own fund items approved by the supervisory authority as basic own funds not specified above Non available own funds related to other own funds items approved by supervisory authority	R0180 R0190					
Minority interests (if not reported as part of a specific own fund item)	R0200					
Non-available minority interests at group level	R0210	18 874 K€	18 874 K€			
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220					
Deductions Deductions for participations in financial and credit institutions	D0000					
Deductions for participations in financial and credit institutions whereof deducted according to art 228 of the Directive 2009/138/EC	R0230 R0240					
Deductions for participations where there is non-availability of information (Article 229)	R0250					
Deduction for participations included by using D&A when a combination of methods is used	R0260					
Total of non-available own fund items	R0270					
Total deductions	R0280					
Total basic own funds after deductions Ancillary own funds	R0290	8 232 694 K€	7 985 326 K€		247 368 K€	
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand (1)	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360 R0370					
Non available ancillary own funds at group level	R0380					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Own funds in other financial sectors						
Reconciliation reserve	R0410					
Institutions for occupational retirement provision	R0420					
Non regulated entities carrying out financial activities	R0430					
Total own funds of other financial sectors	R0440					
Own funds when using the D&A, exclusively or in combination of method 1. Own funds aggregated when using the D&A and combination of method	R0450					
Own funds aggregated when using the D&A and a combination of method net of IGT	R0460					
Eligible and available own funds						
Total available own funds to meet the SCR	R0520	8 232 694 K€	7 985 326 K€		247 368 K€	
Total available own funds to meet the MCR	R0530	8 232 694 K€	7 985 326 K€		247 368 K€	
Total available own funds to meet the consolidated group SCR (2)	R0560	8 232 694 K€	7 985 326 K€		247 368 K€	
Total available own funds to meet the minimum consolidated group SCR	R0570	8 181 243 K€	7 985 326 K€		195 917 K€	
Minimum consolidated Group SCR	R0610	979 586 K€				
Ratio of eligible own funds to minimum consolidated group SCR	R0650	835%				
The fact a first factor of the second of the second OOD (0)	R0660	8 232 694 K€	7 985 326 K€		247 368 K€	
Total eligible own funds to meet the group SCR (3)		3 351 585 K€				
Group SCR	R0680					
	R0680 R0690	246%				
Group SCR						
Group SCR Ratio of eligible own funds to group SCR (3) Reconciliation reserve	R0690	246%				
Group SCR Ratio of eligible own funds to group SCR (3) Reconciliation reserve Excess of assets over liabilities	R0690	246%				
Group SCR Ratio of eligible own funds to group SCR (3) Reconciliation reserve Excess of assets over liabilities Own shares (held directly and indirectly)	R0690 R0700 R0710	246%				
Group SCR Ratio of eligible own funds to group SCR (3) Reconciliation reserve Excess of assets over liabilities Own shares (held directly and indirectly) Foreseeable dividends and distributions	R0690 R0700 R0710 R0720	246% 				
Group SCR Ratio of eligible own funds to group SCR (3) Reconciliation reserve Excess of assets over liabilities Own shares (held directly and indirectly) Foreseeable dividends and distributions Other basic own fund items	R0690 R0700 R0710 R0720 R0730	246%				
Group SCR Ratio of eligible own funds to group SCR (3) Reconciliation reserve Excess of assets over liabilities Own shares (held directly and indirectly) Foreseeable dividends and distributions	R0690 R0700 R0710 R0720	246% 				
Group SCR Ratio of eligible own funds to group SCR (3) Reconciliation reserve Excess of assets over liabilities Own shares (held directly and indirectly) Foreseeable dividends and distributions Other basic own fund items Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0690 R0700 R0710 R0720 R0730 R0730	246% 				
Group SCR Ratio of eligible own funds to group SCR (3) Reconciliation reserve Excess of assets over liabilities Own shares (held directly and indirectly) Foreseeable dividends and distributions Other basic own fund items Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds Other non available own funds	R0690 R0700 R0710 R0720 R0730 R0740 R0750	246% 				
Group SCR Ratio of eligible own funds to group SCR (3) Reconciliation reserve Excess of assets over liabilities Own shares (held directly and indirectly) Foreseeable dividents and distributions Other basic own fund items Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds Other non available own funds Reconciliation reserve before deduction for participations in other financial sector	R0690 R0700 R0710 R0720 R0730 R0740 R0750	246% 				
Group SCR Ratio of eligible own funds to group SCR (3) Reconciliation reserve Excess of assets over liabilities Own shares (held directly and indirectly) Foreseeable dividends and distributions Other basic own fund items Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds Other non available own funds Reconciliation reserve before deduction for participations in other financial sector Expected profits	R0690 R0700 R0710 R0710 R0720 R0730 R0740 R0750 R0760	246% 				

for mutual and mutual - type undertakings
 Excluding equity of other financial sectors and companies included by deduction and aggregatior
 Including own funds from other financial sector and from the undertakings included via D&A

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S.25.01	
Solvency Capital Requirement - for undertakings on Standard Formula	

		Gross Solvency Capital Requirement C0110	Simplifications
Market risk	R0010	2 720 092 k€	00.20
Counterparty default risk	R0020	248 701 k€	
Life underwriting risk	R0030	834 546 k€	
Health underwriting risk	R0040	1 542 354 k€	
Non-life underwriting risk	R0050		
Diversification	R0060	-1 470 371 k€	
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100	3 879 888 k€	

	Γ	Value
Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	220 103 k€
Loss-absorbing capacity of technical provisions	R0140	-858 078 k€
Loss-absorbing capacity of deferred taxes	R0150	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	109 671 k€
Solvency Capital Requirement excluding capital add-on	R0200	3 351 585 k€
Capital add-on already set	R0210	
Solvency Capital Requirement	R0220	3 351 585 k€
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	
Minimum consolidated Group SCR	R0470	979 586k€
Information on other entities		
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	R0510	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	R0520	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated entities carrying out financial activities	R0530	
Capital requirement for non-controlled participation requirements	R0540	
Capital requirement for residual undertakings	R0550	
Overall SCR		
SCR for undertakings included via D and A	R0560	
Solvency Capital Requirement	R0570	3 351 585 K€

Solvency capital requirement (USP)		USP
		C0090
Life underwriting risk	R0030	
Health underwriting risk	R0040	
Non-life underwriting risk	R0050	

	SGAM Malakoff Humanis														
				Un	dertakings i	S.32.01 the scop	e of the o	aroup							
and the second															
					Criteria of influence			Inclusion in gro	oup control	Group solvency calculation					
Company identification code	Country	Legal name of the company	Type of undertaking	Legal form	Category (mutual / non-mutual)	Supervisory authority	% capital share	% used for the establishm ent of consolidate d accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes / No	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
C0020	C0010	C0040	C0050	C0060	C0070	C0080	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
LEI/9695007LRF76CDE6JI09	FRANCE	SGAM MALAKOFF HUMANIS	Other	Mutual insurance group company	Non-mutual	ACPR					Dominant		Included in the scope of Group supervision		Method 1: Full consolidation
LEI/969500UDOCU0ZBDSQN62	FRANCE	MALAKOFF HUMANIS PREVOYANCE	Composite insurer	Provident institution governed by the French social security code	Non-mutual	ACPR					Dominant	100,00%	Included in the scope of Group supervision		Method 1: Full consolidation
LEI/969500YRZ5FRYITBQL14	FRANCE	MUTUELLE MALAKOFF HUMANIS	Composite insurer	Mutual governed by the French mutual insurance code	Mutual	ACPR					Dominant	100,00%	Included in the scope of Group supervision		Method 1: Full consolidation
LEI/9695009F4RTR2XX2RI66	FRANCE	CAISSE MUTUELLE ASSURANCES SUR LA VIE	Life undertakings	Société anonyme	Non-mutual	ACPR					Dominant	100,00%	Included in the scope of Group supervision		Method 1: Full consolidation
LEI/969500WCNBWJBZ1D3E56	FRANCE	INST NATIONALE PREVOYANCE REPRESENTANTS	Composite insurer	Provident institution governed by the French social security code	Non-mutual	ACPR					Dominant	100,00%	Included in the scope of Group supervision		Method 1: Full consolidation
LEI/969500Z82U9GIUILN614	FRANCE	CAPREVAL	Composite insurer	Provident institution governed by the French social security code	Non-mutual	ACPR					Dominant	100,00%	Included in the scope of Group supervision		Method 1: Full consolidation
LEI/969500H20K33UBJTUP39	FRANCE	QUATREM	Composite insurer	Société anonyme	Non-mutual	ACPR	100,00%	100,00%	100,00%		Dominant	100,00%	Included in the scope of Group supervision		Method 1: Full consolidation
LEV969500DMYOXVFQ0N7L22	FRANCE	AUXIA	Composite insurer	Société anonyme	Non-mutual	ACPR	100,00%	100,00%	100,00%		Dominant	100,00%	Included in the scope of Group supervision		Method 1: Full consolidation
LEI/969500BO8SOHJBTFIG75	FRANCE	AUXIA ASSISTANCE	Non-life undertakings	Société anonyme	Non-mutual	ACPR	100,00%	100,00%	100,00%		Dominant	100,00%	Included in the scope of Group supervision		Method 1: Full consolidation
LEI/969500POEX2M5U74R786	FRANCE	MALAKOFF HUMANIS RETRAITE SUPPLEMENTAIRE	Life undertakings	Provident institution governed by the French social security code	Non-mutual	ACPR	100,00%	100,00%	100,00%		Dominant	100,00%	Included in the scope of Group supervision		Method 1: Full consolidation
LEI/9695009PV8N2BLB32E50	FRANCE	ENERGIE MUTUELLE	Composite insurer	Provident institution governed by the French social security code	Mutual	ACPR					Dominant	100,00%	Included in the scope of Group supervision		Method 1: Full consolidation
LEI/969500B3JJU7WA6PE953	FRANCE	MALAKOFF HUMANIS NATIONALE	Composite insurer	Mutual governed by the French mutual insurance code	Mutual	ACPR					Dominant	100,00%	Included in the scope of Group supervision		Method 1: Full consolidation
LEI/969500SEXGTD4U0NCG07	FRANCE	MUTUELLE RENAULT	Non-life undertakings	Mutual governed by the French mutual insurance code	Mutual	ACPR					Dominant	100,00%	Included in the scope of Group supervision		Method 1: Full consolidation
LEI/969500VCGUJ4KU52AR67	FRANCE	INSTITUT PREVOYAN SOCIETE EGIDE CAISSE	Composite insurer	Provident institution governed by the French social security code	Non-mutual	ACPR					Dominant	100,00%	Included in the scope of Group supervision		Method 1: Full consolidation
LEI/969500DYGGA5WMA4O544	FRANCE	RADIANCE MUTUELLE	Composite insurer	Mutual governed by the French mutual insurance code	Mutual	ACPR					Dominant	100,00%	Included in the scope of Group supervision		Method 1: Full consolidation
LEI/969500DOZATEUMOXWO34	FRANCE	MALAKOFF HUMANIS ASSURANCES	Composite insurer	Société anonyme	Non-mutual	ACPR	100%	100%	100%		Dominant	100%	Included in the scope of Group supervision		Method 1: Full consolidation
LEI/969500OIZM8U1CZ7MZ38	FRANCE	MUT DES ENTREP ET INDEP COM INDUST SERV	Life undertakings	Mutual governed by the French mutual insurance code	Mutual	ACPR					Dominant	100%	Included in the scope of Group supervision		Method 1: Full consolidation
LEI/969500GPR5KIDEPL1B77	FRANCE	HOLDING MALAKOFF HUMANIS	Insurance holding company as defined in Art. 212§ [f] of Directive 2009/138/EC	Société anonyme	Non-mutual		100%	100%	100%		Dominant		Included in the scope of Group supervision		Method 1: Full consolidation
LEI/969500QFNYH376NIIR29	FRANCE	LAFFITTE COURTAGE	Other	Société par actions simplifiée	Non-mutual		100%	100%	100%		Dominant		Included in the scope of Group supervision		Method 1: Full consolidation
LEV9695003EL7T33GHTUU22	FRANCE	MALAKOFF HUMANIS INVESTISSEMENTS PRIVES	Other	Société par actions simplifiée	Non-mutual		100%	100%	100%		Dominant		Included in the scope of Group supervision		Method 1: Full consolidation
LEI/9695008KMQFR7K14F595	FRANCE	MALAKOFF HUMANIS INNOV	Other	Société par actions simplifiée	Non-mutual		100%	100%	100%		Dominant		Included in the scope of Group supervision		Method 1: Full consolidation
LEI/9695007K17TS3AJ6PC22	FRANCE	OPCI VIVALDI	Other	Undertaking for Collective Investment in Real Estate	Non-mutual		100%	100%	100%		Dominant		Included in the scope of Group supervision		Method 1: Full consolidation
LEI/969500X2VOI5G68KSA69	FRANCE	MH PUCCINI	Other	Non-trading company	Non-mutual		100%	100%	100%		Dominant		Included in the scope of Group supervision		Method 1: Full consolidation
LEI/969500LS5WLD7FAFVM67	FRANCE	EPSENS	Credit Institutions, investment firms and financial institutions	Société anonyme	Non-mutual	ACPR	55%	100%	55%		Dominant		Included in the scope of Group supervision		Method 1: Full consolidation

Malakoff Humanis Prévoyance
S.02.01
Balance sheet

	Γ	Solvency II
		value
		C0010
Assets		
Intangible assets Deferred tax assets	R0030 R0040	1 207 403 K€
Pension benefit surplus	R0040	1 207 403 RE
Property, plant and equipment held for own use	R0060	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	12 736 580 K€
Property (other than for own use)	R0080	11 965 K€
Holdings in related undertakings, including participations Equities	R0090 R0100	1 627 682 K€ 65 064 K€
Equities - listed	R0110	10 072 K€
Equities - unlisted	R0120	54 992 K€
Bonds	R0130	4 547 751 K€
Government Bonds Corporate Bonds	R0140 R0150	2 435 322 K€ 2 053 959 K€
Structured notes	R0150	2 053 959 Ke 58 471 K€
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	6 483 418 K€
Derivatives	R0190	655 K€
Deposits other than cash equivalents Other investments	R0200 R0210	45 K€
Assets held for index-linked and unit-linked contracts	R0220	34 450 K€
Loans and mortgages	R0230	69 385 K€
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	69 385 K€
Other loans and mortgages Reinsurance recoverables from:	R0260 R0270	1 790 792 K€
Non-life and health similar to non-life	R0270 R0280	87 859 K€
Non-life excluding health	R0290	
Health similar to non-life	R0300	87 859 K€
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	1 700 349 K€
Health similar to life Life excluding health and index-linked and unit-linked	R0320 R0330	1 002 350 K€ 697 999 K€
Life index-linked and unit-linked	R0340	2 584 K€
Deposits to cedants	R0350	554 178 K€
Insurance and intermediaries receivables	R0360	293 334 K€
Receivables arising from reinsurance transactions	R0370	144 906 K€
Receivables (trade, not insurance) Own shares (held directly)	R0380 R0390	146 968 K€
Own shales (held directly)		
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents	R0400 R0410	163 634 K€
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown	R0400 R0410 R0420	8 547 K€
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown Total assets	R0400 R0410	
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown Total assets Liabilities	R0400 R0410 R0420 R0500	8 547 K€ 17 150 177 K€
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life	R0400 R0410 R0420 R0500 R0510	8 547 K€
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health)	R0400 R0410 R0420 R0500 R0500 R0510 R0520	8 547 K€ 17 150 177 K€
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life	R0400 R0410 R0420 R0500 R0510	8 547 K€ 17 150 177 K€
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin	R0400 R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0550	8 547 K€ 17 150 177 K€ 1 578 516 K€
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life)	R0400 R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0560	8 547 K€ 17 150 177 K€
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Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate	R0400 R0410 R0420 R0500 R0510 R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580	8 547 K€ 17 150 177 K€ 1 578 516 K€ 1 578 516 K€ 1 578 516 K€ 1 352 241 K€
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Malakoff Humanis Prévoyance

S.05.01

Premiums, claims and expenses by line of business

		Li non-life insurance business and ac	Total		
		Medical expense insurance			
	1	C0010	C0020	C0110	C0200
Premiums written		· · · · · · · · · · · · · · · · · · ·			
Gross - Direct Business	R0110	1 558 550 K€	748 458 K€		2 307 008 K€
Gross - Proportional reinsurance accepted	R0120	147 378 K€	72 360 K€		219 738 K€
Gross - Non-proportional reinsurance accepted	R0130				
Reinsurers' share	R0140	229 373 K€	113 845 K€		343 218 K€
Net	R0200	1 476 555 K€	706 972 K€		2 183 527 K€
Premiums earned					
Gross - Direct Business	R0210	1 585 716 K€	775 402 K€		2 361 118 K€
Gross - Proportional reinsurance accepted	R0220	238 193 K€	100 390 K€		338 583 K€
Gross - Non-proportional reinsurance accepted	R0230				
Reinsurers' share	R0240	378 212 K€	200 834 K€		579 046 K€
Net	R0300	1 445 697 K€	674 958 K€		2 120 655 K€
Claims incurred					
Gross - Direct Business	R0310	1 415 288 K€	484 705 K€		1 899 993 K€
Gross - Proportional reinsurance accepted	R0320	214 123 K€	39 220 K€		253 343 K€
Gross - Non-proportional reinsurance accepted	R0330				
Reinsurers' share	R0340	357 197 K€	110 518 K€		467 716 K€
Net	R0400	1 272 214 K€	413 407 K€		1 685 620 K€
Changes in other technical provisions		J 1			
Gross - Direct Business	R0410	-179K€	-177 215K€		-177 394K€
Gross - Proportional reinsurance accepted	R0420		-400K€		-400K€
Gross - Non-proportional reinsurance accepted	R0430				
Reinsurers' share	R0440		-43 931K€		-43 931K€
Net	R0500	-179K€	-133 684K€		-133 863K€
Expenses incurred	R0550	304 273K€	76 637K€		380 909K€
Other expenses	R1200				
Total expenses	R1300				380 909K€

Malakoff Humanis Prévoyance S.05.01 Premiums, claims and expenses by line of business

				Line of Business for: lif	e insurance obligations				Life reinsurance commitments				
		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	Total			
a	1	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300			
Premiums written													
Gross	R1410	9 477 K€	23 748 K€	4 658 K€	549 020 K€	241 K€			47 800 K€	634 945 K€			
Reinsurers' share	R1420	2 876 K€	7 137 K€	592 K€	151 596 K€				2 758 K€	164 959 K€			
Net	R1500		16 611 K€	4 067 K€	397 425 K€	241 K€			45 042 K€	469 986 K€			
Premiums earned													
Gross	R1510	9 251 K€	16 474 K€	4 482 K€	544 951 K€	247 K€		61 K€	82 566 K€	658 030 K€			
Reinsurers' share	R1520	5 989 K€	225 K€	-18 K€	126 390 K€	44 K€			6 311 K€	138 942 K€			
Net	R1600	3 262 K€	16 248 K€	4 500 K€	418 561 K€	202 K€		61 K€	76 255 K€	519 089 K€			
Claims incurred													
Gross	R1610	-93 948 K€	200 759 K€	29 710 K€	654 120 K€	650 979 K€		51 508 K€	252 173 K€	1 745 301 K€			
Reinsurers' share	R1620	-20 322 K€	162 613 K€	21 894 K€	287 142 K€	147 816 K€		12 464 K€	7 328 K€	618 934 K€			
Net	R1700	-73 626 K€	38 146 K€	7 816 K€	366 978 K€	503 164 K€		39 044 K€	244 845 K€	1 126 367 K€			
Changes in other technical provisions													
Gross	R1710	-892 K€	-177 847 K€	-24 266 K€	-311 903 K€	-275 150 K€		-1 655 K€	-189 002 K€	-980 715 K€			
Reinsurers' share	R1720	-5 781 K€	-171 637 K€	-12 914 K€	-195 023 K€	-72 217 K€		-144 K€	-4 393 K€	-462 109 K€			
Net	R1800	4 889 K€	-6 210 K€	-11 352 K€	-116 881 K€	-202 933 K€		-1 511 K€	-184 609 K€	-518 606 K€			
Expenses incurred	R1900	5 735 K€	11 190 K€	-33 K€	114 430 K€	67 878 K€		5 161 K€	5 108 K€	209 469 K€			
Other expenses	R2500												
Total expenses	R2600									209 469 K€			

Malakoff Humanis Prévoyance
S.05.02
Premiums, claims and expenses by country

		Home country	Top 5	countries (by amount	of gross premiums	written) - non-life obl	igations	Total Top 5 and home countrv
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010							
		C0080	C0090	C0100	C0110	C0120	C0130	C0140
Premiums written						1	1	
Gross - Direct Business	R0110	2 307 008 K€						2 307 008 K€
Gross - Proportional reinsurance accepted	R0120	219 738 K€						219 738 K€
Gross - Non-proportional reinsurance accepted	R0130							
Reinsurers' share	R0140	343 218 K€						343 218 K€
Net	R0200	2 183 527 K€						2 183 527 K€
Premiums earned								
Gross - Direct Business	R0210	2 361 118 K€						2 361 118 K€
Gross - Proportional reinsurance accepted	R0220	338 583 K€						338 583 K€
Gross - Non-proportional reinsurance accepted	R0230							
Reinsurers' share	R0240	579 046 K€						579 046 K€
Net	R0300	2 120 655 K€						2 120 655 K€
Claims incurred		·						
Gross - Direct Business	R0310	1 899 993 K€						1 899 993 K€
Gross - Proportional reinsurance accepted	R0320	253 343 K€						253 343 K€
Gross - Non-proportional reinsurance accepted	R0330							
Reinsurers' share	R0340	467 716 K€						467 716 K€
Net	R0400	1 685 620 K€						1 685 620 K€
Changes in other technical provisions		·					·	
Gross - Direct Business	R0410	-177 394 K€						-177 394 K€
Gross - Proportional reinsurance accepted	R0420	-400 K€						-400 K€
Gross - Non-proportional reinsurance accepted	R0430							
Reinsurers' share	R0440	-43 931 K€						-43 931 K€
Net	R0500	-133 863 K€						-133 863 K€
Expenses incurred	R0550	380 909 K€						380 909 K€
Other expenses	R1200							
Total expenses	R1300							380 909 K€

		Home country	Тор	Top 5 countries (by amount of gross premiums written) - life obligations							
		C0150	C0160	C0170	C0180	C0190	C0200	C0210			
	R1400										
		C0220	C0230	C0240	C0250	C0260	C0270	C0280			
Premiums written											
Gross	R1410	634 945 K€						634 945 K€			
Reinsurers' share	R1420	164 959 K€						164 959 K€			
Net	R1500	469 986 K€						469 986 K€			
Premiums earned											
Gross	R1510	658 030 K€						658 030 K€			
Reinsurers' share	R1520	138 942 K€						138 942 K€			
Net	R1600	519 089 K€						519 089 K€			
Claims incurred											
Gross	R1610	1 745 301 K€						1 745 301 K€			
Reinsurers' share	R1620	618 934 K€						618 934 K€			
Net	R1700	1 126 367 K€						1 126 367 K€			
Changes in other technical provisions		•		*	*	*					
Gross	R1710	-980 715 K€						-980 715 K€			
Reinsurers' share	R1720	-462 109 K€						-462 109 K€			
Net	R1800	-518 606 K€						-518 606 K€			
Expenses incurred	R1900	209 469 K€						209 469 K€			
Other expenses	R2500										
Total expenses	R2600							209 469 K€			

Malakoff Humanis Prévoyance
S.12.01
Life and Health SLT Technical Provisions

			Other life	insurance		Total (Life other than
		Insurance with profit participation		Contracts without options and guarantees	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)
		C0020	C0060	C0070	C0100	C0150
Technical provisions calculated as a whole	R0010					
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected	R0020					
losses due to counterparty default associated to TP calculated as a whole	R0020					
Technical provisions calculated as a sum of BE and RM						
Best Estimate						
Gross Best Estimate	R0030	814 313 K€		3 194 241 K€	318 184 K€	4 361 887 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	61 413 K€		637 691 K€	-1 105 K€	700 583 K€
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	752 900 K€		2 556 550 K€	319 289 K€	3 661 304 K€
Risk margin	R0100	23 129 K€	18 287 K€		5 252 K€	46 670 K€
Amount of the transitional on Technical Provisions						
Technical provisions calculated as a whole	R0110					
Best Estimate	R0120					
Risk margin	R0130					
Technical provisions - Total	R0200	837 442 k€	3 212 529 k€		323 436 k€	4 408 558 k€

		Health insurance (direct business)	Health reinsurance (reinsurance accepted)	Total (Health similar to life)
Technical provisions calculated as a whole	R0010	C0160	C0200	C0210
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	R0020			
Technical provisions calculated as a sum of BE and RM				
Best Estimate				
Gross Best Estimate	R0030		437 113 K€	3 408 370 k€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080		54 910 K€	1 002 350 k€
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090		382 203 K€	2 406 019 k€
Risk margin	R0100	5 344 K€	1 070 K€	9 656 k€
Amount of the transitional on Technical Provisions				
Technical provisions calculated as a whole	R0110			
Best Estimate	R0120			
Risk margin	R0130			
Technical provisions - Total	R0200	178 705 K€	438 183 K€	3 418 025 k€

	Ма	alakoff Humanis	Prévoyance			
		S.17.01				
	Т	echnical provision	ns - non-life			
		Direct business and accepted proportional reinsurance		Direct busines proportional		
		Medical expense insurance	Income protection insurance	Legal expenses insurance	Assistance	Total Non-Life obligation
		C0020	C0030	C0110	C0120	C0180
Technical provisions calculated as a whole	R0010					
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	R0060	-1 347 721 K€	-656 243 K€			-2 003 964 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-807 710 K€	-458 657 K€			-1 266 367 K€
Net Best Estimate of Premium Provisions	R0150	-540 011 K€	-197 587 K€			-737 597 K€
Claims reserves						
Gross	R0160	1 454 685 K€	1 901 520 K€			3 356 205 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	796 105 K€	558 122 K€			1 354 226 K€
Net Best Estimate of Claims Provisions	R0250	658 581 K€	1 343 398 K€			2 001 979 K€
Total Best Estimate - gross	R0260	106 965 K€	1 245 276 K€			1 352 241 K€
Total Best Estimate - net	R0270	118 570 K€	1 145 811 K€			1 264 381 K€
Risk margin	R0280	26 849 K€	199 426 K€			226 275 K€
Amount of the transitional on Technical Provisions						
Technical provisions calculated as a whole	R0290					
Best Estimate	R0300					
Risk margin	R0310					
Technical provisions - Total						
Technical provisions - Total	R0320	133 814 K€	1 444 702 K€			1 578 516 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-11 606 K€	99 465 K€			87 859 K€
Technical provisions minus recoverables from reinsurance/SPV and Finite Re -total	R0340	145 419 K€	1 345 237 K€			1 490 656 K€

				M	alakoff Huma	nis Prévoyar	nce					
						ccident year						-
						irance claims						-
Ion-life insurance claims Total non-life activities												
Accident year / Underwriting year	Z0021	Accident year										
	Gross Claims Paid	(non-cumulative)										
	(absolute amount))											
					De	evelopment year						
	Year		1	2	3	4	5	6	7	8	9	10 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Pric	r R0100	00010	00020	00000	00010	00000	00000	00010	00000	00000	00100	106 277
N-9	R0160											
N-8	R0170											
N-7	R0180											
N-6	R0190											
N-5	R0200											
N-4	R0210	44 325 K€	102 030 K€	43 975 K€	15 775 K€	3 501 K€						
N-3	R0220	55 183 K€	97 038 K€	61 355 K€	18 476 K€							
N-2	R0230	1 111 323 K€	411 501 K€	154 112 K€								
N-1	R0240	1 197 903 K€	377 284 K€									
N	R0250	1 228 926 K€										
		For current year	Sum of years (cumulative)									
		C0170	C0180									
Pric	r R0100	106 277 K€	106 277 K€									
N-9	R0160											
N-8	R0170											
N-7	R0180											
N-6	R0190											
N-5	R0200											
N-4	R0210	3 501 K€	209 607 K€									
N-3	R0220	18 476 K€	232 052 K€									
N-2	R0230	154 112 K€	1 676 936 K€									
N-1	R0240	377 284 K€	1 575 187 K€									
N	R0250	1 228 926 K€	1 228 926 K€									
Tota	R0260	1 888 576 K€	5 0 20 0 0 1 KE									

S.19.01 - Underwriting year Non-life insurance claims

Non-life insurance claims Total non-life activities

Accident year / Underwriting year

R0170 Accident year
Gross Claims Paid (non-cumulative)
(absolute amount))

						Development year						
	Year		1	2	3	4	5	6	7	8	9	10 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100	X	\langle	\sim	$>\!$	\langle	\sim	\sim	$>\!$	$>\!$	\geq	3 430 K€
N-9	R0160										3 075 K€	
N-8	R0170									2 286 K€		
N-7	R0180								2 760 K€			
N-6	R0190							6 835 K€				
N-5	R0200						41 180 K€					
N-4	R0210					43 305 K€						
N-3	R0220				265 175 K€							
N-2	R0230			778 621 K€								
N-1	R0240		1 079 669 K€									
N	R0250	1 533 498 K€										

		Year end
		C0360
Prior	R0100	2 573 K€
N-9	R0160	2 556 K€
N-8	R0170	1 955 K€
N-7	R0180	2 403 K€
N-6	R0190	5 992 K€
N-5	R0200	38 733 K€
N-4	R0210	40 296 K€
N-3	R0220	242 696 K€
N-2	R0230	680 220 K€
N-1	R0240	894 902 K€
N	R0250	1 334 411 K€
Total	R0260	3 246 737 K€

Malakoff Humanis Prévoyance
S.22.01
Impact of measures on long-term guarantees and transitional measures

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical reserves	R0010	9 405 098 K€			79 399 K€	
Basic own funds	R0020	5 384 622 K€			-49 939 K€	
Eligible own funds to meet Solvency Capital Requirement	R0050	5 384 622 K€			-49 939 K€	
Solvency Capital Requirement	R0090	1 888 981 K€			5 281 K€	
Eligible own funds to meet Minimum Capital Requirement	R0100	5 240 489 K€			-49 509 K€	
Minimum consolidated Group SCR	R0110	529 335 K€			2 152 K€	

Malakoff Humanis Prévoyance
S.23.01
Own funds

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		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					
Share premium account related to ordinary share capital	R0030					
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	11 726 K€	11 726 K€			
Subordinated mutual member accounts	R0050					
Surplus funds	R0070	9 308 K€	9 307 508			
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	5 113 588 K€	5 113 588 K€			
Subordinated liabilities	R0140	250 000 K€			250 000 K€	
An amount equal to the value of net deferred tax assets	R0160					
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to						
be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be	R0220					
classified as Solvency II own funds Deductions						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0230	5 384 622 K€	5 134 622 K€		250 000 K€	
Ancillary own funds	110230	5 504 022 RE	J 134 022 RE		230 000 Re	
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Initial funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Eligible and available own funds	110100					
Total available own funds to meet the SCR	R0500	5 384 622 K€	5 134 622 K€		250 000 K€	
Total available own funds to meet the MCR	R0510	5 384 622 K€	5 134 622 K€		250 000 K€	
Total eligible own funds to meet the SCR	R0540	5 384 622 K€	5 134 622 K€		250 000 K€	
Total eligible own funds to meet the MCR	R0550	5 240 489 K€	5 134 622 K€		105 867 K€	
Solvency Capital Requirement	R0580	1 888 981 K€				
Minimum consolidated Group SCR	R0600	529 335 K€				
Ratio of Eligible own funds to SCR	R0620	285%				
Ratio of Eligible own funds to MCR	R0640	990%				

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	5 134 622 K€
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends and distributions	R0720	
Other basic own fund items	R0730	21 033 K€
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	5 113 588 K€
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	234 133 K€
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	48 357 K€
Total expected profits included in future premiums (EPIFP)	R0790	282 491 K€

Malakoff Humanis PrévoyanceS.25.01Solvency Capital Requirement - for undertakings on Standard Formula

		Gross Solvency Capital Requirement	Simplifications
		C0110	C0120
Market risk	R0010	1 635 372 k€	spread risk - bonds and loans
Counterparty default risk	R0020	114 041 k€	
Life underwriting risk	R0030	367 225 k€	String TS/Simplifications - lapse risk [240],Simplifications - life catastrophe risk
Health underwriting risk	R0040	921 480 k€	String TS/Simplifications - SLT lapse risk [240]
Non-life underwriting risk	R0050		
Diversification	R0060	-788 427 k€	
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100	2 249 691 k€	

		Value
Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	107 131 k€
Loss-absorbing capacity of technical provisions	R0140	-467 840 k€
Loss-absorbing capacity of deferred taxes	R0150	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	1 888 981 k€
Capital add-on already set	R0210	
Solvency Capital Requirement	R0220	1 888 981 k€
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	

Solvency capital requirement (USP)		USP
		C0090
Life underwriting risk	R0030	
Health underwriting risk	R0040	
Non-life underwriting risk	R0050	

			Mal	akoff	Humanis Prévoyance			
					S.28.02			
		Minimum Ca	anital Requi	remei	nt - Both life and non-life	e insurance activity		
						o modianoo dolivity		
		Non-life activities Net income	Life activities Net income					
		()_((,))	[]_((,))					
		<u>M=(6))</u>	M=(())					
		C0010	C0020	٦				
Linear formula component for non-life insurance and reinsurance obligations	R0010	282 632 k€			Non-life	activities	Life ac	tivities
-	-			_	Net (of reinsurance/SPV)	Net (of reinsurance)	Net (of reinsurance/SPV)	Net (of reinsurance)
					best estimate and TP	written premiums in the	best estimate and TP	written premiums in the
					calculated as a whole	last 12 months	calculated as a whole	last 12 months
					C0030	C0040	C0050	C0060
Medical expense insurance and proportional reinsurance				R0020	144 735 k€	1 348 831 k€		
Income protection insurance and proportional reinsurance				R0030	1 212 158 k€	631 073 k€		
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	e			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 R0140					
Non-proportional health reinsurance Non-proportional casualty reinsurance				R0140 R0150				
Non-proportional marine, aviation and transport reinsurance				R0160				
Non-proportional property reinsurance				R0170	1			

		Non-life activitie	s Life activities					
		Net income []_((,)) C0070	Net income []]_((,)) C0080	1				
Linear formula component for life insurance and reinsurance obligations	R0200	0070	246 704 k€		Non-life	activities	Life ad	tivities
					Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
					C0090	C0100	C0110	C0120
Obligations with profit participation - guaranteed benefits				R0210			508 385 k€	
Obligations with profit participation - future discretionary benefits				R0220			253 823 k€	
Index-linked and unit-linked insurance obligations				R0230			32 565 k€	
Other life (re)insurance and health (re)insurance commitments	_			R0240			5 281 858 k€	
Total capital at risk for all life (re)insurance obligations				R0250				202 902 047 k€

Overall MCR calculation

		C0130
Linear MCR	R0300	529 335 k€
Solvency Capital Requirement	R0310	1 888 981 k€
MCR cap	R0320	850 041 k€
MCR floor	R0330	472 245 k€
Combined MCR	R0340	529 335 k€
Absolute floor of the MCR	R0350	6 700 k€
Minimum consolidated Group SCR	R0400	529 335 k€

Notional non-life and life MCR calculation	Non-life activities	Life activities	
		C0140	C0150
Notional linear MCR	R0500	282 632 k€	246 704 k€
Notional SCR excluding add-on (annual or latest calculation)	R0510	1 008 596 k€	880 385 k€
Notional MCR cap	R0520	453 868 k€	396 173 k€
Notional MCR floor	R0530	252 149 k€	220 096 k€
Notional combined MCR	R0540	282 632 k€	246 704 k€
Absolute floor of the notional MCR	R0550	2 700 k€	4 000 k€
Notional MCR	R0560	282 632 k€	246 704 k€

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S.02.01
Balance sheet

		Solvency II																					
		value																					
Acceto		C0010																					
Assets Intangible assets	R0030																						
Deferred tax assets	R0040	17 160 K€																					
Pension benefit surplus	R0050																						
Property, plant and equipment held for own use	R0060	961 K																					
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	196 925 K€																					
Property (other than for own use) Holdings in related undertakings, including participations	R0080 R0090	42 810 K€ 11 378 K€																					
Equities	R0100	11 570 14																					
Equities - listed	R0110																						
Equities - unlisted	R0120																						
Bonds	R0130	111 983 K€																					
Government Bonds	R0140	23 387 K																					
Corporate Bonds	R0150	88 596 K																					
Structured notes Collateralised securities	R0160 R0170																						
Collective Investments Undertakings	R0180	30 754 K																					
Derivatives	R0190	0010410																					
Deposits other than cash equivalents	R0200																						
Other investments	R0210																						
Assets held for index-linked and unit-linked contracts	R0220																						
Loans and mortgages	R0230	462 K																					
Loans and mortgages to individuals	R0240	100 14																					
Loans and mortgages to individuals Other loans and mortgages	R0250 R0260	462 K																					
Citrer loans and mortgages Reinsurance recoverables from:	R0260 R0270	136 860 K																					
Non-life and health similar to non-life	R0280	50 059 K																					
Non-life excluding health	R0290																						
Health similar to non-life	R0300	50 059 K																					
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	86 801 K																					
Health similar to life	R0320	39 320 K																					
Life excluding health and index-linked and unit-linked	R0330	47 481 K																					
Life index-linked and unit-linked	R0340	40.005 //																					
Deposits to cedants Insurance and intermediaries receivables	R0350 R0360	13 325 K 6 256 K																					
Receivables arising from reinsurance transactions	R0370	37 261 K																					
Receivables (trade, not insurance)	R0380	31 097 K																					
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																						
Any other assets, not elsewhere shown	R0420	<u>8 211 K€</u> 508 K€																					
Any other assets, not elsewhere shown Total assets																							
Any other assets, not elsewhere shown Fotal assets Liabilities	R0420 R0500	508 K 449 026 K€																					
Any other assets, not elsewhere shown Fotal assets Liabilities Technical provisions - non-life	R0420 R0500 R0510	508 K																					
Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health)	R0420 R0500 R0510 R0510 R0520	508 K 449 026 K																					
Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole	R0420 R0500 R0510 R0510 R0520 R0530	508 K 449 026 K																					
Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate	R0420 R0500 R0510 R0520 R0530 R0530	508 K 449 026 K																					
Any other assets, not elsewhere shown Fotal assets Liabilities Technical provisions - non-life Technical provisions cancellated as a whole Best Estimate Risk margin	R0420 R0500 R0510 R0510 R0520 R0530	508 K 449 026 K 112 149 K																					
Any other assets, not elsewhere shown Fotal assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate	R0420 R0500 R0510 R0520 R0530 R0540 R0550	508 K 449 026 K 112 149 K																					
Any other assets, not elsewhere shown Fotal assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions - acludated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life)	R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0550	508 K 449 026 K 112 149 K 112 149 K																					
Any other assets, not elsewhere shown Fotal assets Liabilities Technical provisions - non-life Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions - alculated as a whole Best Estimate Risk margin Risk margin Risk margin Risk margin Risk margin	R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590	508 K 449 026 K 112 149 K 112 149 K 112 149 K 109 431 K 2 717 K																					
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Any other assets, not elsewhere shown	R0420 R0500 R0510 R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0570 R0580 R0590 R0610 R0610 R0620 R0630 R0640 R0650 R0660 R0650 R0660 R0690 R0700 R0710 R0730 R0740	508 k 449 026 K 112 149 k 112 149 k 112 149 k 109 431 k 2717 k 165 330 k 73 624 k 73 624 k 91 706 k 88 143 k 3 563 k 242 k																					
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Premiums, claims and expenses by line of business

		Li non-life insurance business and ac	Total		
		Medical expense insurance	Income protection insurance	Assistance	
		C0010	C0020	C0110	C0200
Premiums written					
Gross - Direct Business	R0110	77 512 K€	41 843 K€		119 355 K€
Gross - Proportional reinsurance accepted	R0120	6 819 K€	1 320 K€		8 139 K€
Gross - Non-proportional reinsurance accepted	R0130				
Reinsurers' share	R0140	28 403 K€	23 544 K€		51 948 K€
Net	R0200	55 928 K€	19 619 K€		75 547 K€
Premiums earned					
Gross - Direct Business	R0210	77 512 K€	41 843 K€		119 355 K€
Gross - Proportional reinsurance accepted	R0220	6 819 K€	1 320 K€		8 139 K€
Gross - Non-proportional reinsurance accepted	R0230				
Reinsurers' share	R0240	28 403 K€	23 544 K€		51 948 K€
Net	R0300	55 928 K€	19 619 K€		75 547 K€
Claims incurred		· · · · ·			
Gross - Direct Business	R0310	70 488 K€	57 572 K€		128 060 K€
Gross - Proportional reinsurance accepted	R0320	6 870 K€	676 K€		7 545 K€
Gross - Non-proportional reinsurance accepted	R0330				
Reinsurers' share	R0340	23 320 K€	32 576 K€		55 896 K€
Net	R0400	54 037 K€	25 672 K€		79 709 K€
Changes in other technical provisions		1			
Gross - Direct Business	R0410	-608K€	-60K€		-667K€
Gross - Proportional reinsurance accepted	R0420	-193K€	-638K€		-831K€
Gross - Non-proportional reinsurance accepted	R0430				
Reinsurers' share	R0440				
Net	R0500	-801K€	-697K€		-1 498K€
Expenses incurred	R0550	9 208K€	5 583K€		14 791K€
Other expenses	R1200				
Total expenses	R1300				14 791K€

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Premiums, claims and expenses by line of business

				Line of Business for: lif	e insurance obligations	e obligations Life reinsurance commitments					
		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	non-life insurance	Health reinsurance	Life reinsurance	Total	
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300	
Premiums written											
Gross	R1410				24 391 K€				1 560 K€	25 951 K€	
Reinsurers' share	R1420				15 917 K€				-105 K€	15 811 K€	
Net	R1500				8 475 K€				1 665 K€	10 140 K€	
Premiums earned											
Gross	R1510				24 391 K€				1 560 K€	25 951 K€	
Reinsurers' share	R1520				15 917 K€				-105 K€	15 811 K€	
Net	R1600				8 475 K€				1 665 K€	10 140 K€	
Claims incurred											
Gross	R1610				30 751 K€				-521 K€	30 230 K€	
Reinsurers' share	R1620				16 124 K€				-730 K€	15 393 K€	
Net	R1700				14 627 K€				209 K€	14 836 K€	
Changes in other technical provisions											
Gross	R1710				3 767 K€				380 K€	4 147 K€	
Reinsurers' share	R1720										
Net	R1800				3 767 K€				380 K€	4 147 K€	
Expenses incurred	R1900				2 846 K€				162 K€	3 008 K€	
Other expenses	R2500										
Total expenses	R2600									3 008 K€	

IPSEC
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Premiums, claims and expenses by country

		Home country						
	R0010	C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010							
Premiums written		C0080	C0090	C0100	C0110	C0120	C0130	C0140
Gross - Direct Business	R0110	119 355 K€				1		119 355 K€
	R0110 R0120	8 139 K€						
Gross - Proportional reinsurance accepted	R0120 R0130	8 139 KE						8 139 K€
Gross - Non-proportional reinsurance accepted		51.010.1/0						54 0 40 KC
Reinsurers' share	R0140	51 948 K€						51 948 K€
Net	R0200	75 547 K€						75 547 K€
Premiums earned						1		
Gross - Direct Business	R0210	119 355 K€						119 355 K€
Gross - Proportional reinsurance accepted	R0220	8 139 K€						8 139 K€
Gross - Non-proportional reinsurance accepted	R0230							
Reinsurers' share	R0240	51 948 K€						51 948 K€
Net	R0300	75 547 K€						75 547 K€
Claims incurred								
Gross - Direct Business	R0310	128 060 K€						128 060 K€
Gross - Proportional reinsurance accepted	R0320	7 545 K€						7 545 K€
Gross - Non-proportional reinsurance accepted	R0330							
Reinsurers' share	R0340	55 896 K€						55 896 K€
Net	R0400	79 709 K€						79 709 K€
Changes in other technical provisions								
Gross - Direct Business	R0410	-667 K€						-667 K€
Gross - Proportional reinsurance accepted	R0420	-831 K€						-831 K€
Gross - Non-proportional reinsurance accepted	R0430							
Reinsurers' share	R0440							
Net	R0500	-1 498 K€						-1 498 K€
Expenses incurred	R0550	14 791 K€						14 791 K€
Other expenses	R1200	-						
Total expenses	R1300							14 791 K€

		Home country	Тор	Top 5 countries (by amount of gross premiums written) - life obligations						
	-	C0150	C0160	C0170	C0180	C0190	C0200	C0210		
	R1400									
		C0220	C0230	C0240	C0250	C0260	C0270	C0280		
Premiums written										
Gross	R1410	25 951 K€						25 951 K€		
Reinsurers' share	R1420	15 811 K€						15 811 K€		
Net	R1500	10 140 K€						10 140 K€		
Premiums earned										
Gross	R1510	25 951 K€						25 951 K€		
Reinsurers' share	R1520	15 811 K€						15 811 K€		
Net	R1600	10 140 K€						10 140 K€		
Claims incurred										
Gross	R1610	30 230 K€						30 230 K€		
Reinsurers' share	R1620	15 393 K€						15 393 K€		
Net	R1700	14 836 K€						14 836 K€		
Changes in other technical provisions										
Gross	R1710	4 147 K€						4 147 K€		
Reinsurers' share	R1720									
Net	R1800	4 147 K€						4 147 K€		
Expenses incurred	R1900	3 008 K€						3 008 K€		
Other expenses	R2500									
Total expenses	R2600							3 008 K€		

IPSEC
S.12.01
Life and Health SLT Technical Provisions

			Other life insurance			Total (Life other than
		Insurance with profit participation		Contracts without options and guarantees	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)
		C0020	C0060	C0070	C0100	C0150
Technical provisions calculated as a whole	R0010					
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	R0020					
Technical provisions calculated as a sum of BE and RM						
Best Estimate						
Gross Best Estimate	R0030			83 947 K€	4 196 K€	88 143 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080			45 952 K€	1 529 K€	47 481 K€
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090			37 995 K€	2 667 K€	40 662 K€
Risk margin	R0100		3 492 K€		71 K€	3 563 K€
Amount of the transitional on Technical Provisions						
Technical provisions calculated as a whole	R0110					
Best Estimate	R0120					
Risk margin	R0130					
Technical provisions - Total	R0200		87 439 k€		4 267 k€	91 706 k€

		Health insurance (direct business)	Health reinsurance (reinsurance accepted)	Total (Health similar to life)
Technical provisions calculated as a whole	R0010	C0160	C0200	C0210
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	R0020			
Technical provisions calculated as a sum of BE and RM				
Best Estimate				
Gross Best Estimate	R0030		1 270 K€	72 116 k€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080		172 K€	39 320 k€
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090		1 099 K€	32 795 k€
Risk margin	R0100		40 K€	1 508 k€
Amount of the transitional on Technical Provisions				
Technical provisions calculated as a whole	R0110			
Best Estimate	R0120			
Risk margin	R0130			
Technical provisions - Total	R0200		1 310 K€	73 624 k€

		IPSEC				
		S.17.01				
	Т	echnical provisior	ns - non-life			
		Direct business proportional		Direct busines proportional		
		Medical expense insurance	Income protection insurance	Legal expenses insurance	Assistance	Total Non-Life obligation
		C0020	C0030	C0110	C0120	C0180
Technical provisions calculated as a whole	R0010					
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						05 007 1/6
Gross	R0060	-17 785 K€	-7 252 K€			-25 037 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-9 407 K€	-5 172 K€			-14 579 K€
Net Best Estimate of Premium Provisions	R0150	-8 378 K€	-2 080 K€			-10 458 K€
Claims reserves						
Gross	R0160	19 857 K€	114 612 K€			134 468 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	7 014 K€	57 623 K€			64 638 K€
Net Best Estimate of Claims Provisions	R0250	12 843 K€	56 988 K€			69 831 K€
Total Best Estimate - gross	R0260	2 072 K€	107 360 K€			109 431 K€
Total Best Estimate - net	R0270	4 464 K€	54 908 K€			59 373 K€
Risk margin	R0280	167 K€	2 550 K€			2 717 K€
Amount of the transitional on Technical Provisions						
Technical provisions calculated as a whole	R0290					
Best Estimate	R0300					
Risk margin	R0310					
Technical provisions - Total						
Technical provisions - Total	R0320	2 239 K€	109 910 K€			112 149 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-2 393 K€	52 451 K€			50 059 K€
Technical provisions minus recoverables from reinsurance/SPV and Finite Re -total	R0340	4 631 K€	57 459 K€			62 090 K€

IPSEC
S.19.01 - Accident year
Non-life insurance claims

Non-life insurance claims Total non-life activities

Accident year / Underwriting year	Z0021	Accident year
	Gross Claims Paid (non-	cumulative)
	(absolute amount))	

	Development year											
	Year		1	2	3	4	5	6	7	8	9	10 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											
N-9	R0160	2 360 K€	5 299 K€	1 796 K€	535 K€	72 K€	20 K€	4 K€	8 K€			
N-8	R0170	2 546 K€	5 639 K€	1 707 K€	710 K€	59 K€	2 K€	2 K€				
N-7	R0180	4 967 K€	4 139 K€	1 856 K€	395 K€	88 K€	12 K€	5 K€	0 K€			
N-6	R0190	2 520 K€	4 716 K€	1 644 K€	430 K€	105 K€	39 K€	28 K€				
N-5	R0200	3 351 K€	5 301 K€	2 323 K€	764 K€	147 K€	10 K€					
N-4	R0210	3 416 K€	4 707 K€	2 169 K€	721 K€	119 K€						
N-3	R0220	2 411 K€	6 088 K€	4 798 K€	141 K€							
N-2	R0230	4 029 K€	10 041 K€	4 962 K€								
N-1	R0240	5 902 K€	11 955 K€									
N	R0250	6 315 K€										

		For current year	Sum of years (cumulative)
		C0170	C0180
Prior	R0100		
N-9	R0160		10 092 K€
N-8	R0170		10 665 K€
N-7	R0180	0 K€	11 462 K€
N-6	R0190	28 K€	9 483 K€
N-5	R0200	10 K€	11 895 K€
N-4	R0210	119 K€	11 131 K€
N-3	R0220	141 K€	13 437 K€
N-2	R0230	4 962 K€	19 032 K€
N-1	R0240	11 955 K€	17 857 K€
Ν	R0250	6 315 K€	6 315 K€
Total	R0260	23 530 K€	151 979 K€

S.19.01 - Underwriting year Non-life insurance claims

Non-life insurance claims Total non-life activities

Accident year / Underwriting year

R0170 Accident year
Gross Claims Paid (non-cumulative)
(absolute amount))

						Development year						
	Year		1	2	3	4	5	6	7	8	9	10 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100	\sim	X	\sim	X	$>\!$	\sim	$\langle \rangle$	\geq	X	\sim	
N-9	R0160				625 K€							
N-8	R0170			8 489 K€	381 K€							
N-7	R0180		26 241 K€	10 352 K€	1 018 K€							
N-6	R0190	14 387 K€	26 008 K€	14 360 K€	767 K€							
N-5	R0200	17 304 K€	23 640 K€	11 776 K€								
N-4	R0210	15 912 K€	21 488 K€	20 395 K€								
N-3	R0220	11 947 K€	27 203 K€	11 934 K€								
N-2	R0230	24 872 K€	36 865 K€									
N-1	R0240	38 509 K€										
N	R0250											

		Year end
		C0360
Prior	R0100	
N-9	R0160	
N-8	R0170	
N-7	R0180	
N-6	R0190	
N-5	R0200	
N-4	R0210	
N-3	R0220	
N-2	R0230	18 834 K€
N-1	R0240	43 928 K€
Ν	R0250	47 806 K€
Total	R0260	110 569 K€

IPSEC	
S.22.01	
Impact of measures on long-term guarantees and transitional measures	

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical reserves	R0010	277 479 K€			3 368 K€	
Basic own funds	R0020	61 534 K€			-1 607 K€	
Eligible own funds to meet Solvency Capital Requirement	R0050	61 534 K€			-1 607 K€	
Solvency Capital Requirement	R0090	55 639 K€			298 K€	
Eligible own funds to meet Minimum Capital Requirement	R0100	61 534 K€			-1 607 K€	
Minimum consolidated Group SCR	R0110	13 910 K€			75 K€	

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S.23.01
Own funds

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		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					
Share premium account related to ordinary share capital	R0030					
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	380 K€	380 K€			
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	61 154 K€	61 154 K€			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160					
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to						
be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be	R0220					
classified as Solvency II own funds Deductions						
Deductions Deductions for participations in financial and credit institutions	D0000					
	R0230	C4 524 KC	C4 524 KG			
Total basic own funds after deductions	R0290	61 534 K€	61 534 K€			
Ancillary own funds	Daaaa					
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Initial funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Eligible and available own funds						
Total available own funds to meet the SCR	R0500	61 534 K€	61 534 K€			
Total available own funds to meet the MCR	R0510	61 534 K€	61 534 K€			
Total eligible own funds to meet the SCR	R0540	61 534 K€	61 534 K€			
Total eligible own funds to meet the MCR	R0550	61 534 K€	61 534 K€			
Solvency Capital Requirement	R0580	55 639 K€				
Minimum consolidated Group SCR	R0600	13 910 K€				
Ratio of Eligible own funds to SCR	R0620	111%				
Ratio of Eligible own funds to MCR	R0640	442%				

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Reconciliation reserve		00000
Excess of assets over liabilities	R0700	61 534 K€
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends and distributions	R0720	
Other basic own fund items	R0730	380 K€
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	61 154 K€
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	4 410 K€
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	10 278 K€
Total expected profits included in future premiums (EPIFP)	R0790	14 688 K€

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S.25.01

Solvency Capital Requirement - for undertakings on Standard Formula

		Gross Solvency Capital Requirement C0110	Simplifications
Market risk	R0010	28 517 k€	
Counterparty default risk	R0020	8 676 k€	
Life underwriting risk	R0030	4 532 k€	
Health underwriting risk	R0040	29 192 k€	
Non-life underwriting risk	R0050		
Diversification	R0060	-20 141 k€	
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100	50 777 k€	

		Value
Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	4 863 k€
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	55 639 k€
Capital add-on already set	R0210	
Solvency Capital Requirement	R0220	55 639 k€
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	

Solvency capital requirement (USP)		USP
		C0090
Life underwriting risk	R0030	
Health underwriting risk	R0040	
Non-life underwriting risk	R0050	

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		Minimum Ca	apital Requi	remei	nt - Both life and non-life	e insurance activity			
		Non-life activities	Life activities						
		Net income	Net income						
		[]_((,))	[]_((,))						
				_					
		C0010	C0020	-			1		
Linear formula component for non-life insurance and reinsurance obligations	R0010	10 801 k€			Non-life a	activities	Life activities		
				_	Net (of reinsurance/SPV)	Net (of reinsurance)	Net (of reinsurance/SPV)	Net (of reinsurance)	
					best estimate and TP	written premiums in the	best estimate and TP	written premiums in the	
					calculated as a whole	last 12 months	calculated as a whole	last 12 months	
					C0030	C0040	C0050	C0060	
Medical expense insurance and proportional reinsurance				R0020	4 464 k€	1 347 k€			
Income protection insurance and proportional reinsurance				R0030	54 908 k€	39 232 k€			
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	e			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 R0150					
Non-proportional casuality reinsurance									
Non-proportional marine, aviation and transport reinsurance				R0160 R0170					
Non-proportional property reinsurance				10170					

		Non-life activitie	s Life activities						
		Net income	Net income	1					
Linear formula component for life insurance and reinsurance obligations $$\mathbb{R}$$		C0070 C0080 00 1 543 k€			Non-life	activities	Life activities		
					Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	
					C0090	C0100	C0110	C0120	
Obligations with profit participation - guaranteed benefits				R0210					
Obligations with profit participation - future discretionary benefits				R0220					
Index-linked and unit-linked insurance obligations				R0230					
Other life (re)insurance and health (re)insurance commitments				R0240			73 457 k€		
Total capital at risk for all life (re)insurance obligations				R0250					

Overall MCR calculation

		C0130
Linear MCR	R0300	12 343 k€
Solvency Capital Requirement	R0310	55 639 k€
MCR cap	R0320	25 038 k€
MCR floor	R0330	13 910 k€
Combined MCR	R0340	13 910 k€
Absolute floor of the MCR	R0350	6 700 k€
Minimum consolidated Group SCR	R0400	13 910 k€

Notional non-life and life MCR calculation	Non-life activities	Life activities	
		C0140	C0150
Notional linear MCR	R0500	10 801 k€	1 543 k€
Notional SCR excluding add-on (annual or latest calculation)	R0510	48 686 k€	6 953 k€
Notional MCR cap	R0520	21 909 k€	3 129 k€
Notional MCR floor	R0530	12 171 k€	1 738 k€
Notional combined MCR	R0540	12 171 k€	1 738 k€
Absolute floor of the notional MCR	R0550	2 700 k€	4 000 k€
Notional MCR	R0560	12 171 k€	4 000 k€

INPR
S.02.01
Balance sheet

		Solvency II value
Assets		C0010
Intangible assets	R0030	
Deferred tax assets	R0040	21 105 K
Pension benefit surplus	R0050	
Property, plant and equipment held for own use	R0060	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	574 280 K
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	139 637 K
Equities	R0100	199 K
Equities - listed	R0110	
Equities - unlisted	R0120	199 K
Bonds	R0130	103 171 K
Government Bonds	R0140	59 944 K
Corporate Bonds	R0150	43 227 K
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	331 273 K
Derivatives	R0190	
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	3 659 K
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	3 659 K
Other loans and mortgages	R0260	
Reinsurance recoverables from:	R0270	494 K
Non-life and health similar to non-life	R0280	174 K
Non-life excluding health	R0290	
Health similar to non-life	R0300	174 K
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	320 K
Health similar to life	R0320	24 K
Life excluding health and index-linked and unit-linked	R0330	295 K
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	2 714 K
Receivables arising from reinsurance transactions	R0370	9 K
Receivables (trade, not insurance)	R0380	7 718 K
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	4 037 K
Any other assets, not elsewhere shown	1	
ANY OUR WOOD, NUCLOSEWICE ON WIT	R0420	
	R0420 R0500	614 014 K
otal assets	R0420 R0500	614 014 K
otal assets Liabilities	R0500	
otal assets Liabilities Technical provisions - non-life	R0500 R0510	614 014 K
Otal assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health)	R0500 R0510 R0520	
Otal assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole	R0500 R0510 R0520 R0530	
Otal assets Liabilities Fechnical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate	R0500 R0510 R0520 R0530 R0540	
Otal assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Best Estimate Risk margin	R0500 R0510 R0520 R0530 R0540 R0550	-23 277 F
Otal assets Liabilities Fechnical provisions - non-life Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life)	R0500 R0510 R0520 R0530 R0540 R0550 R0560	-23 277 F
Otal assets Liabilities Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole	R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0560 R0570	-23 277 k -23 277 k
Otal assets Liabilities Technical provisions - non-life Echnical provisions - non-life (excluding health) Technical provisions calculated as a whole Echnical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions - health (similar to non-life) Technical provisions - acculated as a whole Eest Estimate	R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0560 R0570 R0580	-23 277 H -23 277 H -23 277 H -26 669 H
Otal assets Liabilities Technical provisions - non-life	R0500 R0510 R0520 R0530 R0540 R0550 R0550 R0560 R0570 R0570 R0580 R0590	-23 277 H -23 277 H -23 277 H -26 669 H -3 392 H
Otal assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions - non-life (excluding health) Technical provisions - non-life (excluding health) Best Estimate Risk margin Technical provisions calculated as a whole Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding index-linked and unit-linked)	R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0590	-23 277 H -23 277 H -26 669 H -3 392 H 96 392 H
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Otal assets Liabilities "echnical provisions - non-life Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions actualated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Other technical provisions calculated as a whole Best Estimate Risk margin Other	R0500 R0510 R0520 R0520 R0530 R0540 R0550 R0560 R0560 R0570 R0580 R0590 R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0670 R0660 R0670 R0660 R070 R0760 R0760 R0760 R0780 R0780 R0780 R0800 R0800 R0800	-23 277 -23 277 -26 669 3 392 96 392 65 971 65 822 149 30 420 29 718 702 236 40 429 11 484 4 3 656
Otal assets Liabilities Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions - shealth (similar to non-life) Technical provisions - health (similar to non-life) Technical provisions - health (similar to life) Technical provisions - health (similar to life) Technical provisions - health (similar to life) Technical provisions - health (similar to life) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Dest Estimate Risk margin Technical provisions	R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0560 R0560 R0560 R0580 R0580 R0590 R0500 R06010 R0650 R0650 R0650 R0650 R0650 R0650 R0650 R0660 R0670 R0650 R070 R070 R070 R0710 R0730 R0770 R0750 R0760 R0770 R0760 R0770 R0760 R0770 R0760 R0770 R0760 R0760 R0700 R0810 R0810 R0820 R0830 R0840 R0850 <td></td>	

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Premiums, claims and expenses by line of business

		non-life insurance	ine of Business for and reinsurance o ccepted proportion Income protection insurance	bligations (direct	Total
		C0010	C0020	C0110	C0200
Premiums written					
Gross - Direct Business	R0110	7 949 K€	12 534 K€		20 483 K€
Gross - Proportional reinsurance accepted	R0120				
Gross - Non-proportional reinsurance accepted	R0130				
Reinsurers' share	R0140		47 K€		47 K€
Net	R0200	7 949 K€	12 487 K€		20 436 K€
Premiums earned					
Gross - Direct Business	R0210	8 008 K€	12 568 K€		20 576 K€
Gross - Proportional reinsurance accepted	R0220	13 287 K€	10 841 K€		24 128 K€
Gross - Non-proportional reinsurance accepted	R0230				
Reinsurers' share	R0240		48 K€		48 K€
Net	R0300	21 295 K€	23 362 K€		44 656 K€
Claims incurred					
Gross - Direct Business	R0310	6 183 K€	4 321 K€		10 505 K€
Gross - Proportional reinsurance accepted	R0320	10 526 K€	5 107 K€		15 633 K€
Gross - Non-proportional reinsurance accepted	R0330				
Reinsurers' share	R0340		202 K€		202 K€
Net	R0400	16 710 K€	9 226 K€		25 936 K€
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	3 403K€	1 302K€		4 706K€
Other expenses	R1200				
Total expenses	R1300				4 706K€

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Premiums, claims and expenses by line of business

				Line of Business for: lif	e insurance obligations			Life rein commi		
		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	Total
	1	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written				r						
Gross	R1410		82 K€		9 125 K€					9 207 K€
Reinsurers' share	R1420				127 K€					127 K€
Net	R1500		82 K€		8 998 K€					9 081 K€
Premiums earned										
Gross	R1510		82 K€		9 083 K€					9 166 K€
Reinsurers' share	R1520				170 K€					170 K€
Net	R1600		82 K€		8 914 K€					8 996 K€
Claims incurred										
Gross	R1610		150 K€		13 052 K€	9 784 K€		2 591 K€	928 K€	26 505 K€
Reinsurers' share	R1620				618 K€	17 K€				635 K€
Net	R1700		150 K€		12 433 K€	9 767 K€		2 591 K€	928 K€	25 870 K€
Changes in other technical provisions										
Gross	R1710		-68 K€		-1 996 K€	-8 167 K€				-10 230 K€
Reinsurers' share	R1720				-796 K€					-796 K€
Net	R1800		-68 K€		-1 200 K€	-8 167 K€				-9 434 K€
Expenses incurred	R1900		40 K€		1 641 K€	1 084 K€		901 K€		3 665 K€
Other expenses	R2500									
Total expenses	R2600									3 665 K€

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Premiums, claims and expenses by country

		Home country								
	R0010	C0010	C0020	C0030	C0040	C0050	C0060	C0070		
	RUUTU	C0080	C0090	C0100	C0110	C0120	C0130	C0140		
Premiums written		C0060	C0090	CUIUU	CUTIU	CUIZU	C0130	C0140		
Gross - Direct Business	R0110	20 483 K€						20 483 K€		
Gross - Proportional reinsurance accepted	R0120									
Gross - Non-proportional reinsurance accepted	R0130									
Reinsurers' share	R0140	47 K€						47 K€		
Net	R0200	20 436 K€						20 436 K€		
Premiums earned		L		1	1					
Gross - Direct Business	R0210	20 576 K€						20 576 K€		
Gross - Proportional reinsurance accepted	R0220	24 128 K€						24 128 K€		
Gross - Non-proportional reinsurance accepted	R0230									
Reinsurers' share	R0240	48 K€						48 K€		
Net	R0300	44 656 K€						44 656 K€		
Claims incurred										
Gross - Direct Business	R0310	10 505 K€						10 505 K€		
Gross - Proportional reinsurance accepted	R0320	15 633 K€						15 633 K€		
Gross - Non-proportional reinsurance accepted	R0330									
Reinsurers' share	R0340	202 K€						202 K€		
Net	R0400	25 936 K€						25 936 K€		
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	4 706 K€						4 706 K€		
Other expenses	R1200									
Total expenses	R1300							4 706 K€		

		Home country	Тор	5 countries (by amou	unt of gross premium	is written) - life oblig	ations	Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R1400							
	-	C0220	C0230	C0240	C0250	C0260	C0270	C0280
Premiums written		i.		1		1	1	
Gross	R1410	9 207 K€						9 207 K€
Reinsurers' share	R1420	127 K€						127 K€
Net	R1500	9 081 K€						9 081 K€
Premiums earned								
Gross	R1510	9 166 K€						9 166 K€
Reinsurers' share	R1520	170 K€						170 K€
Net	R1600	8 996 K€						8 996 K€
Claims incurred		·						
Gross	R1610	26 505 K€						26 505 K€
Reinsurers' share	R1620	635 K€						635 K€
Net	R1700	25 870 K€						25 870 K€
Changes in other technical provisions								
Gross	R1710	-10 230 K€						-10 230 K€
Reinsurers' share	R1720	-796 K€						-796 K€
Net	R1800	-9 434 K€						-9 434 K€
Expenses incurred	R1900	3 665 K€						3 665 K€
Other expenses	R2500							
Total expenses	R2600							3 665 K€

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Life and Health SLT Technical Provisions	

			Other life	insurance		Total (Life other than
		Insurance with profit participation		Contracts without options and guarantees	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)
		C0020	C0060	C0070	C0100	C0150
Technical provisions calculated as a whole	R0010					
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected	R0020					
losses due to counterparty default associated to TP calculated as a whole	R0020					
Technical provisions calculated as a sum of BE and RM						
Best Estimate						
Gross Best Estimate	R0030	-9 K€		29 565 K€	163 K€	29 718 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080			295 K€		295 K€
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	-9 K€		29 269 K€	163 K€	29 423 K€
Risk margin	R0100	2 K€	575 K€		125 K€	702 K€
Amount of the transitional on Technical Provisions						
Technical provisions calculated as a whole	R0110					
Best Estimate	R0120					
Risk margin	R0130					
Technical provisions - Total	R0200	-8 k€	30 140 k€		288 k€	30 420 k€

		Health insurance (direct business)	Health reinsurance (reinsurance accepted)	Total (Health similar to life)
Technical provisions calculated as a whole	R0010	C0160	C0200	C0210
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	R0020			
Technical provisions calculated as a sum of BE and RM				
Best Estimate				
Gross Best Estimate	R0030		20 918 K€	65 822 k€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080			24 k€
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090		20 918 K€	65 798 k€
Risk margin	R0100		39 K€	149 k€
Amount of the transitional on Technical Provisions				
Technical provisions calculated as a whole	R0110			
Best Estimate	R0120			
Risk margin	R0130			
Technical provisions - Total	R0200		20 956 K€	65 971 k€

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	T	echnical provisior	ns - non-life			
		Direct business proportional		Direct busines proportional	s and accepted reinsurance	
		Medical expense insurance	Income protection insurance	Legal expenses insurance	Assistance	Total Non-Life obligation
		C0020	C0030	C0110	C0120	C0180
Technical provisions calculated as a whole	R0010					
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	R0060	-33 205 K€	-35 252 K€			-68 457 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140		-32 K€			-32 K€
Net Best Estimate of Premium Provisions	R0150	-33 205 K€	-35 220 K€			-68 426 K€
Claims reserves						
Gross	R0160	25 466 K€	16 322 K€			41 789 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240		205 K€			205 K€
Net Best Estimate of Claims Provisions	R0250	25 466 K€	16 117 K€			41 583 K€
Total Best Estimate - gross	R0260	-7 739 K€	-18 930 K€			-26 669 K€
Total Best Estimate - net	R0270	-7 739 K€	-19 104 K€			-26 842 K€
Risk margin	R0280	349 K€	3 043 K€			3 392 K€
Amount of the transitional on Technical Provisions						
Technical provisions calculated as a whole	R0290					
Best Estimate	R0300					
Risk margin	R0310					
Technical provisions - Total						
Technical provisions - Total	R0320	-7 390 K€	-15 887 K€			-23 277 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330		174 K€			174 K€
Technical provisions minus recoverables from reinsurance/SPV and Finite Re -total	R0340	-7 390 K€	-16 060 K€			-23 451 K€

					IN	IPR						
					S.19.01 - A	Accident year						
						urance claims						-
on-life insurance claims atal non-life activities												
Accident year / Underwriting year	Z0021	Accident year										
	Gross Claims Paid (non	-cumulative)										
	(absolute amount))											
					D	levelopment year						
	Year		1	2	3	4	5	6	7	8	9	10 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior												-35
N-9	R0160											
N-8	R0170											
N-7	R0180]		
N-6	R0190											
N-5	R0200											
N-4 N-3	R0210 R0220	8 898 K€ 8 412 K€	3 550 K€ 3 464 K€	994 K€ 834 K€	336 K€ 620 K€	24 K€						
N-3 N-2	R0220 R0230	8 412 K€ 7 437 K€	3 464 K€ 3 584 K€	834 K€ 639 K€	620 K€							
N-2 N-1	R0230	6 977 K€	3 584 K€ 2 446 K€	039 KE								
N	R0240	6 642 K€	2 440 Ke									
		For current year	Sum of years (cumulative)									
		C0170	C0180									
Prio	R0100	-35 K€	-35 K€									
N-9	R0160											
N-8	R0170											
N-7	R0180											
N-6	R0190											
N-5	R0200											
N-4	R0210	24 K€	13 802 K€									
N-3	R0220	620 K€	13 331 K€									
N-2 N-1	R0230 R0240	639 K€ 2 446 K€	11 660 K€ 9 423 K€									
N-1 N	R0240 R0250	2 446 K€ 6 642 K€	9 423 K€ 6 642 K€									

S.19.01 - Underwriting year Non-life insurance claims

Non-life insurance claims Total non-life activities

Accident year / Underwriting year

R0170 Accident year
Gross Claims Paid (non-cumulative)
(absolute amount))

						Development year						
	Year		1	2	3	4	5	6	7	8	9	10 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100	X	\langle	X	X	\langle	\langle	X	$>\!$	\geq	\langle	
N-9	R0160											
N-8	R0170											
N-7	R0180											
N-6	R0190							95 K€				
N-5	R0200											
N-4	R0210					265 K€						
N-3	R0220				1 036 K€							
N-2	R0230			9 049 K€								
N-1	R0240		16 667 K€									
N	R0250	17 612 K€										

		Year end
		C0360
Prior	R0100	
N-9	R0160	
N-8	R0170	
N-7	R0180	
N-6	R0190	85 K€
N-5	R0200	
N-4	R0210	202 K€
N-3	R0220	861 K€
N-2	R0230	8 490 K€
N-1	R0240	15 298 K€
N	R0250	15 979 K€
Total	R0260	40 915 K€

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Impact of measures on long-term guarantees and transitional measures

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Interest rate	zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical reserves	R0010	73 115 K€			1 222 K€	
Basic own funds	R0020	485 090 K€			-905 K€	
Eligible own funds to meet Solvency Capital Requirement	R0050	485 090 K€			-905 K€	
Solvency Capital Requirement	R0090	99 316 K€			333 K€	
Eligible own funds to meet Minimum Capital Requirement	R0100	485 090 K€			-905 K€	
Minimum consolidated Group SCR	R0110	24 829 K€			83 K€	

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Own funds

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		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					
Share premium account related to ordinary share capital	R0030					
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	382 K€	382 K€			
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	484 708 K€	484 708 K€			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160					
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to						
be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be	R0220					
classified as Solvency II own funds						
Deductions	50000					
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	485 090 K€	485 090 K€			
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Initial funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Eligible and available own funds						
Total available own funds to meet the SCR	R0500	485 090 K€	485 090 K€			
Total available own funds to meet the MCR	R0510	485 090 K€	485 090 K€			
Total eligible own funds to meet the SCR	R0540	485 090 K€	485 090 K€			
Total eligible own funds to meet the MCR	R0550	485 090 K€	485 090 K€			
Solvency Capital Requirement	R0580	99 316 K€				
Minimum consolidated Group SCR	R0600	24 829 K€				
Ratio of Eligible own funds to SCR	R0620	488%				
Ratio of Eligible own funds to MCR	R0640	1954%				

	1	C0060	
Reconciliation reserve			
Excess of assets over liabilities	R0700	485 090 K€	
Own shares (held directly and indirectly)	R0710		
Foreseeable dividends and distributions	R0720		
Other basic own fund items	R0730	382 K€	
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740		
Reconciliation reserve	R0760	484 708 K€	
Expected profits			
Expected profits included in future premiums (EPIFP) - Life business	R0770	2 083 K€	
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	4 998 K€	
Total expected profits included in future premiums (EPIFP)	R0790	7 080 K€	

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Solvency Capital Requirement - for undertakings on Standard Formula

		Gross Solvency Capital Requirement	Simplifications
		C0110	C0120
Market risk	R0010	110 175 k€	String TS/Simplifications - spread risk - bonds and loans
Counterparty default risk	R0020	2 016 k€	
Life underwriting risk	R0030	5 046 k€	String TS/Simplifications - lapse risk [240],Simplifications - life catastrophe risk
Health underwriting risk	R0040	18 389 k€	String TS/Simplifications - SLT lapse risk [240]
Non-life underwriting risk	R0050		
Diversification	R0060	-17 396 k€	
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100	118 230 k€	

		Value
Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	1 708 k€
Loss-absorbing capacity of technical provisions	R0140	-1 297 k€
Loss-absorbing capacity of deferred taxes	R0150	-19 324 k€
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	99 316 k€
Capital add-on already set	R0210	
Solvency Capital Requirement	R0220	99 316 k€
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	

Solvency capital requirement (USP)		USP
		C0090
Life underwriting risk	R0030	
Health underwriting risk	R0040	
Non-life underwriting risk	R0050	

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Minimum Capital Requirement - Both life and non-life insurance activity										
		Minimum Ca	apital Requi	remei	nt - Both life and non-life	e insurance activity				
		Non-life activities	Life activities							
		Net income	Net income							
		[]_((,))	[]_((.))							
				-						
		C0010	C0020				I			
Linear formula component for non-life insurance and reinsurance obligations	R0010	2 910 k€			Non-life a	activities	Life activities			
				_	Net (of reinsurance/SPV)	Net (of reinsurance)	Net (of reinsurance/SPV)	Net (of reinsurance)		
					best estimate and TP	written premiums in the	best estimate and TP	written premiums in the		
					calculated as a whole	last 12 months	calculated as a whole	last 12 months		
					C0030	C0040	C0050	C0060		
Medical expense insurance and proportional reinsurance				R0020	502 k€	8 023 k€				
Income protection insurance and proportional reinsurance				R0030	11 001 k€	12 569 k€				
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	e			R0080						
General liability insurance and proportional reinsurance				R0090						
Credit and suretyship insurance and proportional reinsurance				R0100 R0110						
Legal expenses insurance and proportional reinsurance										
Assistance and proportional reinsurance				R0120						
Miscellaneous financial loss insurance and proportional reinsurance				R0130 R0140						
Non-proportional health reinsurance										
Non-proportional casualty reinsurance				R0150						
Non-proportional marine, aviation and transport reinsurance				R0160 R0170						
Non-proportional property reinsurance				10170						

Net income D.L.(3) Net income D.L.(3) Net income D.L.(3) Net income D.L.(3) Linear formula component for life insurance and reinsurance obligations R0200 7 309 kC Non-life activities Life activities Non-life activities Non-life activities Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) total capital at risk Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) total capital at risk Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) total capital at risk Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) total capital at risk Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculated as a whole <			Non-life activities	Life activities					
Linear formula component for life insurance and reinsurance obligations R0200 7 309 k€ Non-life activities Life activities Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) best estimate and TP calculate			[]_((,))	[]_((,))	1				
Colligations with profit participation - guaranteed benefits R020 Coll Coll Coll Coll Coll Coll Coll Coll Coll Coll Coll Coll Coll Coll Coll Coll Coll Coll Coll Coll Coll Coll Coll Coll Coll Coll Coll Coll Coll Coll Coll Coll Coll Coll Coll Coll Coll Coll Coll		R0200				Non-life	activities	Life ad	tivities
Obligations with profit participation - guaranteed benefits R0210 Image: Constraint of the participation - future discretionary benefits R0200 Obligations with profit participation - future discretionary benefits R0200 Image: Constraint of the participation - future discretionary benefits Index-linked and unit-linked insurance obligations R0200 Image: Constraint of the participation - future discretionary benefits Other life (rej)insurance and health (rej)insurance commitments R0240 Image: Constraint of the participation - future discretionary benefits							Net (of reinsurance/SPV) total capital at risk		Net (of reinsurance/SPV) total capital at risk
Objgations with profit participation - future discretionary benefits R022 Index-linked and unit-linked insurance obligations R023 Other life (re)insurance and health (re)insurance commitments R024						C0090	C0100	C0110	C0120
Index-linked and unit-linked insurance obligations R0230 Index-linked insurance obligations Other life (re)insurance and health (re)insurance commitments R0240 95 230 k€	Obligations with profit participation - guaranteed benefits				R0210				
Other life (re)insurance and health (re)insurance commitments R024 95 230 k€	Obligations with profit participation - future discretionary benefits				R0220				
	Index-linked and unit-linked insurance obligations				R0230				
Total capital at risk for all life (re)insurance obligations R0250 7 583 869 k€	Other life (re)insurance and health (re)insurance commitments				R0240			95 230 k€	
	Total capital at risk for all life (re)insurance obligations				R0250				7 583 869 k€

Overall MCR calculation

		C0130
Linear MCR	R0300	10 219 k€
Solvency Capital Requirement	R0310	99 316 k€
MCR cap	R0320	44 692 k€
MCR floor	R0330	24 829 k€
Combined MCR	R0340	24 829 k€
Absolute floor of the MCR	R0350	6 700 k€
Minimum consolidated Group SCR	R0400	24 829 k€

Notional non-life and life MCR calculation	Non-life activities	Life activities	
		C0140	C0150
Notional linear MCR	R0500	2 910 k€	7 309 k€
Notional SCR excluding add-on (annual or latest calculation)	R0510	28 284 k€	71 032 k€
Notional MCR cap	R0520	12 728 k€	31 964 k€
Notional MCR floor	R0530	7 071 k€	17 758 k€
Notional combined MCR	R0540	7 071 k€	17 758 k€
Absolute floor of the notional MCR	R0550	2 700 k€	4 000 k€
Notional MCR	R0560	7 071 k€	17 758 k€

Capreval
S.02.01
Balance sheet

		Solvency II value
Acosto		C0010
Intangible assets	R0030	
Deferred tax assets	R0040	1 262 K
Pension benefit surplus	R0050	
Property, plant and equipment held for own use nvestments (other than assets held for index-linked and unit-linked contracts)	R0060 R0070	62 168 K
Property (other than for own use)	R0070	02 100 K
Holdings in related undertakings, including participations	R0090	
Equities	R0100	56 K
Equities - listed	R0110 R0120	56 k
Equities - unlisted Bonds	R0120	32 617 k
Government Bonds	R0140	21 159 k
Corporate Bonds	R0150	11 458 H
Structured notes	R0160	
Collateralised securities Collective Investments Undertakings	R0170 R0180	29 496 k
Derivatives	R0190	23 430 1
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	1 657 k
Loans on policies Loans and mortgages to individuals	R0240 R0250	1 657 k
Other loans and mortgages	R0260	10371
Reinsurance recoverables from:	R0270	39 I
Non-life and health similar to non-life	R0280	-32 ł
Non-life excluding health	R0290	
Health similar to non-life	R0300	-32
Life and health similar to life, excluding health and index-linked and unit-linked Health similar to life	R0310 R0320	71 H 34 H
Life excluding health and index-linked and unit-linked	R0330	37 1
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	2 110 P
Receivables arising from reinsurance transactions Receivables (trade, not insurance)	R0370 R0380	2 k 536 k
Own shares (held directly)	R0390	5501
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0410	1 829 H
Any other assets, not elsewhere shown	R0420	
otal assets	R0500	69 604 K
Liabilities	R0510	5 422 1
	R0510 R0520	5 422 1
Technical provisions - non-life	R0520 R0530	5 422 1
Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate	R0520 R0530 R0540	5 422 F
Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin	R0520 R0530 R0540 R0550	
Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life)	R0520 R0530 R0540 R0550 R0560	
Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole	R0520 R0530 R0540 R0550 R0560 R0560	5 422 1
Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life)	R0520 R0530 R0540 R0550 R0560	5 422 F 4 975 F
Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin	R0520 R0530 R0540 R0560 R0560 R0560 R0570 R0580	5 422 F 4 975 F 448 F
Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life)	R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0590 R0500 R0501	5 422 1 5 422 1 4 975 1 4 975 1 4 488 33 517 1 4 856 1
Technical provisions - non-life Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions - health (similar to life) Technical provisions - health (similar to life)	R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620	5 422 4 975 448 33 517 4 856
Technical provisions - non-life Technical provisions acculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unt-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best Estimate	R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0610 R0620 R0630	5 422 1 4 975 1 446 1 33 517 1 4 856 1 4 833 1
Technical provisions - non-life Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions - health (similar to life)	R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620	5 422 4 975 448 33 517 4 856
Technical provisions - non-life Technical provisions acalculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions - decludated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked)	R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0640	5 422 + 4 975 + 4 483 + 33 517 + 4 833 + 28 661 + 28 661 +
Fechnical provisions - non-life Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions - health (similar to non-life) Technical provisions - acculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked)	R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0610 R0610 R0620 R0630 R0640 R0650 R0660 R0660 R0660 R0660 R0660 R0660 R0660	5 422 1 4 975 1 448 1 33 517 1 4 856 1 4 833 1 23 1 28 66 1 28 454 1
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Capreval

S.05.01

		Li non-life insura (direct busine	Total		
		Medical expense insurance	Income protection insurance	Assistance	
	-	C0010	C0020	C0110	C0200
Premiums written					
Gross - Direct Business	R0110	6 351 K€	916 K€		7 266 K€
Gross - Proportional reinsurance accepted	R0120				
Gross - Non-proportional reinsurance accepted	R0130				
Reinsurers' share	R0140		9 K€		9 K€
Net	R0200	6 351 K€	907 K€		7 258 K€
Premiums earned					
Gross - Direct Business	R0210	6 365 K€	927 K€		7 292 K€
Gross - Proportional reinsurance accepted	R0220				
Gross - Non-proportional reinsurance accepted	R0230				
Reinsurers' share	R0240		42 K€		42 K€
Net	R0300	6 365 K€	884 K€		7 249 K€
Claims incurred	<u> </u>				
Gross - Direct Business	R0310	6 113 K€	559 K€		6 672 K€
Gross - Proportional reinsurance accepted	R0320				
Gross - Non-proportional reinsurance accepted	R0330				
Reinsurers' share	R0340		2 K€		2 K€
Net	R0400	6 113 K€	557 K€		6 670 K€
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	943K€	43K€		986K€
Other expenses	R1200				
Total expenses	R1300				986K€

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	Capreval
	S.05.01
Γ	Premiums, claims and expenses by line of business

			1	Line of Business for: lif	e insurance obligations			Life rein commi		
		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	non-life insurance	Health reinsurance	Life reinsurance	Total
[-	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written	_		1			1			1	
Gross	R1410				2 274 K€					2 274 K€
Reinsurers' share	R1420				70 K€					70 K€
Net	R1500				2 204 K€					2 204 K€
Premiums earned										
Gross	R1510				2 302 K€					2 302 K€
Reinsurers' share	R1520				55 K€					55 K€
Net	R1600				2 246 K€					2 246 K€
Claims incurred										
Gross	R1610		37 K€		2 664 K€	1 451 K€				4 153 K€
Reinsurers' share	R1620				40 K€	34 K€				74 K€
Net	R1700		37 K€		2 624 K€	1 417 K€				4 079 K€
Changes in other technical provisions						•	• •			
Gross	R1710		16 K€		-1 782 K€	-1 351 K€				-3 117 K€
Reinsurers' share	R1720				-16 K€					-16 K€
Net	R1800		16 K€		-1 765 K€	-1 351 K€				-3 101 K€
Expenses incurred	R1900		0 K€		214 K€	34 K€				249 K€
Other expenses	R2500									
Total expenses	R2600									249 K€

Capreval
S.05.02
Premiums, claims and expenses by country

		Home country	Top 5 co	Total Top 5 and home country				
	20040	C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010							
		C0080	C0090	C0100	C0110	C0120	C0130	C0140
Premiums written		7 000 1/0						7 000 1/0
Gross - Direct Business	R0110	7 266 K€						7 266 K€
Gross - Proportional reinsurance accepted	R0120							
Gross - Non-proportional reinsurance accepted	R0130							
Reinsurers' share	R0140	9 K€						9 K€
Net	R0200	7 258 K€						7 258 K€
Premiums earned					T	1		
Gross - Direct Business	R0210	7 292 K€						7 292 K€
Gross - Proportional reinsurance accepted	R0220							
Gross - Non-proportional reinsurance accepted	R0230							
Reinsurers' share	R0240	42 K€						42 K€
Net	R0300	7 249 K€						7 249 K€
Claims incurred								
Gross - Direct Business	R0310	6 672 K€						6 672 K€
Gross - Proportional reinsurance accepted	R0320							
Gross - Non-proportional reinsurance accepted	R0330							
Reinsurers' share	R0340	2 K€						2 K€
Net	R0400	6 670 K€						6 670 K€
Changes in other technical provisions		L				1		
Gross - Direct Business	R0410							
Gross - Proportional reinsurance accepted	R0420							
Gross - Non-proportional reinsurance accepted	R0430							
Reinsurers' share	R0440							
Net	R0500							
Expenses incurred	R0550	986 K€						986 K€
Other expenses	R1200							
Total expenses	R1300							986 K€

		Home country	Home country Top 5 countries (by amount of gross premiums written) - life obligations					
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R1400							
	[C0220	C0230	C0240	C0250	C0260	C0270	C0280
Premiums written								
Gross	R1410	2 274 K€						2 274 K€
Reinsurers' share	R1420	70 K€						70 K€
Net	R1500	2 204 K€						2 204 K€
Premiums earned								
Gross	R1510	2 302 K€						2 302 K€
Reinsurers' share	R1520	55 K€						55 K€
Net	R1600	2 246 K€						2 246 K€
Claims incurred								
Gross	R1610	4 153 K€						4 153 K€
Reinsurers' share	R1620	74 K€						74 K€
Net	R1700	4 079 K€						4 079 K€
Changes in other technical provisions								
Gross	R1710	-3 117 K€						-3 117 K€
Reinsurers' share	R1720	-16 K€						-16 K€
Net	R1800	-3 101 K€						-3 101 K€
Expenses incurred	R1900	249 K€						249 K€
Other expenses	R2500							
Total expenses	R2600							249 K€

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Capreval
S.12.01
Life and Health SLT Technical Provisions

			Other life insurance			Total (Life other than	
		Insurance with profit participation		Contracts without options and guarantees	Accepted reinsurance	health insurance, incl. Unit-Linked)	
		C0020	C0060	C0070	C0100	C0150	
Technical provisions calculated as a whole	R0010						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for	R0020						
expected losses due to counterparty default associated to TP calculated as a whole	10020						
Technical provisions calculated as a sum of BE and RM							
Best Estimate							
Gross Best Estimate	R0030	429 K€		28 025 K€		28 454 K€	
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080			37 K€		37 K€	
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	429 K€		27 988 K€		28 417 K€	
Risk margin	R0100		207 K€			207 K€	
Amount of the transitional on Technical Provisions							
Technical provisions calculated as a whole	R0110						
Best Estimate	R0120						
Risk margin	R0130						
Technical provisions - Total	R0200	429 k€	28 232 k€			28 661 k€	

		Health insurance (direct business)	Health reinsurance (reinsurance accepted)	Total (Health similar to life)
Technical provisions calculated as a whole	R0010	C0160	C0200	C0210
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	R0020			
Technical provisions calculated as a sum of BE and RM				
Best Estimate				
Gross Best Estimate	R0030			4 833 k€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080			34 k€
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090			4 798 k€
Risk margin	R0100			23 k€
Amount of the transitional on Technical Provisions				
Technical provisions calculated as a whole	R0110			
Best Estimate	R0120			
Risk margin	R0130			
Technical provisions - Total	R0200			4 856 k€

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		S.17.01				
	Te	echnical provisior	ıs - non-life			
		Diment have been	d	Dimentile		
		Direct busines			s and accepted	
		proportional	reinsurance	proportional	reinsurance	
		Medical expense insurance	Income protection insurance	Legal expenses insurance	Assistance	Total Non-Life obligation
		C0020	C0030	C0110	C0120	C0180
Technical provisions calculated as a whole	R0010					
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for	DOOLO					
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	R0060	886 K€	273 K€			1 160 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140		-55 K€			-55 K€
Net Best Estimate of Premium Provisions	R0150	886 K€	328 K€			1 215 K€
Claims reserves						
Gross	R0160	1 176 K€	2 639 K€			3 815 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240		23 K€			23 K€
Net Best Estimate of Claims Provisions	R0250	1 176 K€	2 616 K€			3 792 K€
Total Best Estimate - gross	R0260	2 062 K€	2 912 K€			4 975 K€
Total Best Estimate - net	R0270	2 062 K€	2 945 K€			5 007 K€
Risk margin	R0280	66 K€	382 K€			448 K€
Amount of the transitional on Technical Provisions						
Technical provisions calculated as a whole	R0290					
Best Estimate	R0300					
Risk margin	R0310					
Technical provisions - Total						
Technical provisions - Total	R0320	2 128 K€	3 294 K€			5 422 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330		-32 K€			-32 K€
Technical provisions minus recoverables from reinsurance/SPV and Finite Re -total	R0340	2 128 K€	3 327 K€			5 455 K€
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			Capreval
			S.19.01 - Accident year
			Non-life insurance claims
Non-life insurance claims Total non-life activities			
Accident year / Underwriting year	Z0021	Accident year	
	Gross Claims Paid (non-c (absolute amount))	umulative)	

						Development year						
	Year		1	2	3	4	5	6	7	8	9	10 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											0 K€
N-9	R0160											
N-8	R0170											
N-7	R0180											
N-6	R0190											
N-5	R0200											
N-4	R0210	105 K€	266 K€	76 K€	56 K€	1 K€						
N-3	R0220	53 K€	189 K€	66 K€	38 K€							
N-2	R0230	5 137 K€	1 755 K€	155 K€								
N-1	R0240	5 256 K€	1 389 K€									
N	R0250	5 517 K€										

		For current year	Sum of years (cumulative)
		C0170	C0180
Prior	R0100	0 K€	0 K€
N-9	R0160		
N-8	R0170		
N-7	R0180		
N-6	R0190		
N-5	R0200		
N-4	R0210	1 K€	503 K€
N-3	R0220	38 K€	345 K€
N-2	R0230	155 K€	7 046 K€
N-1	R0240	1 389 K€	6 645 K€
N	R0250	5 517 K€	5 517 K€
Total	R0260	7 134 K€	20 092 K€

S.19.01 - Underwriting year Non-life insurance claims

Non-life insurance claims Total non-life activities

Accident year / Underwriting year

R0170 Accident year
Gross Claims Paid (non-cumulative)
(absolute amount))

						Development year						
	Year		1	2	3	4	5	6	7	8	9	10 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100	X	X	X	$>\!$	\geq	\wedge	\geq	$\langle \rangle$	X	\langle	
N-9	R0160											
N-8	R0170											
N-7	R0180											
N-6	R0190											
N-5	R0200											
N-4	R0210							-				
N-3	R0220						-					
N-2	R0230			1 014 K€		-						
N-1	R0240		1 091 K€									
N	R0250	1 987 K€										

		Year end
		C0360
Prior	R0100	
N-9	R0160	
N-8	R0170	
N-7	R0180	
N-6	R0190	
N-5	R0200	
N-4	R0210	
N-3	R0220	
N-2	R0230	869 K€
N-1	R0240	967 K€
Ν	R0250	1 788 K€
Total	R0260	3 624 K€

Capreval
S.22.01
Impact of measures on long-term guarantees and transitional measures

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical reserves	R0010	38 939 K€			374 K€	
Basic own funds	R0020	28 581 K€			-373 K€	
Eligible own funds to meet Solvency Capital Requirement	R0050	28 581 K€			-373 K€	
Solvency Capital Requirement	R0090	9 176 K€			-1 K€	
Eligible own funds to meet Minimum Capital Requirement	R0100	28 581 K€			-373 K€	
Minimum consolidated Group SCR	R0110	6 700 K€				

Capreval
S.23.01
Own funds

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		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					
Share premium account related to ordinary share capital	R0030					
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	380 K€	380 K€			
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	28 201 K€	28 201 K€			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160					
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to						
be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be	R0220					
classified as Solvency II own funds						
Deductions	20000					
Deductions for participations in financial and credit institutions	R0230	00 504 146	00 504 1/6			
Total basic own funds after deductions	R0290	28 581 K€	28 581 K€			
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Initial funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Eligible and available own funds						
Total available own funds to meet the SCR	R0500	28 581 K€	28 581 K€			
Total available own funds to meet the MCR	R0510	28 581 K€	28 581 K€			
Total eligible own funds to meet the SCR	R0540	28 581 K€	28 581 K€			
Total eligible own funds to meet the MCR	R0550	28 581 K€	28 581 K€			
Solvency Capital Requirement	R0580	9 176 K€				
Minimum consolidated Group SCR	R0600	6 700 K€				
Ratio of Eligible own funds to SCR	R0620	311%				
Ratio of Eligible own funds to MCR	R0640	427%				

	Г	C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	28 581 K€
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends and distributions	R0720	
Other basic own fund items	R0730	380 K€
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	28 201 K€
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	331 K€
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	113 K€
Total expected profits included in future premiums (EPIFP)	R0790	444 K€

Capreval	
S.25.01	
Solvency Capital Requirement - for undertakings on Standard Formula	

		Gross Solvency Capital Requirement	Simplifications
		C0110	C0120
Market risk	R0010	7 232 k€	spread risk - bonds and loans
Counterparty default risk	R0020	406 k€	
Life underwriting risk	R0030	1 505 k€	String TS/Simplifications - lapse risk [240],Simplifications - life catastrophe risk
Health underwriting risk	R0040	4 200 k€	String TS/Simplifications - SLT lapse risk [240]
Non-life underwriting risk	R0050		
Diversification	R0060	-3 404 k€	
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100	9 940 k€	

		Value
Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	311 k€
Loss-absorbing capacity of technical provisions	R0140	-1 074 k€
Loss-absorbing capacity of deferred taxes	R0150	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	9 176 k€
Capital add-on already set	R0210	
Solvency Capital Requirement	R0220	9 176 k€
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	

Solvency capital requirement (USP)		USP
		C0090
Life underwriting risk	R0030	
Health underwriting risk	R0040	
Non-life underwriting risk	R0050	

					Capreval			
					S.28.02			
		Minimum Ca	apital Requi	reme	nt - Both life and non-life	e insurance activity		
		Non-life activities Net income	Life activities Net income					
		[]_((,))	[]_((,))					
		C0010	C0020					
Linear formula component for non-life insurance and reinsurance obligations	R0010	856 k€		1	Non-life a	activities	Life ac	tivities
				_	Net (of reinsurance/SPV)	Net (of reinsurance)	Net (of reinsurance/SPV)	Net (of reinsurance)
					best estimate and TP	written premiums in the	best estimate and TP	written premiums in the
					calculated as a whole	last 12 months	calculated as a whole	last 12 months
					C0030	C0040	C0050	C0060
Medical expense insurance and proportional reinsurance				R0020	2 062 k€	6 247 k€		
Income protection insurance and proportional reinsurance				R0030	2 945 k€	934 k€		
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	9			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			1	

Non-life activities Life activities

		Net income []_((,)) C0070	Net income []]_((,)) C0080					
Linear formula component for life insurance and reinsurance obligations	R0200		1 188 k€		Non-life	activities	Life ac	tivities
					Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
					C0090	C0100	C0110	C0120
Obligations with profit participation - guaranteed benefits				R0210			429 k€	
Obligations with profit participation - future discretionary benefits				R0220				
Index-linked and unit-linked insurance obligations				R0230				
Other life (re)insurance and health (re)insurance commitments				R0240			32 786 k€	
Total capital at risk for all life (re)insurance obligations				R0250				690 352 k€
					·	•	•	·

Overall MCR calculation

		C0130
Linear MCR	R0300	2 043 k€
Solvency Capital Requirement	R0310	9 176 k€
MCR cap	R0320	4 129 k€
MCR floor	R0330	2 294 k€
Combined MCR	R0340	2 294 k€
Absolute floor of the MCR	R0350	6 700 k€
Minimum consolidated Group SCR	R0400	6 700 k€

Notional non-life and life MCR calculation		Non-life activities	Life activities
		C0140	C0150
Notional linear MCR	R0500	856 k€	1 188 k€
Notional SCR excluding add-on (annual or latest calculation)	R0510	3 843 k€	5 333 k€
Notional MCR cap	R0520	1 729 k€	2 400 k€
Notional MCR floor	R0530	961 k€	1 333 k€
Notional combined MCR	R0540	961 k€	1 333 k€
Absolute floor of the notional MCR	R0550	2 700 k€	4 000 k€
Notional MCR	R0560	2 700 k€	4 000 k€

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Mutuelle Malakoff Humanis
S.02.01
Balance sheet

		Solvency II value
		C0010
Assets	D0030	
Intangible assets Deferred tax assets	R0030 R0040	94 701 K€
Pension benefit surplus	R0050	547011kc
Property, plant and equipment held for own use	R0060	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	906 281 K€
Property (other than for own use)	R0080	3 700 K€
Holdings in related undertakings, including participations	R0090	417 170 K€
Equities	R0100	1 703 K€
Equities - listed	R0110	191 K€
Equities - unlisted	R0120	1 513 K€
Bonds Government Bonds	R0130 R0140	199 968 K€ 84 067 K€
Corporate Bonds	R0140	104 824 K€
Structured notes	R0160	11 076 K€
Collateralised securities	R0170	THURKE
Collective Investments Undertakings	R0180	280 898 K€
Derivatives	R0190	
Deposits other than cash equivalents	R0200	2 842 K€
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	1 986 K€
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	1 986 K€
Other loans and mortgages	R0260	00 745 1/0
Reinsurance recoverables from:	R0270	-23 745 K€
Non-life and health similar to non-life Non-life excluding health	R0280 R0290	-23 969 K€
Non-life excluding health Health similar to non-life	R0290 R0300	-23 969 K€
Health similar to hon-life Life and health similar to life, excluding health and index-linked and unit-linked	R0300 R0310	-23 969 K€ 224 K€
Health similar to life	R0310	224 K€
Life excluding health and index-linked and unit-linked	R0330	221110
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	1 185 K€
Insurance and intermediaries receivables	R0360	38 079 K€
Receivables arising from reinsurance transactions	R0370	15 043 K€
Receivables (trade, not insurance)	R0380	8 556 K€
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	21 351 K€
Cash and cash equivalents Any other assets, not elsewhere shown	R0410 R0420	
Cash and cash equivalents Any other assets, not elsewhere shown Total assets	R0410	21 351 K€ 1 063 437 K€
Cash and cash equivalents Any other assets, not elsewhere shown	R0410 R0420	
Cash and cash equivalents Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life	R0410 R0420 R0500 R0510	
Cash and cash equivalents Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health)	R0410 R0420 R0500 R0510 R0510 R0520	1 063 437 K€
Cash and cash equivalents Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole	R0410 R0420 R0500 R0510 R0510 R0520 R0530	1 063 437 K€
Cash and cash equivalents Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions - non-life (excluding health) Best Estimate	R0410 R0420 R0500 R0510 R0520 R0520 R0530 R0540	1 063 437 K€
Cash and cash equivalents Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin	R0410 R0420 R0500 R0510 R0520 R0530 R0530 R0540 R0550	1 063 437 K€ 23 733 K€
Cash and cash equivalents Any other assets, not elsewhere shown Fotal assets Liabilities Technical provisions - non-life Technical provisions - non-life Best Estimate Risk margin Technical provisions - health (similar to non-life)	R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0550	1 063 437 K€ 23 733 K€
Cash and cash equivalents Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life)	R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0570	1 063 437 K€ 23 733 K€ 23 733 K€
Cash and cash equivalents Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions - non-life (excluding health) Technical provisions - nen-life Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions - health (similar to non-life) Technical provisions - health (similar to and-life) Best Estimate Best Estimate	R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580	1 063 437 K€ 23 733 K€ 23 733 K€ 23 733 K€ 16 820 K€
Cash and cash equivalents Any other assets, not elsewhere shown Fotal assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions - non-life (excluding health) Technical provisions - non-life (excluding health) Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions - health (similar to non-life) Best Estimate Risk margin Risk margin	R0410 R0420 R0500 R0510 R0520 R0520 R0540 R0550 R0550 R0550 R0560 R0570 R0580 R0590	1 063 437 K€ 23 733 K€ 23 733 K€ 23 733 K€ 16 820 K€ 6 913 K€
Cash and cash equivalents Any other assets, not elsewhere shown Fotal assets Liabilities Technical provisions - non-life Technical provisions - non-life Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions - health (similar to non-life) Best Estimate	R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0560 R0570 R0580 R0590 R0590	1 063 437 K€ 23 733 K€ 23 733 K€ 23 733 K€ 16 820 K€ 6 913 K€ 3 043 K€
Cash and cash equivalents Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions - health (similar to non-life) Technical provisions - calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding index-linked and unit-linked)	R0410 R0420 R0500 R0510 R0520 R0520 R0540 R0550 R0550 R0550 R0560 R0570 R0580 R0590	1 063 437 K€ 23 733 K€ 23 733 K€ 23 733 K€ 16 820 K€ 6 913 K€ 3 043 K€
Cash and cash equivalents Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions - non-life Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions - health (similar to non-life) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life)	R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0560 R0560 R0570 R0580 R0590 R0590 R0600 R0610	1 063 437 K€ 23 733 K€ 23 733 K€ 23 733 K€ 16 820 K€ 6 913 K€ 3 043 K€ 936 K€
Cash and cash equivalents Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions - non-life (excluding health) Technical provisions - nealth (similar to non-life) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding index-linked and unit-linked)	R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0580 R0590 R0590 R0590 R0500 R0510 R0610 R0620	1 063 437 K€
Cash and cash equivalents Any other assets, not elsewhere shown Fotal assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions - health (similar to non-life) Technical provisions - health (similar to non-life) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life)	R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0560 R0560 R0580 R0580 R0590 R0600 R0610 R0620	1 063 437 K€ 23 733 K€ 23 733 K€ 23 733 K€ 16 820 K€ 6 913 K€ 3 043 K€ 936 K€ 892 K€ 44 K€
Cash and cash equivalents Any other assets, not elsewhere shown Total assets Liabilities Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions - non-life (excluding health) Technical provisions - health (similar to non-life) Technical provisions - health (similar to life)	R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0630 R0640 R0650 R0660	1 063 437 K€ 23 733 K€ 23 733 K€ 23 733 K€ 16 820 K€ 6 913 K€ 936 K€ 936 K€ 892 K€ 44 K€ 2 107 K€
Cash and cash equivalents Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - alculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions - alculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked)	R0410 R0420 R0500 R0510 R0520 R0520 R0530 R0540 R0550 R0550 R0560 R0590 R0600 R0610 R0630 R0630 R0660 R0660 R0660 R0660 R0660	1 063 437 K€ 23 733 K€ 23 733 K€ 23 733 K€ 23 733 K€ 6 913 K€ 3 043 K€ 936 K€ 892 K€ 44 K€ 2 107 K€ 2 106 K€
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Mutuelle Malakoff Humanis

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		Li non-life insurance business and ac	Total		
		Medical expense insurance	Income protection insurance	Assistance	
		C0010	C0020	C0110	C0200
Premiums written					
Gross - Direct Business	R0110	431 472 K€			431 472 K€
Gross - Proportional reinsurance accepted	R0120	578 K€			578 K€
Gross - Non-proportional reinsurance accepted	R0130				
Reinsurers' share	R0140	6 257 K€			6 257 K€
Net	R0200	425 793 K€			425 793 K€
Premiums earned		• • • •			
Gross - Direct Business	R0210	452 688 K€			452 688 K€
Gross - Proportional reinsurance accepted	R0220	23 200 K€			23 200 K€
Gross - Non-proportional reinsurance accepted	R0230				
Reinsurers' share	R0240	70 349 K€			70 349 K€
Net	R0300	405 539 K€			405 539 K€
Claims incurred					
Gross - Direct Business	R0310	375 440 K€			375 440 K€
Gross - Proportional reinsurance accepted	R0320	17 420 K€			17 420 K€
Gross - Non-proportional reinsurance accepted	R0330				
Reinsurers' share	R0340	58 296 K€			58 296 K€
Net	R0400	334 563 K€			334 563 K€
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	77 981K€			77 981K€
Other expenses	R1200				
Total expenses	R1300				77 981K€

Mutuelle Malakoff Humanis						
S.05.01						
Premiums, claims and expenses by line of business						

				Line of Business for: lit	e insurance obligations			Life rein commi		
		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	
a	-	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written						-				054.146
Gross	R1410	84 K€	170 K€							254 K€
Reinsurers' share	R1420									
Net	R1500		170 K€							254 K€
Premiums earned										
Gross	R1510	84 K€	170 K€							254 K€
Reinsurers' share	R1520									
Net	R1600	84 K€	170 K€							254 K€
Claims incurred										
Gross	R1610	23 K€	31 K€							54 K€
Reinsurers' share	R1620									
Net	R1700	23 K€	31 K€							54 K€
Changes in other technical provisions										
Gross	R1710	29 K€	-306 K€							-277 K€
Reinsurers' share	R1720									
Net	R1800	29 K€	-306 K€							-277 K€
Expenses incurred	R1900	3 K€	18 K€							21 K€
Other expenses	R2500									
Total expenses	R2600									21 K€

Mutuelle Malakoff Humanis							
S.05.02							
Premiums, claims and expenses by country							

		Home country	Top 5 d	countries (by amoun	t of gross premiums	written) - non-life obl	igations	Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010							
Premiums written		C0080	C0090	C0100	C0110	C0120	C0130	C0140
Gross - Direct Business	R0110	431 472 K€						431 472 K€
Gross - Proportional reinsurance accepted	R0110	431 472 K€ 578 K€						431 472 K€ 578 K€
	R0120 R0130	5/8 KE						5/8 K€
Gross - Non-proportional reinsurance accepted Reinsurers' share	R0130 R0140	6 257 K€						6 257 K€
		6 257 K€ 425 793 K€						
Net	R0200	425 /93 K€						425 793 K€
Premiums earned		1-0 000 // 0			1	1	1	450 000 1/0
Gross - Direct Business	R0210	452 688 K€						452 688 K€
Gross - Proportional reinsurance accepted	R0220	23 200 K€						23 200 K€
Gross - Non-proportional reinsurance accepted	R0230							
Reinsurers' share	R0240	70 349 K€						70 349 K€
Net	R0300	405 539 K€						405 539 K€
Claims incurred		r.			1	1	r	
Gross - Direct Business	R0310	375 440 K€						375 440 K€
Gross - Proportional reinsurance accepted	R0320	17 420 K€						17 420 K€
Gross - Non-proportional reinsurance accepted	R0330							
Reinsurers' share	R0340	58 296 K€						58 296 K€
Net	R0400	334 563 K€						334 563 K€
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	77 981 K€						77 981 K€
Other expenses	R1200							
Total expenses	R1300							77 981 K€

		Home country	Тор	5 countries (by amou	unt of gross premiun	ns written) - life obliga	ations	Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R1400							
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
Premiums written								
Gross	R1410	254 K€						254 K€
Reinsurers' share	R1420							
Net	R1500	254 K€						254 K€
Premiums earned								
Gross	R1510	254 K€						254 K€
Reinsurers' share	R1520							
Net	R1600	254 K€						254 K€
Claims incurred								
Gross	R1610	54 K€						54 K€
Reinsurers' share	R1620							
Net	R1700	54 K€						54 K€
Changes in other technical provisions								
Gross	R1710	-277 K€						-277 K€
Reinsurers' share	R1720							
Net	R1800	-277 K€						-277 K€
Expenses incurred	R1900	21 K€						21 K€
Other expenses	R2500							
Total expenses	R2600							21 K€

Mutuelle Malakoff Humanis
S.12.01
Life and Health SLT Technical Provisions

			Other life	insurance		Total (Life other than
		Insurance with profit participation		Contracts without options and guarantees		health insurance, incl. Unit-Linked)
		C0020	C0060	C0070	C0100	C0150
Technical provisions calculated as a whole	R0010					
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected	R0020					
losses due to counterparty default associated to TP calculated as a whole	R0020					
Technical provisions calculated as a sum of BE and RM						
Best Estimate						
Gross Best Estimate	R0030	2 106 K€				2 106 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080					
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	2 106 K€				2 106 K€
Risk margin	R0100	1 K€				1 K€
Amount of the transitional on Technical Provisions						
Technical provisions calculated as a whole	R0110					
Best Estimate	R0120					
Risk margin	R0130					
Technical provisions - Total	R0200	2 107 k€				2 107 k€

		Health insurance (direct business)	Health reinsurance (reinsurance accepted)	Total (Health similar to life)
Technical provisions calculated as a whole	R0010	C0160	C0200	C0210
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	R0020			
Technical provisions calculated as a sum of BE and RM				
Best Estimate				
Gross Best Estimate	R0030			892 k€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080			224 k€
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090			668 k€
Risk margin	R0100	44 K€		44 k€
Amount of the transitional on Technical Provisions				
Technical provisions calculated as a whole	R0110			
Best Estimate	R0120			
Risk margin	R0130			
Technical provisions - Total	R0200	936 K€		936 k€

	1	Nutuelle Malakof	f Humanis			
		S.17.01				
	T	echnical provision	ns - non-life			
		Direct busines proportional		Direct busines proportional		
		Medical expense insurance	Income protection insurance	Legal expenses insurance	Assistance	Total Non-Life obligation
		C0020	C0030	C0110	C0120	C0180
Technical provisions calculated as a whole	R0010					
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	R0060	-235 756 K€				-235 756 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-132 499 K€				-132 499 K€
Net Best Estimate of Premium Provisions	R0150	-103 257 K€				-103 257 K€
Claims reserves						
Gross	R0160	252 575 K€				252 575 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	108 530 K€				108 530 K€
Net Best Estimate of Claims Provisions	R0250	144 046 K€				144 046 K€
Total Best Estimate - gross	R0260	16 820 K€				16 820 K€
Total Best Estimate - net	R0270	40 789 K€				40 789 K€
Risk margin	R0280	6 913 K€				6 913 K€
Amount of the transitional on Technical Provisions						
Technical provisions calculated as a whole	R0290					
Best Estimate	R0300					
Risk margin	R0310					
Technical provisions - Total						
Technical provisions - Total	R0320	23 733 K€				23 733 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-23 969 K€				-23 969 K€
Technical provisions minus recoverables from reinsurance/SPV and Finite Re -total	R0340	47 702 K€				47 702 K€

					Mutuelle Ma	alakoff Humar	nis					
					S.19.01 -	Accident year						
						surance claims						-
on-life insurance claims												
tal non-life activities												
Accident year / Underwriting year	Z0021	Accident year										
	Gross Claims Paid (non	-										
	(absolute amount))	-cumulative)										
	(absolute annount))											
						Development year						
	Year		1	2	3	4	5	6	7	8	9	10 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Pric												1 272
N-9	R0160											
N-8	R0170											
N-7	R0180											
N-6	R0190											
N-5 N-4	R0200 R0210							1				
N-4 N-3	R0210 R0220]					
N-3	R0220	260 001 K€	81 679 K€	2 804 K€								
N-1	R0240	200 001 K€ 300 494 K€	56 282 K€	2 004 NC								
N	R0250	305 602 K€	00202110									
		For current year	Sum of years (cumulative)									
		C0170	C0180									
Pric	R0100	1 272 K€	1 272 K€									
N-9	R0160											
N-8	R0170											
N-7	R0180											
N-6	R0190											
N-5	R0200											
N-4	R0210											
N-3	R0220											
N-2	R0230	2 804 K€	344 483 K€									
N-1 N	R0240 R0250	56 282 K€ 305 602 K€	356 775 K€ 305 602 K€									

S.19.01 - Underwriting year Non-life insurance claims

Non-life insurance claims Total non-life activities

Accident year / Underwriting year

R0170 Accident year
Gross Claims Paid (non-cumulative)
(absolute amount))

						Development year						
	Year		1	2	3	4	5	6	7	8	9	10 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100	\geq	X	\sim	$>\!$	$>\!$	X	\langle	\langle	X	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	
N-9	R0160											
N-8	R0170											
N-7	R0180											
N-6	R0190											
N-5	R0200											
N-4	R0210											
N-3	R0220				32 761 K€							
N-2	R0230			35 931 K€								
N-1	R0240		47 575 K€									
N	R0250	102 015 K€										

		Year end
		C0360
Prior	R0100	
N-9	R0160	
N-8	R0170	
N-7	R0180	
N-6	R0190	
N-5	R0200	
N-4	R0210	
N-3	R0220	31 694 K€
N-2	R0230	34 761 K€
N-1	R0240	45 861 K€
N	R0250	98 383 K€
Total	R0260	210 699 K€

Mutuelle Malakoff Humanis
S.22.01
Impact of measures on long-term guarantees and transitional measures

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Interest rate	zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical reserves	R0010	26 776 K€			505 K€	
Basic own funds	R0020	850 406 K€			-199 K€	
Eligible own funds to meet Solvency Capital Requirement	R0050	850 406 K€			-199 K€	
Solvency Capital Requirement	R0090	219 170 K€			107 K€	
Eligible own funds to meet Minimum Capital Requirement	R0100	850 406 K€			-199 K€	
Minimum consolidated Group SCR	R0110	54 792 K€			27 K€	

Mutuelle Malakoff Humanis
S.23.01
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					
Share premium account related to ordinary share capital	R0030					
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	3 170 K€	3 170 K€			
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	847 236 K€	847 236 K€			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160					
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to						
be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be	R0220					
classified as Solvency II own funds						
Deductions	50000					
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	850 406 K€	850 406 K€			
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Initial funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Eligible and available own funds						
Total available own funds to meet the SCR	R0500	850 406 K€	850 406 K€			
Total available own funds to meet the MCR	R0510	850 406 K€	850 406 K€			
Total eligible own funds to meet the SCR	R0540	850 406 K€	850 406 K€			
Total eligible own funds to meet the MCR	R0550	850 406 K€	850 406 K€			
Solvency Capital Requirement	R0580	219 170 K€				
Minimum consolidated Group SCR	R0600	54 792 K€				
Ratio of Eligible own funds to SCR	R0620	388%				
Ratio of Eligible own funds to MCR	R0640	1552%				

	ĺ	C0060				
Reconciliation reserve						
Excess of assets over liabilities	R0700	850 406 K€				
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends and distributions	R0720					
Other basic own fund items	R0730	3 170 K€				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740					
Reconciliation reserve	R0760	847 236 K€				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life business	R0770	56 K€				
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	37 496 K€				
Total expected profits included in future premiums (EPIFP) R0790						

Mutuelle Malakoff Humanis S.25.01 Solvency Capital Requirement - for undertakings on Standard Formula

		Gross Solvency Capital Requirement	Simplifications
		C0110	C0120
Market risk	R0010	170 726 k€	
Counterparty default risk	R0020	11 773 k€	
Life underwriting risk	R0030	18 k€	Risque CAT - Simplification par les capitaux sous risque
Health underwriting risk	R0040	84 913 k€	String TS/Simplifications - SLT lapse risk [240]
Non-life underwriting risk	R0050		
Diversification	R0060	-54 705 k€	
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100	212 725 k€	

		Value
Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	14 287 k€
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	-7 842 k€
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	219 170 k€
Capital add-on already set	R0210	
Solvency Capital Requirement	R0220	219 170 k€
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	

Solvency capital requirement (USP)		USP
		C0090
Life underwriting risk	R0030	
Health underwriting risk	R0040	
Non-life underwriting risk	R0050	

			M	ituall	o Molokoff Humonic					
Mutuelle Malakoff Humanis										
S.28.02										
Minimum Capital Requirement - Both life and non-life insurance activity										
J		Non-life activities								
		Net income	Net income							
$(\mathbb{I}_{+}(G))$ $(\mathbb{I}_{+}(G))$										
		12=(0))	12-(0)/							
		C0010	C0020							
Linear formula component for non-life insurance and reinsurance obligations R0010 22 709 k€					Non-life a	activities	Life ac	tivities		
				_	Net (of reinsurance/SPV)	Net (of reinsurance)	Net (of reinsurance/SPV)	Net (of reinsurance)		
					best estimate and TP	written premiums in the	best estimate and TP	written premiums in the		
					calculated as a whole	last 12 months	calculated as a whole	last 12 months		
					C0030	C0040	C0050	C0060		
Medical expense insurance and proportional reinsurance				R0020	65 609 k€	417 561 k€				
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	е			R0080						
General liability insurance and proportional reinsurance				R0090 R0100						
Credit and suretyship insurance and proportional reinsurance										
Legal expenses insurance and proportional reinsurance										
Assistance and proportional reinsurance				R0120						
Miscellaneous financial loss insurance and proportional reinsurance				R0130						
Non-proportional health reinsurance				R0140 R0150						
Non-proportional casualty reinsurance										
Non-proportional marine, aviation and transport reinsurance Non-proportional property reinsurance				R0160 R0170						
ivon-proportional property reinsurance				R0170	I		1			

Net income obligations Net income (I.()) Net income (I.()) 1			Non-life activities	Life activities					
Linear formula component for life insurance and reinsurance obligations R0200 92 k€ Non-life activities Life activities Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) total capital at risk Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) total capital at risk Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) total capital at risk Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) total capital at risk Net (of reinsurance/SPV) total capital at r			[]_((,))	[]_((,))					
Composition Composition <thcomposition< th=""> <thcomposition< th=""></thcomposition<></thcomposition<>		R0200				Non-life	activities	Life ad	ctivities
Obligations with profit participation - guaranteed benefits R0210 2 106 k€ Obligations with profit participation - future discretionary benefits R0220 Index-linked and unit-linked insurance obligations R0200 Other life (njinsurance and health (rejinsurance commitments) R0240 Other life (njinsurance and health (rejinsurance commitments) R0240						best estimate and TP	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
Obligations with profit participation - future discretionary benefits R022 Index-linked and unit-linked insurance obligations R023 Other life (rejinsurance and health (rejinsurance commitments R024						C0090	C0100	C0110	C0120
Index-linked and unit-linked insurance obligations R0230 Index-linked insurance and health (rejinsurance commitments R0240 668 k€	Obligations with profit participation - guaranteed benefits				R0210			2 106 k€	
Other life (re)insurance and health (re)insurance commitments R024 668 k€	Obligations with profit participation - future discretionary benefits				R0220				
	Index-linked and unit-linked insurance obligations				R0230				
Total capital at risk for all life (rakingurange obligations	Other life (re)insurance and health (re)insurance commitments				R0240			668 k€	
	Total capital at risk for all life (re)insurance obligations				R0250				

Overall MCR calculation

		C0130
Linear MCR	R0300	22 801 k€
Solvency Capital Requirement	R0310	219 170 k€
MCR cap	R0320	98 626 k€
MCR floor	R0330	54 792 k€
Combined MCR	R0340	54 792 k€
Absolute floor of the MCR	R0350	4 000 k€
Minimum consolidated Group SCR	R0400	54 792 k€

Notional non-life and life MCR calculation	Non-life activities	Life activities	
		C0140	C0150
Notional linear MCR R	0500	22 709 k€	92 k€
Notional SCR excluding add-on (annual or latest calculation) Re	0510	218 286 k€	884 k€
Notional MCR cap R	0520	98 229 k€	398 k€
Notional MCR floor R	0530	54 571 k€	221 k€
Notional combined MCR R	0540	54 571 k€	221 k€
Absolute floor of the notional MCR R	0550	2 700 k€	4 000 k€
Notional MCR R	0560	54 571 k€	4 000 k€

Malakoff Humanis Nationale							
S.02.01							
Balance sheet							

	Γ	Solvency II
		value
		C0010
Assets		
Intangible assets Deferred tax assets	R0030 R0040	27 574 K€
Pension benefit surplus	R0050	21 01 1110
Property, plant and equipment held for own use	R0060	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	90 536 K€
Property (other than for own use) Holdings in related undertakings, including participations	R0080 R0090	6 428 K€
Equities	R0100	0 K€
Equities - listed	R0110	
Equities - unlisted	R0120	0 K€
Bonds Government Bonds	R0130 R0140	42 458 K€ 6 789 K€
Corporate Bonds	R0150	35 670 K€
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180 R0190	41 247 K€
Derivatives Deposits other than cash equivalents	R0190	402 K€
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	
Loans on policies Loans and mortgages to individuals	R0240 R0250	
Other loans and mortgages	R0250 R0260	
Reinsurance recoverables from:	R0270	750 K€
Non-life and health similar to non-life	R0280	1 105 K€
Non-life excluding health	R0290	4.405.100
Health similar to non-life Life and health similar to life, excluding health and index-linked and unit-linked	R0300 R0310	<u>1 105 K€</u> -354 K€
Health similar to life	R0320	-504 110
Life excluding health and index-linked and unit-linked	R0330	-354 K€
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	527 K€
Insurance and intermediaries receivables Receivables arising from reinsurance transactions	R0360 R0370	6 774 K€ 3 192 K€
Receivables (trade, not insurance)	R0380	5 539 K€
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 Any other assets, not elsewhere shown	R0410 R0420	15 203 K€
Total assets		450 000 1/2
	RUSUU	150 096 K€
Liahilities	R0500	150 096 K€
Liabilities		
Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health)	R0500 R0510 R0520	150 096 K€ -11 855 K€
Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole	R0510 R0520 R0530	
Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate	R0510 R0520 R0530 R0540	
Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin	R0510 R0520 R0530 R0540 R0550	-11 855 K€
Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life)	R0510 R0520 R0530 R0540	
Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin	R0510 R0520 R0530 R0540 R0550 R0550	-11 855 K€
Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin	R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0580 R0580	-11 855 K€ -11 855 K€ -14 585 K€ 2 730 K€
Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked)	R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0580 R0590 R0590	-11 855 K€ -11 855 K€ -14 585 K€
Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life)	R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0590 R0600 R0610	-11 855 K€ -11 855 K€ -14 585 K€ 2 730 K€
Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked)	R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0580 R0590 R0590	-11 855 K€ -11 855 K€ -14 585 K€ 2 730 K€
Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin	R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0610 R0620 R0630 R0630	-11 855 K€ -11 855 K€ -14 585 K€ 2 730 K€ 1 122 K€
Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked)	R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0640 R0630 R0640	-11 855 K€ -11 855 K€ -14 585 K€ 2 730 K€
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Technical provisions - non-life Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked)	R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0590 R0610 R0630 R0630 R0630 R0630 R0640 R0650 R0660 R0660 R0660 R0660 R0660 R0660	-11 855 K€ -11 855 K€ -14 585 K€ 2 730 K€ 1 122 K€ 1 122 K€ 1 122 K€ 1 078 K€
Technical provisions - non-life Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions calculated as a whole	R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0640 R0660 R0660	-11 855 K€ -11 855 K€ -14 585 K€ 2 730 K€ 1 122 K€ 1 122 K€
Technical provisions - non-life Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - lindex-linked and unit-linked Technical provisions - index-linked and unit-linked Technical provisions - index-linked and unit-linked	R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0590 R0590 R0610 R0620 R0630 R0640 R0660 R0680 R0680 R0680 R0680 R0680 R0680 R0680 R0690	-11 855 K€ -11 855 K€ -14 585 K€ 2 730 K€ 1 122 K€ 1 122 K€ 1 122 K€ 1 078 K€
Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - index-linked and unit-linked Risk margin Technical provisions - index-linked and unit-linked Risk margin Technical provisions - index-linked and unit-linked Best Estimate Best Estimate Best Estimate	R0510 R0520 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0590 R0610 R0630 R0630 R0630 R0660 R0670 R0680 R0690 R0700 R0710	-11 855 K€ -11 855 K€ -14 585 K€ 2 730 K€ 1 122 K€ 1 122 K€ 1 122 K€ 1 078 K€
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Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - index-linked and unit-linked Risk margin Technical provisions - index-linked and unit-linked Risk margin Technical provisions - index-linked and unit-linked Best Estimate Best Estimate Best Estimate	R0510 R0520 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0590 R0610 R0630 R0630 R0630 R0640 R0650 R0660 R0660 R0660 R0660 R0660 R0660 R0660 R0660 R0670 R0680 R0690 R0700 R0710	-11 855 K€ -11 855 K€ -14 585 K€ 2 730 K€ 1 122 K€ 1 122 K€ 1 122 K€ 1 078 K€
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Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to life) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - index linked as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Other technical provisions Pro	R0510 R0520 R0520 R0520 R0520 R0520 R0520 R0520 R0540 R0550 R0560 R0560 R0570 R0560 R0570 R0560 R0570 R0580 R0590 R0610 R0620 R0630 R0640 R0650 R0660 R0670 R0660 R0670 R0660 R0770 R0700 R0710 R0720 R0730 R0740 R0750 R0760 R0760 R0760 R0790 R0790 R0800 R0810 R0820 R0830 R0840	-11 855 K€ -11 855 K€ -14 585 K€ 2 730 K€ 1 122 K€ 1 122 K€ 1 078 K€ 45 K€ 27 574 K€ 1 140 K€ 27 574 K€ 16 319 K€ 8 189 K€ 9 359 K€
Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Other technical provisions calculated as a whole Best Estimate Risk margin Other technical provisions Contingent liabilities Provisions other than technical provisions Pension benefit obligations Defered tax liabilities	R0510 R0520 R0520 R0520 R0520 R0520 R0540 R0550 R0560 R0560 R0590 R0590 R0590 R0590 R0590 R0590 R0590 R0610 R0620 R0630 R0640 R0660 R0660 R0670 R0700 R0700 R0710 R0720 R0730 R0740 R0750 R0760 R0770 R0780 R0780 R0780 R0800 R0800 R0800 R0820 R0820 R0820 R0820 R0820 R0820 R0860 R0860 R0860 R0860 </td <td>-11 855 K€ -11 855 K€ 2 730 K€ 1 122 K€ 1 122 K€ 1 078 K€ 45 K€ 27 574 K€ 1 140 K€ 27 574 K€ 16 319 K€ 8 189 K€ 9 359 K€ 12 000 K€ 6 K€</td>	-11 855 K€ -11 855 K€ 2 730 K€ 1 122 K€ 1 122 K€ 1 078 K€ 45 K€ 27 574 K€ 1 140 K€ 27 574 K€ 16 319 K€ 8 189 K€ 9 359 K€ 12 000 K€ 6 K€
Technical provisions - non-life Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions and calculated as a whole Detrict and provisions deco Contingent liabilitie	R0510 R0520 R0520 R0520 R0520 R0520 R0520 R0530 R0560 R0560 R0580 R0590 R0590 R0590 R0610 R0620 R0630 R0640 R0660 R0660 R0670 R0680 R0680 R0690 R0701 R0702 R0703 R0750 R0750 R0760 R0770 R0750 R0760 R0770 R0760 R0770 R0760 R0770 R0760 R0770 R0760 R0770 R0760 R0770 R0780 R0800 R08010 R08010 R0820	-11 855 K€ -11 855 K€ -14 585 K€ 2 730 K€ 1 122 K€ 1 122 K€ 1 078 K€ 45 K€ 27 574 K€ 1 140 K€ 27 574 K€ 16 319 K€ 8 189 K€ 9 359 K€ 12 000 K€ 12 000 K€

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S.05.01

		Li non-life insurance business and ac	Total		
		Medical expense insurance	Income protection insurance	Assistance	
		C0010	C0020	C0110	C0200
Premiums written					
Gross - Direct Business	R0110	153 073 K€			153 073 K€
Gross - Proportional reinsurance accepted	R0120	891 K€			891 K€
Gross - Non-proportional reinsurance accepted	R0130				
Reinsurers' share	R0140	58 343 K€			58 343 K€
Net	R0200	95 621 K€			95 621 K€
Premiums earned				· ·	
Gross - Direct Business	R0210	158 003 K€			158 003 K€
Gross - Proportional reinsurance accepted	R0220	21 747 K€			21 747 K€
Gross - Non-proportional reinsurance accepted	R0230				
Reinsurers' share	R0240	37 838 K€			37 838 K€
Net	R0300	141 911 K€			141 911 K€
Claims incurred					
Gross - Direct Business	R0310	129 985 K€			129 985 K€
Gross - Proportional reinsurance accepted	R0320	15 362 K€			15 362 K€
Gross - Non-proportional reinsurance accepted	R0330				
Reinsurers' share	R0340	25 473 K€			25 473 K€
Net	R0400	119 874 K€			119 874 K€
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	28 306K€			28 306K€
Other expenses	R1200				
Total expenses	R1300				28 306K€

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S.05.01	
Premiums, claims and expenses by line of business	

			Line of Business for: life insurance obligations						Life reinsurance commitments	
		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	Total
D		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written										0.050.1/0
Gross	R1410		2 287 K€		369 K€					2 656 K€
Reinsurers' share	R1420		2 288 K€		448 K€					2 737 K€
Net	R1500		-1 K€		-79 K€					-80 K€
Premiums earned										
Gross	R1510		1 994 K€		369 K€					2 363 K€
Reinsurers' share	R1520		1 363 K€		87 K€					1 450 K€
Net	R1600		632 K€		281 K€					913 K€
Claims incurred										
Gross	R1610		1 805 K€		375 K€					2 180 K€
Reinsurers' share	R1620		2 179 K€		286 K€					2 465 K€
Net	R1700		-374 K€		89 K€					-285 K€
Changes in other technical provisions										
Gross	R1710									
Reinsurers' share	R1720		-1 552 K€		-560 K€					-2 111 K€
Net	R1800		1 552 K€		560 K€					2 111 K€
Expenses incurred	R1900		1 061 K€		160 K€				0 K€	1 221 K€
Other expenses	R2500									
Total expenses	R2600									1 221 K€

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S.05.02
Premiums, claims and expenses by country

		Home country	Top 5 d	Total Top 5 and home country				
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010							
Premiums written		C0080	C0090	C0100	C0110	C0120	C0130	C0140
	50440	150 070 1/0		1		1	1	153 073 K€
Gross - Direct Business	R0110	153 073 K€						
Gross - Proportional reinsurance accepted	R0120	891 K€						891 K€
Gross - Non-proportional reinsurance accepted	R0130							50.040.1/0
Reinsurers' share	R0140	58 343 K€						58 343 K€
Net	R0200	95 621 K€						95 621 K€
Premiums earned				1	1	T	r	
Gross - Direct Business	R0210	158 003 K€						158 003 K€
Gross - Proportional reinsurance accepted	R0220	21 747 K€						21 747 K€
Gross - Non-proportional reinsurance accepted	R0230							
Reinsurers' share	R0240	37 838 K€						37 838 K€
Net	R0300	141 911 K€						141 911 K€
Claims incurred								
Gross - Direct Business	R0310	129 985 K€						129 985 K€
Gross - Proportional reinsurance accepted	R0320	15 362 K€						15 362 K€
Gross - Non-proportional reinsurance accepted	R0330							
Reinsurers' share	R0340	25 473 K€						25 473 K€
Net	R0400	119 874 K€						119 874 K€
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	28 306 K€						28 306 K€
Other expenses	R1200							
Total expenses	R1300							28 306 K€

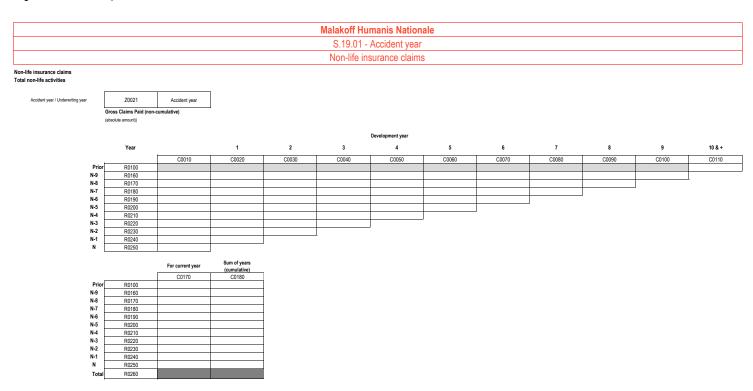
		Home country	Home country Top 5 countries (by amount of gross premiums written) - life obligations							
		C0150	C0160	C0210						
	R1400									
		C0220	C0230	C0240	C0250	C0260	C0270	C0280		
Premiums written										
Gross	R1410	2 656 K€						2 656 K€		
Amounts due in respect of own fund items or initial fund called	R1420	2 737 K€						2 737 K€		
Net	R1500	-80 K€						-80 K€		
Premiums earned										
Gross	R1510	2 363 K€						2 363 K€		
Reinsurers' share	R1520	1 450 K€						1 450 K€		
Net	R1600	913 K€						913 K€		
Claims incurred										
Gross	R1610	2 180 K€						2 180 K€		
Reinsurers' share	R1620	2 465 K€						2 465 K€		
Net	R1700	-285 K€						-285 K€		
Changes in other technical provisions										
Gross	R1710									
Reinsurers' share	R1720	-2 111 K€						-2 111 K€		
Net	R1800	2 111 K€						2 111 K€		
Expenses incurred	R1900	1 221 K€						1 221 K€		
Other expenses	R2500									
Total expenses	R2600							1 221 K€		

Malakoff Humanis Nationale							
S.12.01							
Life and Health SLT Technical Provisions							

			Other life insurance			Total (Life other then
		Insurance with profit participation		Contracts without options and guarantees	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)
		C0020	C0060	C0070	C0100	C0150
Technical provisions calculated as a whole	R0010					
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	R0020					
Technical provisions calculated as a sum of BE and RM						
Best Estimate						
Gross Best Estimate	R0030			1 048 K€	29 K€	1 078 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080			-354 K€		-354 K€
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090			1 402 K€	29 K€	1 432 K€
Risk margin	R0100		45 K€			45 K€
Amount of the transitional on Technical Provisions						
Technical provisions calculated as a whole	R0110					
Best Estimate	R0120					
Risk margin	R0130					
Technical provisions - Total	R0200		1 093 k€		29 k€	1 122 k€

		Health insurance (direct business)	Health reinsurance (reinsurance accepted)	Total (Health similar to life)
Technical provisions calculated as a whole	R0010	C0160	C0200	C0210
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	R0020			
Technical provisions calculated as a sum of BE and RM				
Best Estimate				
Gross Best Estimate	R0030			
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080			
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090			
Risk margin	R0100			
Amount of the transitional on Technical Provisions				
Technical provisions calculated as a whole	R0110			
Best Estimate	R0120			
Risk margin	R0130			
Technical provisions - Total	R0200			

	N	lalakoff Humanis	s Nationale			
		S.17.01				
	T	echnical provision	ns - non-life			
		Direct busines proportional	s and accepted	Direct business proportional		
		Medical expense insurance	Income protection insurance	Legal expenses insurance	Assistance	Total Non-Life obligation
		C0020	C0030	C0110	C0120	C0180
Technical provisions calculated as a whole	R0010					
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	R0060	-83 769 K€				-83 769 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-40 940 K€				-40 940 K€
Net Best Estimate of Premium Provisions	R0150	-42 829 K€				-42 829 K€
Claims reserves						
Gross	R0160	69 184 K€				69 184 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	42 045 K€				42 045 K€
Net Best Estimate of Claims Provisions	R0250	27 139 K€				27 139 K€
Total Best Estimate - gross	R0260	-14 585 K€				-14 585 K€
Total Best Estimate - net	R0270	-15 690 K€				-15 690 K€
Risk margin	R0280	2 730 K€				2 730 K€
Amount of the transitional on Technical Provisions						
Technical provisions calculated as a whole	R0290					
Best Estimate	R0300					
Risk margin	R0310					
Technical provisions - Total						
Technical provisions - Total	R0320	-11 855 K€				-11 855 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	1 105 K€				1 105 K€
Technical provisions minus recoverables from reinsurance/SPV and Finite Re -total	R0340	-12 960 K€				-12 960 K€



Amounts due in respect of own fund items or initial fund called up but not yet paid in Non-life insurance claims

Non-life insurance claims Total non-life activities

Accident year / Underwriting year R0170 Accident year Gross Claims Paid (non-cumulative)

(absolute amount))

	Development year											
	Year		1	2	3	4	5	6	7	8	9	10 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100	\geq	$>\!$	\sim	$>\!$	\langle	$>\!$	X	\sim	$>\!$	\sim	
N-9	R0160				26 K€	38 K€	3 K€	-2 K€	0 K€	0 K€		
N-8	R0170			350 K€	5 K€	24 K€	13 K€	-1 K€	0 K€	1 K€		
N-7	R0180		13 363 K€	287 K€	27 K€	4 K€	8 K€	-1 K€	3 K€			
N-6	R0190	118 131 K€	14 269 K€	373 K€	39 K€	6 K€	4 K€	-4 K€				
N-5	R0200	120 393 K€	14 370 K€	361 K€	27 K€	18 K€	19 K€					
N-4	R0210	127 905 K€	15 776 K€	408 K€	177 K€	19 K€						
N-3	R0220	125 090 K€	14 529 K€	1 919 K€	155 K€							
N-2	R0230	99 391 K€	17 613 K€	669 K€								
N-1	R0240	110 573 K€	14 984 K€									
N	R0250	116 676 K€										

		Year end
		C0360
Prior	R0100	69 K€
N-9	R0160	65 K€
N-8	R0170	393 K€
N-7	R0180	13 691 K€
N-6	R0190	132 818 K€
N-5	R0200	135 188 K€
N-4	R0210	144 285 K€
N-3	R0220	141 692 K€
N-2	R0230	117 673 K€
N-1	R0240	125 557 K€
Ν	R0250	116 676 K€
Total	R0260	928 107 K€

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S.22.01
Impact of measures on long-term guarantees and transitional measures

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical reserves	R0010	-10 733 K€			213 K€	
Basic own funds	R0020	98 242 K€			-111 K€	
Eligible own funds to meet Solvency Capital Requirement	R0050	98 242 K€			-111 K€	
Solvency Capital Requirement	R0090	41 046 K€			18 K€	
Eligible own funds to meet Minimum Capital Requirement	R0100	88 295 K€			-110 K€	
Minimum consolidated Group SCR	R0110	10 262 K€			4 K€	

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S.23.01
Own funds

2015300		-					
Batic own funds before deduction for participations in other financial sector as foressen in article 80 of Delegated Regulation R0010 Image: Control of the sequestion			Total			Tier 2	Tier 3
2015300			C0010		C0030	C0040	C0050
Share prenium accourt related to ordinary share capital P0030 381 KE 381 KE Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings R0040 381 KE 381 KE 381 KE Subordinated mutual member accounts R0050 <	Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35						
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings R0040 381 K€ 381 K€ Subcrintated mutual members accounts R0050 Image: State S	Ordinary share capital (gross of own shares)	R0010					
Subordinated mutual member accounts R0050 R0070 R0070 Surplis funds R0070 R0070 R0070 R0070 Preference shares R0090 R0070 R00700 R0070 R0070	Share premium account related to ordinary share capital	R0030					
Surplus funds R007 Image: Surplus funds R010 Surplus funds Surplus funds R010 Image: Surplus funds Image: Surplus funds R010 Image: Surplus funds Image: Surplus fund	Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	381 K€	381 K€			
Preference shares R000 Image: Control contrectica content control control control contrectica con	Subordinated mutual member accounts	R0050					
Share premium account related to preference shares R010	Surplus funds	R0070					
Reconciliation reserve R0130 85 861 K€ 85 861 K€ 12 000 K€ 12 000 K€ Subordinated liabilities R0140 12 000 K€ 12 000 K€ 12 000 K€ An amount equal to be value of net deferred tax assets R0160 Image: Concent of the supervisory suthority as basic own funds not specified above R0160 Image: Concent of the supervisory suthority as basic own funds not specified above R0160 Image: Concent of the supervisory suthority as basic own funds not specified above R0160 Image: Concent of the supervisory suthority as basic own funds not specified above R0180 Image: Concent of the supervisory suthority as basic own funds not specified above R0100 Image: Concent of the supervisory suthority as basic own funds not specified above R0100 Image: Concent of the supervisory suthority as basic own funds not specified above R0200 Image: Concent of the supervisory suthority as basic own funds not specified above R0220 Image: Concent of the supervisory suthority as basic own funds not specified above R0230 Image: Concent of the supervisory suthority as basic own funds not specified above R0230 Image: Concent of the supervisory suthority as basic own funds not specified above Image: Concent of the supervisory suthority as basic own funds not specified above Image: Concent of the supervisory suthority as basic own funds not specified above Image: Concent of the supervisory suthority as basic own funds not specified above R0230 <td>Preference shares</td> <td>R0090</td> <td></td> <td></td> <td></td> <td></td> <td></td>	Preference shares	R0090					
Subordinated liabilities R0140 12 000 K€ 12 000 K€ An amount equal to the value of net deferred tax assets R0160 Image: Constraint of the supervisory authority as basic own funds not specified above R0180 Image: Constraint of the supervisory authority as basic own funds not specified above R0180 Image: Constraint of the supervisory authority as basic own funds not specified above R0180 Image: Constraint of the supervisory authority as basic own funds not specified above R0180 Image: Constraint of the supervisory authority as basic own funds not specified above R0180 Image: Constraint of the supervisory authority as basic own funds not specified above R0120 Image: Constraint of the supervisory authority as basic own funds not specified above R0220 Image: Constraint of the supervisory authority as basic own funds and under diffication reserve and do not meet the criteria to be dassified as Solvency II own funds R0220 Image: Constraint of the supervisory authority as basic own funds after deductions R0220 Image: Constraint of the supervisory authority as basic own funds after deductions R0230 Image: Constraint of the supervisory authority as basic own-fund if the mutual and mutual-type undertakings R0310 Image: Constraint own funds Image: Cons	Share premium account related to preference shares	R0110					
An amount equal to the value of net deferred tax assets R0160	Reconciliation reserve	R0130	85 861 K€	85 861 K€			
Other own fund items approved by the supervisory authority as basic own funds not specified above R0180 Image: Control of Con	Subordinated liabilities	R0140	12 000 K€			12 000 K€	
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds R0220	An amount equal to the value of net deferred tax assets	R0160					
be classified as Solvency II own fundsImage: Solvency II own	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 fundsR0220R0220Image: Concent of the concent of	Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to						
dassified as Solvency II own fundsN0220 <th< td=""><td>be classified as Solvency II own funds</td><td></td><td></td><td></td><td></td><td></td><td></td></th<>	be classified as Solvency II own funds						
DeductionsImage: Section of the section of the section of the Directive 2009/138/ECR0230Image: Section of the Directive 2009/138/ECR0300Image: Section of the Directive 2009/138/ECImage: Section of the Directive 2009/138/ECR0300Image: Section of the Directive 2009/138/ECImage: Section of the Directive 2009/138/ECR0300Image: Section of the Directive 2009/138/ECImage: Section of the Directive 2009/138/ECR0300Image: Section of the Directive 2009/138/ECImage: Section of the Directive 2009/138/ECR0300Image: Section of the Directive 2009/138/ECImage: Section of the Directive 2009/138/ECR0300Image: Section of the Directive 2009/138/ECImage: Section of the Directive 2009/138/ECR0300Image: Section of the Directive 2009/138/ECImage: Section of the Directive 2009/138/ECR0300Image: Section of the Directive 2009/138/ECImage: Section of the Directive 2009/138/ECR0300Image: Section of the Directive 2009/138/ECImage: Section of the Directive 2009/138/ECR0300Image: Section of the Directive 2009/138/ECImage: Section of the Directive 2009/138/ECR0300Image: Section of the Directive 2009/138/ECImage: Section of the Directive 2009/138/ECSection of the Directive 2009/138/ECImage: Section of the Directive 2009/138/ECImage: Se		R0220					
Deductions for participations in financial and credit institutionsR023R0230Image: Constraint of the second							
Total basic own fundsR029098 242 K€86 242 K€12 000 K€Ancillary own funds <td></td> <td>Dagaa</td> <td></td> <td></td> <td></td> <td></td> <td></td>		Dagaa					
Ancillary own fundsImage: Contribution of the equivalent basic own-fund item for mutual and mutual-type undertakingsR0300Image: Contribution of the equivalent basic own-fund item for mutual and mutual-type undertakingsR0310Image: Contribution of the equivalent basic own-fund item for mutual and mutual-type undertakingsR0310Image: Contribution of the equivalent basic own-fund item for mutual and mutual-type undertakingsR0310Image: Contribution of the equivalent basic own-fund item for mutual and mutual-type undertakingsR0310Image: Contribution of the equivalent basic own-fund item for mutual and mutual-type undertakingsR0320Image: Contribution of the equivalent basic own-fund item for mutual and mutual-type undertakingsR0320Image: Contribution of the equivalent basic own-fund item for mutual and mutual-type undertakingsR0320Image: Contribution of the equivalent basic own-fund item for mutual and mutual-type undertakingsR0320Image: Contribution of the equivalent basic own-fund item for mutual and mutual-type undertakingsR0320Image: Contribution of the equivalent basic own-fund item for mutual and mutual-type undertakingsR0320Image: Contribution of the equivalent basic own-fund item for mutual and mutual-type undertakingsR0330Image: Contribution of the equivalent basic own-fund item for mutual and mutual-type undertakingsR0330Image: Contribution of the equivalent basic own-fund item for mutual and mutual-type undertakingsR0340Image: Contribution own fund for mutual and mutual-type undertakingsR0340Image: Contribution own fund for mutual and mutual-type undertakingsR0340Image: Contribution own fund for mutual and mutual-type undertaking for function own fund for mutual and mutual-type undertaking for functio			00.040.00	00.040.00		40.000 KC	
Unpaid and uncalled ordinary share capital callable on demandR0300		R0290	98 242 K€	86 242 K€		12 000 K€	
Initial funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakingsR0310ControlControlUnpaid and uncalled preference shares callable on demandR0320ControlControlControlA legally binding commitment to subscribe and pay for subordinated liabilities on demandR0330ControlControlControlLetters of credit and guarantees under Article 96(2) of the Directive 2009/138/ECR0340ControlControlControlLetters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/ECR0350ControlControlControlSupplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/ECR0370ControlControlControlSupplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/ECR0370ControlControlControlOther ancillary own fundsR0390ControlControlControlControlEligible and available own fundsControlControlControlControl							
Unpaid and uncalled preference shares callable on demand R0320 R0320 Image: Constraint of the cons							
A legally binding commitment to subscribe and pay for subordinated liabilities on demand R0330 Constraints							
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC R0340 Image: Control of the Directive 2009/138/EC R0350 Image: Control of the Directive 2009/138/EC Image: Control of the Directive 2009/138/EC R0350 Image: Control of the Directive 2009/138/EC Image: Control of the Dire							
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC R0350 Image: Control of the Directive 2009/138/EC R0360 Image: Control of the Directive 2009/138/EC Image: Control of the Directive 2009/138/EC R0360 Image: Control of the Directive 2009/138/EC Image: Control of the Directive 2009/138/EC R0370 Image: Control of the Directive 2009/138/EC Image: Control of the Directive 2009/138/EC R0370 Image: Control of the Directive 2009/138/EC Image: Control of the Directive 2009/138/EC R0370 Image: Control of the Directive 2009/138/EC Image: Control of the Directive 2009/138/EC R0370 Image: Control of the Directive 2009/138/EC Image: Control of the Directive 2009/138/EC R0370 Image: Control of the Directive 2009/138/EC Image: Control of the Directive 2009/138/EC R0370 Image: Control of the Directive 2009/138/EC Image: Contrective 2009/138/EC Image: Control of th							
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC R0360 Image: Constraint of Constraint	ů ()						
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC R0370 Image: Constraint of Article 96(3) of the Directive 2009/138/EC Other ancillary own funds R0390 Image: Constraint of Article 96(3) of the Directive 2009/138/EC R0370 Total ancillary own funds R0400 Image: Constraint of Article 96(3) of the Directive 2009/138/EC R0370 Eligible and available own funds Image: Constraint of Article 96(3) of the Directive 2009/138/EC R0400 Image: Constraint of Article 96(3) of the Directive 2009/138/EC							
Other ancillary own funds R0390 Image: Constraint of the second							
Total ancillary own funds R0400 Image: Constraint of the second							
Eligible and available own funds							
		R0400					
Total available own funds to meet the SCR 2000 KE 2000							
	Total available own funds to meet the SCR	R0500	98 242 K€	86 242 K€		12 000 K€	
Total available own funds to meet the MCR R0510 98 242 K€ 86 242 K€ 12 000 K€		R0510				12 000 K€	
\diamond	Total eligible own funds to meet the SCR						
	Total eligible own funds to meet the MCR			86 242 K€		2 052 K€	
	Solvency Capital Requirement	R0580					
	Minimum consolidated Group SCR	R0600					
Patio of Eligible own funds to SCP	Ratio of Eligible own funds to SCR	R0620	239%				
······································	Ratio of Eligible own funds to MCR	R0640	860%				

Amounts due in respect of own fund items or initial fund called up but not yet paid in

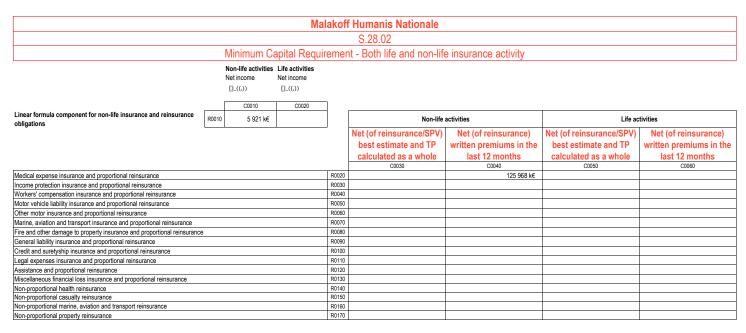
		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	86 242 K€
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends and distributions	R0720	
Other basic own fund items	R0730	381 K€
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	85 861 K€
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	9 958 K€
Total expected profits included in future premiums (EPIFP)	R0790	9 958 K€

Malakoff Humanis Nationale S.25.01 Solvency Capital Requirement - for undertakings on Standard Formula

		Gross Solvency Capital Requirement	Simplifications
		C0110	C0120
Market risk	R0010	10 506 k€	String TS/Simplifications - spread risk - bonds and loans
Counterparty default risk	R0020	3 830 k€	
Life underwriting risk	R0030	489 k€	String TS/Simplifications - lapse risk [240],Simplifications - life catastrophe risk
Health underwriting risk	R0040	29 899 k€	String TS/Simplifications - SLT lapse risk [240]
Non-life underwriting risk	R0050		
Diversification	R0060	-9 164 k€	
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100	35 559 k€	

		Value
Calculation of Solvency Capital Requirement		C0100
Operational risk	5 487 k€	
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	41 046 k€
Capital add-on already set	R0210	
Solvency Capital Requirement	R0220	41 046 k€
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	

Solvency capital requirement (USP)		USP
		C0090
Life underwriting risk	R0030	
Health underwriting risk	R0040	
Non-life underwriting risk	R0050	



		Non-life activities	Life activities					
		Net income []_((,))	Net income					
		C0070	C0080					
Linear formula component for life insurance and reinsurance obligations	R0200	218 k€			Non-life	activities	Life ad	tivities
					Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
					C0090	C0100	C0110	C0120
Obligations with profit participation - guaranteed benefits				R0210				
Obligations with profit participation - future discretionary benefits				R0220				
Index-linked and unit-linked insurance obligations				R0230				
Other life (re)insurance and health (re)insurance commitments				R0240			1 432 k€	
Total capital at risk for all life (re)insurance obligations				R0250				268 952 k€
					•			

Overall MCR calculation

		C0130
Amounts due in respect of own fund items or initial fund called up but not y	R0300	6 139 k€
Solvency Capital Requirement	R0310	41 046 k€
MCR cap	R0320	18 471 k€
MCR floor	R0330	10 262 k€
Combined MCR	R0340	10 262 k€
Absolute floor of the MCR	R0350	4 000 k€
Minimum consolidated Group SCR	R0400	10 262 k€

Notional non-life and life MCR calculation		Non-life activities	Life activities
		C0140	C0150
Notional linear MCR F	R0500	5 921 k€	218 k€
Notional SCR excluding add-on (annual or latest calculation) F	R0510	39 586 k€	1 460 k€
Notional MCR cap F	R0520	17 814 k€	657 k€
Notional MCR floor F	R0530	9 897 k€	365 k€
Notional combined MCR F	R0540	9 897 k€	365 k€
Absolute floor of the notional MCR F	R0550	2 700 k€	4 000 k€
Notional MCR F	R0560	9 897 k€	4 000 k€

Radiance Mutuelle	
S.02.01	
Balance sheet	

		Solvency II value
Assets		C0010
Intangible assets	R0030	
Deferred tax assets	R0040	1 459 K€
Pension benefit surplus	R0050	
Property, plant and equipment held for own use	R0060	<u>11 262 K€</u> 100 955 K€
Investments (other than assets held for index-linked and unit-linked contracts) Property (other than for own use)	R0070 R0080	100 900 K€
Holdings in related undertakings, including participations	R0090	4 894 K€
Equities	R0100	2 119 K€
Equities - listed	R0110	2 119 K€
Equities - unlisted	R0120	
Bonds	R0130	31 105 K€
Government Bonds	R0140	462 K€
Corporate Bonds Structured notes	R0150 R0160	30 643 K€
Collateralised securities	R0100	
Collective Investments Undertakings	R0180	50 373 K€
Derivatives	R0190	
Deposits other than cash equivalents	R0200	6 136 K€
Other investments	R0210	6 326 K€
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	851 K€
Loans on policies	R0240	051 1/
Loans and mortgages to individuals Other loans and mortgages	R0250 R0260	851 K
Reinsurance recoverables from:	R0260	0 K€
Non-life and health similar to non-life	R0270	0 K
Non-life excluding health	R0290	0 10
Health similar to non-life	R0300	0 K
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	
Deposits to cedants	R0350	546 K
Insurance and intermediaries receivables	R0360	2 180 K
Receivables arising from reinsurance transactions	R0370	100014
Receivables (trade, not insurance)	R0380	4 986 K
Own shares (held directly)	R0390	
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents	R0400 R0410	6 700 K
Any other assets, not elsewhere shown	R0420	352 K
Fotal assets	R0500	129 291 K€
Liabilities		
Technical provisions - non-life	R0510	-1 113 K
Technical provisions - non-life (excluding health)		-111010
	R0520	
	R0520 R0530	
Technical provisions calculated as a whole Best Estimate	R0520 R0530 R0540	
Technical provisions calculated as a whole	R0530	
Technical provisions calculated as a whole Best Estimate	R0530 R0540	-1 113 Ki
Technical provisions calculated as a whole Best Estimate Risk margin	R0530 R0540 R0550	-1 113 Ki
Technical provisions calculated as a whole Best Estimate Risk margin <i>Technical provisions - health (similar to non-life)</i> Technical provisions calculated as a whole Best Estimate	R0530 R0540 R0550 R0560 R0570 R0570	-1 113 K -2 153 Ki
Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin	R0530 R0540 R0550 R0560 R0570 R0580 R0590	-2 153 K 1 040 K
Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked)	R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0590 R0590	-2 153 K 1 040 K 17 763 K
Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life)	R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0590 R0500 R0610	-2 153 K 1 040 K 17 763 K
Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to file) Technical provisions - health (similar to file) Technical provisions calculated as a whole	R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620	-2 153 Ki 1 040 Ki 17 763 Ki 14 534 Ki
Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions - health (similar to life) Technical provisions - health (similar to life) Best Estimate Best Estimate	R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630	-2 153 Ki 1 040 Ki 17 763 Ki 14 534 Ki 13 706 Ki
Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions - health (similar to life) Technical provisions - aclulated as a whole Best Estimate Risk margin Risk margin	R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0640	-2 153 K 1 040 K 17 763 K 14 534 K 13 706 K 828 K
Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked)	R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630	-2 153 K 1 040 K 17 763 K 14 534 K 13 706 K 828 K
Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions - health (similar to life) Rest Estimate Risk margin Risk margin	R0530 R0540 R0550 R0560 R0570 R0590 R0590 R0600 R0610 R0620 R0630 R0640 R0650	-2 153 K 1 040 K 17 763 K 14 534 K 13 706 K 828 K 3 229 K
Technical provisions calculated as a whole Best Estimate Technical provisions - health (similar to non-life) Technical provisions - aclculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked)	R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0650	-2 153 K 1 040 K 17 763 K 14 534 K 13 706 K 828 K 3 229 K 3 061 K
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Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - nealth (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) Best Estimate	R0530 R0540 R0550 R0560 R0570 R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0630 R0640 R0650 R0660 R0660 R0660 R0660 R0660 R0660 R0660	-2 153 K 1 040 K 17 763 K 14 534 K 13 706 K 828 K 3 229 K 3 061 K
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Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Rest Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - lide (excluding health and index-linked and unit-linked) Technical provisions - lidex-linked and unit-linked Risk margin Risk margin Risk margin	R0530 R0540 R0550 R0560 R0570 R0590 R0590 R0600 R0610 R0630 R0640 R0660 R0660 R0640 R0660 R0660 R0660 R0660 R0660 R0660 R0660 R0670 R0680 R0700 R0710 R0710 R0720	-2 153 K 1 040 K 17 763 K 14 534 K 13 706 K 828 K 3 229 K 3 061 K
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Radiance Mutuelle

S.05.01

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance) Medical expense insurance Income protection insurance Medical expense insurance Income protection insurance			Total
		insurance	insurance		
		C0010	C0020	C0110	C0200
Premiums written		1			
Gross - Direct Business	R0110	68 994 K€			68 994 K€
Gross - Proportional reinsurance accepted	R0120	13 708 K€			13 708 K€
Gross - Non-proportional reinsurance accepted	R0130				
Reinsurers' share	R0140				
Net	R0200	82 702 K€			82 702 K€
Premiums earned					
Gross - Direct Business	R0210	68 994 K€			68 994 K€
Gross - Proportional reinsurance accepted	R0220	13 708 K€			13 708 K€
Gross - Non-proportional reinsurance accepted	R0230				
Reinsurers' share	R0240				
Net	R0300	82 702 K€			82 702 K€
Claims incurred					
Gross - Direct Business	R0310	53 468 K€			53 468 K€
Gross - Proportional reinsurance accepted	R0320	10 759 K€			10 759 K€
Gross - Non-proportional reinsurance accepted	R0330				
Reinsurers' share	R0340				
Net	R0400	64 227 K€			64 227 K€
Changes in other technical provisions					
Gross - Direct Business	R0410	-1 209K€			-1 209K€
Gross - Proportional reinsurance accepted	R0420	95K€			95K€
Gross - Non-proportional reinsurance accepted	R0430				
Reinsurers' share	R0440				
Net	R0500	-1 115K€			-1 115K€
Expenses incurred	R0550	14 444K€			14 444K€
Other expenses	R1200				
Total expenses	R1300				14 444K€

Radiance Mutuelle
S.05.01
Premiums, claims and expenses by line of business

				Line of Business for: lit	fe insurance obligations			Life rein commi		
		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	non-life insurance	Health reinsurance	Life reinsurance	Total
	1	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written										
Gross	R1410	-1 582 K€	13 K€		218 K€					-1 351 K€
Reinsurers' share	R1420									
Net	R1500		13 K€		218 K€					-1 351 K€
Premiums earned										
Gross	R1510	-1 582 K€	15 K€		218 K€					-1 349 K€
Reinsurers' share	R1520									
Net	R1600	-1 582 K€	15 K€		218 K€					-1 349 K€
Claims incurred					·					
Gross	R1610		283 K€		110 K€					394 K€
Reinsurers' share	R1620									
Net	R1700		283 K€		110 K€					394 K€
Changes in other technical provisions										
Gross	R1710	-1 719 K€	-281 K€						-55 K€	-2 056 K€
Reinsurers' share	R1720									
Net	R1800	-1 719 K€	-281 K€						-55 K€	-2 056 K€
Expenses incurred	R1900	128 K€	14 K€		2 K€					144 K€
Other expenses	R2500									
Total expenses	R2600									144 K€

Radiance Mutuelle						
S.05.02						
Premiums, claims and expenses by country						

		Home country	Top 5	countries (by amoun	t of gross premiums	written) - non-life obl	igations	Total Top 5 and home country
	D0040	C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010							
Premiums written		C0080	C0090	C0100	C0110	C0120	C0130	C0140
Gross - Direct Business	R0110	68 994 K€						68 994 K€
Gross - Proportional reinsurance accepted	R0110	13 708 K€						13 708 K€
Gross - Proportional reinsurance accepted	R0120 R0130	13 /00 KE						13 / UO NE
	R0130 R0140							
Reinsurers' share		82 702 K€						00 700 1/0
Net	R0200	82 /U2 KE						82 702 K€
Premiums earned					1			00.004.1/6
Gross - Direct Business	R0210	68 994 K€						68 994 K€
Gross - Proportional reinsurance accepted	R0220	13 708 K€						13 708 K€
Gross - Non-proportional reinsurance accepted	R0230							
Reinsurers' share	R0240							
Net	R0300	82 702 K€						82 702 K€
Claims incurred								
Gross - Direct Business	R0310	53 468 K€						53 468 K€
Gross - Proportional reinsurance accepted	R0320	10 759 K€						10 759 K€
Gross - Non-proportional reinsurance accepted	R0330							
Reinsurers' share	R0340							
Net	R0400	64 227 K€						64 227 K€
Changes in other technical provisions								
Gross - Direct Business	R0410	-1 209 K€						-1 209 K€
Gross - Proportional reinsurance accepted	R0420	95 K€						95 K€
Gross - Non-proportional reinsurance accepted	R0430							
Reinsurers' share	R0440							
Net	R0500	-1 115 K€						-1 115 K€
Expenses incurred	R0550	14 444 K€						14 444 K€
Other expenses	R1200							
Total expenses	R1300							14 444 K€

		Home country	Тор	Top 5 countries (by amount of gross premiums written) - life obligations				Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R1400							
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
Premiums written				*		1	i	
Gross	R1410	-1 351 K€						-1 351 K€
Reinsurers' share	R1420							
Net	R1500	-1 351 K€						-1 351 K€
Premiums earned								
Gross	R1510	-1 349 K€						-1 349 K€
Reinsurers' share	R1520							
Net	R1600	-1 349 K€						-1 349 K€
Claims incurred								
Gross	R1610	394 K€						394 K€
Reinsurers' share	R1620							
Net	R1700	394 K€						394 K€
Changes in other technical provisions								
Gross	R1710	-2 056 K€						-2 056 K€
Reinsurers' share	R1720							
Net	R1800	-2 056 K€						-2 056 K€
Expenses incurred	R1900	144 K€						144 K€
Other expenses	R2500							
Total expenses	R2600							144 K€

Radiance Mutuelle
S.12.01
Life and Health SLT Technical Provisions

			Other life	insurance		Total /Life other than
		Insurance with profit participation		Contracts without options and guarantees	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)
		C0020	C0060	C0070	C0100	C0150
Technical provisions calculated as a whole	R0010					
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected	R0020					
losses due to counterparty default associated to TP calculated as a whole	R0020					
Technical provisions calculated as a sum of BE and RM						
Best Estimate						
Gross Best Estimate	R0030	3 096 K€		-64 K€	29 K€	3 061 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080					
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	3 096 K€		-64 K€	29 K€	3 061 K€
Risk margin	R0100	168 K€				168 K€
Amount of the transitional on Technical Provisions						
Technical provisions calculated as a whole	R0110					
Best Estimate	R0120					
Risk margin	R0130					
Technical provisions - Total	R0200	3 263 k€	-64 k€		29 k€	3 229 k€

		Health insurance (direct business)	Health reinsurance (reinsurance accepted)	Total (Health similar to life)
Technical provisions calculated as a whole	R0010	C0160	C0200	C0210
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	R0020			
Technical provisions calculated as a sum of BE and RM				
Best Estimate				
Gross Best Estimate	R0030			13 706 k€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080			
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090			13 706 k€
Risk margin	R0100	828 K€		828 k€
Amount of the transitional on Technical Provisions				
Technical provisions calculated as a whole	R0110			
Best Estimate	R0120			
Risk margin	R0130			
Technical provisions - Total	R0200	14 534 K€		14 534 k€

		Radiance Mu	ituelle							
	S.17.01									
	T	echnical provisior	ns - non-life							
		Direct business and accepted proportional reinsurance		Direct busines proportional						
		Medical expense insurance	Income protection insurance	Legal expenses insurance	Assistance	Total Non-Life obligation				
		C0020	C0030	C0110	C0120	C0180				
Technical provisions calculated as a whole	R0010									
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						0.000.1/0				
Gross Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0060 R0140	-8 908 K€				-8 908 K€				
Net Best Estimate of Premium Provisions	R0150	-8 908 K€				-8 908 K€				
Claims reserves										
Gross	R0160	6 755 K€				6 755 K€				
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	0 K€				0 K€				
Net Best Estimate of Claims Provisions	R0250	6 755 K€				6 755 K€				
Total Best Estimate - gross	R0260	-2 153 K€				-2 153 K€				
Total Best Estimate - net	R0270	-2 153 K€				-2 153 K€				
Risk margin	R0280	1 040 K€				1 040 K€				
Amount of the transitional on Technical Provisions										
Technical provisions calculated as a whole	R0290									
Best Estimate	R0300									
Risk margin	R0310									
Technical provisions - Total										
Technical provisions - Total	R0320	-1 113 K€				-1 113 K€				
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	0 K€				0 K€				
Technical provisions minus recoverables from reinsurance/SPV and Finite Re -total	R0340	-1 113 K€				-1 113 K€				

					Radianc	e Mutuelle						
					S.19.01 - /	Accident year						
						urance claims						
Ion-life insurance claims otal non-life activities												
Accident year / Underwriting year	Z00	21 Accident year										
		Paid (non-cumulative)										
	(absolute amour	t))										
						Development year						
	Yea	r	1	2	3	4	5	6	7	8	9	10 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Pr	ior R01		00020	00000	00040	00000	00000	00010	00000	00030	00100	00110
N-9	R01											
N-8												
N-7	R01											
N-6									1			
N-5												
N-4												
N-3 N-2			5 313 K€	157 K€	52 K€							
N-2 N-1	R02 R02		5 586 K€ 5 486 K€	207 K€								
N-I N	R02 R02		5 400 KE									
N	RUZ	5/ 000 NE]									
		For current year	Sum of years (cumulative)									
		C0170	C0180									
Pr												
N-9												
N-8 N-7												
N-7 N-6												
N-0												
N-5 N-4												
N-3												
N-2												
N-1												
N	R02											
	tal R02											

S.19.01 - Underwriting year Non-life insurance claims

Non-life insurance claims Total non-life activities

Accident year / Underwriting year

R0170	Accident yea
Gross Claims Paid (non-	cumulative)

 Ver
 1
 2
 3
 4
 5
 6
 7
 8
 9
 10&+

 0200
 C0210
 C0220
 C0230
 C0240
 C0250
 C0260
 C0270
 C0280
 C0290
 C0300

 N-9
 R0160

 <td

		Year end
		C0360
Prior	R0100	
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	548 K€
Ν	R0250	5 423 K€
Total	R0260	5 971 K€

Radiance Mutuelle	
S.22.01	
Impact of measures on long-term guarantees and transitional measures	

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Interest rate	zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical reserves	R0010	16 651 K€			237 K€	
Basic own funds	R0020	96 008 K€			-175 K€	
Eligible own funds to meet Solvency Capital Requirement	R0050	96 008 K€			-175 K€	
Solvency Capital Requirement	R0090	23 636 K€			92 K€	
Eligible own funds to meet Minimum Capital Requirement	R0100	96 008 K€			-175 K€	
Minimum consolidated Group SCR	R0110	5 909 K€			23 K€	

Radiance Mutuelle
S.23.01
Own funds

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	_	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					
Share premium account related to ordinary share capital	R0030					
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	381 K€	381 K€			
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	95 626 K€	95 626 K€			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160					
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to						
be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be	R0220					
classified as Solvency II own funds						
Deductions	D0000					
Deductions for participations in financial and credit institutions	R0230 R0290	00 000 1/0	00 000 1/ 0			
Total basic own funds after deductions	R0290	96 008 K€	96 008 K€			
Ancillary own funds	Baaaa					
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Initial funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Eligible and available own funds						
Total available own funds to meet the SCR	R0500	96 008 K€	96 008 K€			
Total available own funds to meet the MCR	R0510	96 008 K€	96 008 K€			
Total eligible own funds to meet the SCR	R0540	96 008 K€	96 008 K€			
Total eligible own funds to meet the MCR	R0550	96 008 K€	96 008 K€			
Solvency Capital Requirement	R0580	23 636 K€				
Minimum consolidated Group SCR	R0600	5 909 K€				
Ratio of Eligible own funds to SCR	R0620	406%				
Ratio of Eligible own funds to MCR	R0640	1625%				

	ĺ	C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	96 008 K€
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends and distributions	R0720	
Other basic own fund items	R0730	381 K€
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	95 626 K€
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	64 K€
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	8 915 K€
Total expected profits included in future premiums (EPIFP)	R0790	8 979 K€

Radiance Mutuelle S.25.01 Solvency Capital Requirement - for undertakings on Standard Formula

		Gross Solvency Capital Requirement C0110	Simplifications
Market risk	R0010	12 687 k€	00120
Counterparty default risk	R0020	3 358 k€	
Life underwriting risk	R0030	258 k€	
Health underwriting risk	R0040	15 867 k€	
Non-life underwriting risk	R0050		
Diversification	R0060	-8 154 k€	
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100	24 017 k€	

		Value
Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	2 490 k€
Loss-absorbing capacity of technical provisions	R0140	-2 k€
Loss-absorbing capacity of deferred taxes	R0150	-2 871 k€
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	23 636 k€
Capital add-on already set	R0210	
Solvency Capital Requirement	R0220	23 636 k€
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	

Solvency capital requirement (USP)		USP
		C0090
Life underwriting risk	R0030	
Health underwriting risk	R0040	
Non-life underwriting risk	R0050	

				Ra	diance Mutuelle			
					S.28.02			
		Minimum C	panital Doqui	romo	nt - Both life and non-life	a incurance activity		
		Non-life activities Net income	Life activities Net income					
		[]_((,))	()_((,))					
		M=(())	0-(0))					
		C0010	C0020	٦				
Linear formula component for non-life insurance and reinsurance obligations	R0010	3 882 k€			Non-life :	activities	Life ac	tivities
•				_	Net (of reinsurance/SPV)	Net (of reinsurance)	Net (of reinsurance/SPV)	Net (of reinsurance)
					best estimate and TP	written premiums in the	best estimate and TP	written premiums in the
					calculated as a whole	last 12 months	calculated as a whole	last 12 months
					C0030	C0040	C0050	C0060
Medical expense insurance and proportional reinsurance				R0020	1 465 k€	81 120 k€		
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	e			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 R0150				
Non-proportional casualty reinsurance				R0150 R0160				
Non-proportional marine, aviation and transport reinsurance Non-proportional property reinsurance				R0160				
Inon-proportional property relinsurance				NJ170			1	

Net income obligations Net income (L.(3)) Net income (L.(3)) Net income (L.(3)) 1000 0000 0000 111 ké Non-life activities Life activities Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) total capital at risk Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) total capital at risk Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) total capital at risk Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) total capital at risk Net (of reinsurance/SPV) total capital at risk Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) total capital at risk Obligations with profit participation - future discretionary benefits R020 Net (of reinsur			Non-life activitie	s Life activities					
Linear formula component for life insurance and reinsurance obligations R020 411 k€ Non-life activities Life activities bigations k			[]_((,))	[]_((,))	1				
Calculated as a whole Colar Capital at risk Calculated as a whole Colar Capital at risk C0090 C0100 C0100 C0120 Obligations with profit participation - guaranteed benefits R021 C0090 C0100 C0100 C0120 Obligations with profit participation - guaranteed benefits R020 C0100 C0100 C0120 Index-linked an unit-linked insurance obligations R020 C0100 3 ke Other life (rejinsurance and health (rejinsurance commitments) R024 C0100 13 736 ke		R0200	0070			Non-life	activities	Life ad	tivities
Obligations with profit participation - guaranteed benefits R0210 3 092 k€ Obligations with profit participation - future discretionary benefits R020 3 k€ Index-linked and unit-linked insurance obligations R020 0 Other tife (rejinsurance and health (rejinsurance commitments R024 13 736 k€							Net (of reinsurance/SPV) total capital at risk		Net (of reinsurance/SPV) total capital at risk
Obligations with profit participation - future discretionary benefits R0220 3 k€ Index-linked and unit-linked insurance obligations R0230 10 Other life (re)insurance and health (re)insurance commitments R0240 13 736 k€							C0100		C0120
Index-linked and unit-linked insurance obligations R0230 Other life (re)insurance and health (re)insurance commitments R0240 13 736 €	Obligations with profit participation - guaranteed benefits				R0210			3 092 k€	
Other life (re)insurance and health (re)insurance commitments R024 13 736 ₭€	Obligations with profit participation - future discretionary benefits				R0220			3 k€	
	Index-linked and unit-linked insurance obligations				R0230				
Total capital strisk for all life (re)insurance obligations R0250 11.616 k€	Other life (re)insurance and health (re)insurance commitments				R0240			13 736 k€	
	Total capital at risk for all life (re)insurance obligations				R0250				11 616 k€

Overall MCR calculation

		C0130
Linear MCR	R0300	4 292 k€
Solvency Capital Requirement	R0310	23 636 k€
MCR cap	R0320	10 636 k€
MCR floor	R0330	5 909 k€
Combined MCR	R0340	5 909 k€
Absolute floor of the MCR	R0350	4 000 k€
Minimum consolidated Group SCR	R0400	5 909 k€

Notional non-life and life MCR calculation	Non-life activities	Life activities	
		C0140	C0150
Notional linear MCR	R0500	3 882 k€	411 k€
Notional SCR excluding add-on (annual or latest calculation)	R0510	21 373 k€	2 262 k€
Notional MCR cap	R0520	9 618 k€	1 018 k€
Notional MCR floor	R0530	5 343 k€	566 k€
Notional combined MCR	R0540	5 343 k€	566 k€
Absolute floor of the notional MCR	R0550	2 700 k€	4 000 k€
Notional MCR	R0560	5 343 k€	4 000 k€

Mutuelle Renault
S.02.01
Balance sheet

		Solvency II
		value
Acceto		C0010
Intangible assets	R0030	
Deferred tax assets	R0040	550 K
Pension benefit surplus	R0050	
Property, plant and equipment held for own use	R0060	5 786 K
Investments (other than assets held for index-linked and unit-linked contracts) Property (other than for own use)	R0070 R0080	65 225 K 2 727 K
Holdings in related undertakings, including participations	R0090	3 646 K
Equities	R0100	
Equities - listed	R0110	
Equities - unlisted	R0120	10 959 K
Bonds Government Bonds	R0130 R0140	40 858 K 11 640 K
Corporate Bonds	R0150	18 970 K
Structured notes	R0160	10 247 K
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	17 769 K
Derivatives	R0190	005 //
Deposits other than cash equivalents Other investments	R0200 R0210	225 K
Assets held for index-linked and unit-linked contracts	R0210	
Loans and mortgages	R0230	
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	
Reinsurance recoverables from:	R0270	
Non-life and health similar to non-life Non-life excluding health	R0280 R0290	
Health similar to non-life	R0300	
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	
Deposits to cedants	R0350	4 261 /
Insurance and intermediaries receivables Receivables arising from reinsurance transactions	R0360 R0370	4 361 K
Receivables (trade, not insurance)	R0380	232 k
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	6 802 K
Any other assets, not elsewhere shown	R0420	00.050.10
Fotal assets	R0500	82 956 K
Liabilities	D0540	0.021 //
Technical provisions - non-life	R0510 R0520	9 031 K
Technical provisions - non-life (excluding health) Technical provisions calculated as a whole	R0520	
Best Estimate	R0540	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	9 031 k
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	7 062 k
Risk margin	R0590 R0600	1 969 k
Technical provisions - life (excluding index-linked and unit-linked)		
Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life)	R0600 R0610 R0620	
Technical provisions - life (excluding index-linked and unit-linked)	R0610	
Technical provisions - Ilfe (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin	R0610 R0620 R0630 R0640	
Technical provisions - Iffe (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked)	R0610 R0620 R0630 R0640 R0650	
Technical provisions - Iife (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions calculated as a whole	R0610 R0620 R0630 R0640 R0650 R0660	
Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions calculated as a whole Best Estimate	R0610 R0620 R0630 R0640 R0650 R0660 R0660	
Technical provisions - Iife (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions calculated as a whole Best Estimate Risk margin	R0610 R0620 R0630 R0640 R0650 R0650 R0660 R0670 R0680	
Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions calculated as a whole Best Estimate	R0610 R0620 R0630 R0640 R0650 R0660 R0660	
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Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - haelth (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked Technical provisions - index-linked and unit-linked Risk margin Risk margin Risk margin	R0610 R0620 R0630 R0640 R0660 R0660 R0670 R0680 R0690 R0700 R0710 R0720	
Technical provisions - Infe (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best Estimate Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Other technical provisions	R0610 R0620 R0630 R0640 R0650 R0660 R0660 R0670 R0680 R0690 R0700 R0710 R0720 R0730	
Fechnical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Fechnical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Dier technical provisions Zohnical provisions Zohnical provisions Dier technical provisions Contingent liabilities	R0610 R0620 R0630 R0640 R0650 R0660 R0670 R0680 R0700 R0710 R0710 R0710 R0710 R0710 R0710 R0710 R0710 R0720 R0730 R0740	
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Technical provisions - Iffe (excluding index-linked and unit-linked) Technical provisions - halth (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Risk ma	R0610 R0620 R0630 R0640 R0650 R0660 R0660 R0670 R0680 R0700 R0701 R0702 R0730 R0740 R0750 R0750 R0760 R0770	
Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - nealth (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions calculated as a whole Best Estimate Risk margin Risk margin Technical provisions - index-linked and unit-linked Risk margin Risk margin Cethnical provisions calculated as a whole Best Estimate Risk margin Cethnical provisions calculated as a whole Best Estimate Risk margin Deferted tax liabilities Depersed from reinsurers Deferred tax liabilities Deferred t	R0610 R0620 R0620 R0640 R0640 R0650 R0660 R0680 R0680 R0700 R0710 R0710 R0720 R0730 R0740 R0750 R0760 R0760 R0770 R0780	
Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - nealth (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Charten at the state of the s	R0610 R0620 R0620 R0640 R0650 R0660 R0670 R0680 R0690 R0700 R0701 R0702 R0730 R0740 R0750 R0750 R0760 R0770 R0780 R0780 R0780 R0790 R08000	550 H
Technical provisions - Iffe (excluding index-linked and unit-linked) Technical provisions - aclulated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Risk margin Risk margin Risk margin Risk margin Centing provisions calculated as a whole Best Estimate Risk margin Other technical provisions Provisions Contingent liabilities Provisions other than technical provisions Deposits from reinsurers Deferred tax liabilities Detroartives Debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Financial liabilities Financial Edited as a final credit institutions Financial liabilities Detroartives Deferred tax liabilities Financial Financial Financial Financial Financial Financial liabilities Financial liabilities Financial liabilities Financial Financial Financial Financial Financial Financial Financial liabilities Financial liabilities Financial Financi	R0610 R0620 R0630 R0640 R0650 R0660 R0660 R0680 R070 R070 R070 R070 R070 R070 R070 R0710 R0720 R0730 R0760 R0760 R0760 R0780 R0780 R0790 R0800 R0810 R0820	550 H
Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - nealth (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life excludated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Provisions other than technical provisions Provisions other than technical provisions Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers Deefored tax likbilities Derivatives Delivo wed to credit institutions Financial liabilities other than debts owed to credit institutions Financial liabilities (Intermediaries payables Liabilities anising from reinsurance transactions	R0610 R0620 R0620 R0640 R0650 R0660 R0670 R0680 R0700 R0710 R0730 R0710 R0730 R0730 R0740 R0750 R0760 R0770 R0770 R0770 R0780 R0790 R0810 R0820 R0830	550 H 294 H
Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - nealth (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Deterhonical provisions Contingent liabilities Provisions other than technical provisions Deposits from reinsurers Deferred tax liabilities Debts owed to credit institutions Insurance & intermediaries payables Liabilities aring from reinsurens tenascitons Payables (trade, not insurance)	R0610 R0620 R0630 R0640 R0650 R0660 R0670 R0680 R0700 R0710 R0720 R0730 R0750 R0750 R0750 R0770 R0770 R0750 R0770 R0770 R0770 R0770 R0770 R0760 R0770 R0780 R0730 R0730 R0750 R0750 R0760 R0770 R0780 R0730 R0730 R0750 R0760 R0780 R0780 R0800 R0810 R0820 R0830 R0840	550 H 294 H
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Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - nealth (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - solutited as a whole Best Estimate Risk margin Technical provisions - index-linked and unit-linked Risk margin Technical provisions - index-linked as a whole Best Estimate Risk margin Chroment tabilities Provisions other than technical provisions Provisions other than technical provisions Deposits from reinsurers Deferred tax liabilities Derivatives Debts oved to credit institutions Financial liabilities other than debts owed to credit institutions Risurance & intermediaries payables Liabilities arising from reinsurance transactions Payables (tade, not insurance) Subordinated liabilities	R0610 R0620 R0620 R0620 R0640 R0650 R0660 R0670 R0680 R0690 R0700 R0701 R0700 R0710 R0720 R0730 R0740 R0750 R0760 R0770 R0780 R0780 R0780 R0800 R0810 R0820 R0820 R0830 R0840	550 H 294 H
Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - nealth (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and unit-life (excluding health a	R0610 R0620 R0630 R0640 R0650 R0660 R0660 R0680 R070 R0730 R0740 R0750 R0760 R0770 R0780 R0800 R0810 R0820 R0833 R0840 R0850 R0860	859 F 550 F 294 F 6 986 F

Mutuelle Renault

S.05.01

Premiums, claims and expenses by line of business

		non-life insurance	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)						
		Medical expense insurance	Income protection insurance	Assistance					
		C0010	C0020	C0110	C0200				
Premiums written									
Gross - Direct Business	R0110	70 701 K€			70 701 K€				
Gross - Proportional reinsurance accepted	R0120								
Gross - Non-proportional reinsurance accepted	R0130								
Reinsurers' share	R0140								
Net	R0200	70 701 K€			70 701 K€				
Premiums earned									
Gross - Direct Business	R0210	70 701 K€			70 701 K€				
Gross - Proportional reinsurance accepted	R0220								
Gross - Non-proportional reinsurance accepted	R0230								
Reinsurers' share	R0240								
Net	R0300	70 701 K€			70 701 K€				
Claims incurred		·							
Gross - Direct Business	R0310	61 849 K€			61 849 K€				
Gross - Proportional reinsurance accepted	R0320								
Gross - Non-proportional reinsurance accepted	R0330								
Reinsurers' share	R0340								
Net	R0400	61 849 K€			61 849 K€				
Changes in other technical provisions									
Gross - Direct Business	R0410	-1 753K€			-1 753K€				
Gross - Proportional reinsurance accepted	R0420								
Gross - Non-proportional reinsurance accepted	R0430								
Reinsurers' share	R0440								
Net	R0500	-1 753K€			-1 753K€				
Expenses incurred	R0550	10 908K€			10 908K€				
Other expenses	R1200								
Total expenses	R1300				10 908K€				

Mutuelle Renault
S.05.01
Premiums, claims and expenses by line of business

				Line of Business for: lif	e insurance obligations			Life rein commi		
		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	Total
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written							i		i	
Gross	R1410									
Reinsurers' share	R1420									
Net	R1500									
Premiums earned										
Gross	R1510									
Reinsurers' share	R1520									
Net	R1600									
Claims incurred										
Gross	R1610									
Reinsurers' share	R1620									
Net	R1700									
Changes in other technical provisions										
Gross	R1710									
Reinsurers' share	R1720									
Net	R1800									
Expenses incurred	R1900									
Other expenses	R2500									
Total expenses	R2600									

Mutuelle Renault
S.05.02
Premiums, claims and expenses by country

		Home country	Top 5	countries (by amoun	t of gross premiums	written) - non-life obl	-	Total Top 5 and home country
	R0010	C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010							
Premiums written		C0080	C0090	C0100	C0110	C0120	C0130	C0140
	R0110	70 704 1/0				1	1	70 704 1/0
Gross - Direct Business		70 701 K€						70 701 K€
Gross - Proportional reinsurance accepted	R0120							
Gross - Non-proportional reinsurance accepted	R0130							
Reinsurers' share	R0140							
Net	R0200	70 701 K€						70 701 K€
Premiums earned				1	Т	T	r	
Gross - Direct Business	R0210	70 701 K€						70 701 K€
Gross - Proportional reinsurance accepted	R0220							
Gross - Non-proportional reinsurance accepted	R0230							
Reinsurers' share	R0240							
Net	R0300	70 701 K€						70 701 K€
Claims incurred								
Gross - Direct Business	R0310	61 849 K€						61 849 K€
Gross - Proportional reinsurance accepted	R0320							
Gross - Non-proportional reinsurance accepted	R0330							
Reinsurers' share	R0340							
Net	R0400	61 849 K€						61 849 K€
Changes in other technical provisions		4		1				
Gross - Direct Business	R0410	-1 753 K€						-1 753 K€
Gross - Proportional reinsurance accepted	R0420							
Gross - Non-proportional reinsurance accepted	R0430							
Reinsurers' share	R0440							
Net	R0500	-1 753 K€						-1 753 K€
Expenses incurred	R0550	10 908 K€						10 908 K€
Other expenses	R1200							
Total expenses	R1300							10 908 K€

		Home country	Тор	5 countries (by amo	unt of gross premium	ıs written) - life obliga	tions	Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R1400							
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
Premiums written					-			
Gross	R1410							
Reinsurers' share	R1420							
Net	R1500							
Premiums earned								
Gross	R1510							
Reinsurers' share	R1520							
Net	R1600							
Claims incurred								
Gross	R1610							
Reinsurers' share	R1620							
Net	R1700							
Changes in other technical provisions								
Gross	R1710							
Reinsurers' share	R1720							
Net	R1800							
Expenses incurred	R1900							
Other expenses	R2500							
Total expenses	R2600							

		Mutuelle Re	nault			
		S.17.01				
	T	echnical provision	ns - non-life			
		Direct busines proportional	s and accepted	Direct busines proportional		
		Medical expense insurance	Income protection insurance	Legal expenses insurance	Assistance	Total Non-Life obligation
		C0020	C0030	C0110	C0120	C0180
Technical provisions calculated as a whole	R0010					
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						0.004.1/6
Gross	R0060	-2 304 K€				-2 304 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140					
Net Best Estimate of Premium Provisions	R0150	-2 304 K€				-2 304 K€
Claims reserves						
Gross	R0160	9 366 K€				9 366 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240					
Net Best Estimate of Claims Provisions	R0250	9 366 K€				9 366 K€
Total Best Estimate - gross	R0260	7 062 K€				7 062 K€
Total Best Estimate - net	R0270	7 062 K€				7 062 K€
Risk margin	R0280	1 969 K€				1 969 K€
Amount of the transitional on Technical Provisions						
Technical provisions calculated as a whole	R0290					
Best Estimate	R0300					
Risk margin	R0310					
Technical provisions - Total						
Technical provisions - Total	R0320	9 031 K€				9 031 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330					
Technical provisions minus recoverables from reinsurance/SPV and Finite Re -total	R0340	9 031 K€				9 031 K€

					Mutuell	e Renault						
					S 19 01 - A	Accident year						
					Non-life ins	urance claims						
Ion-life insurance claims Total non-life activities												
Accident year / Underwriting year	Z0021	Accident year										
	Gross Claims Paid ((absolute amount))	non-cumulative)										
						Development year						
	Year		1	2	3	4	5	6	7	8	9	10 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prio												í –
N-9	R0160											1
N-8	R0170											
N-7	R0180											
N-6	R0190								1			
N-5	R0200	47 726 K€	4 553 K€	8 K€	31 K€	3 K€	3 K€					
N-4	R0210	48 976 K€	4 491 K€	64 K€	3 K€	-0 K€						
N-3	R0220	49 511 K€	4 210 K€	152 K€	35 K€							
N-2	R0230	44 544 K€	4 719 K€	108 K€								
N-1	R0240	54 289 K€	4 676 K€									
N	R0250	57 316 K€										
		For current year	Sum of years (cumulative)									
		C0170	C0180									
Prio	r R0100											
N-9	R0160											
N-8	R0170											
N-7	R0180											
N-6	R0190											

Prior	R0100		
N-9	R0160		
N-8	R0170		
N-7	R0180		
N-6	R0190		
N-5	R0200	3 K€	52 324 K€
N-4	R0210	-0 K€	53 533 K€
N-3	R0220	35 K€	53 908 K€
N-2	R0230	108 K€	49 370 K€
N-1	R0240	4 676 K€	58 964 K€
Ν	R0250	57 316 K€	57 316 K€
Total	R0260	62 137 K€	325 415 K€

S.19.01 - Underwriting year Non-life insurance claims

Non-life insurance claims Total non-life activities

Accident year / Underwriting year

R0170 Accident year
Gross Claims Paid (non-cumulative)
(absolute amount))

						Development year						
	Year		1	2	3	4	5	6	7	8	9	10 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100	X	X	\sim	$>\!$	$>\!$	\geq	$\langle \rangle$	\geq	\geq	\langle	
N-9	R0160											
N-8	R0170											
N-7	R0180											
N-6	R0190			9 K€	5 K€							
N-5	R0200		110 K€	13 K€	2 K€				-			
N-4	R0210	5 745 K€	108 K€	37 K€				-				
N-3	R0220	5 901 K€	123 K€	5 K€	4 K€							
N-2	R0230	7 413 K€	98 K€	25 K€								
N-1	R0240	7 365 K€	146 K€									
N	R0250	5 611 K€										

		Year end
		C0360
Prior	R0100	
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	
Ν	R0250	
Total	R0260	

Mutuelle Renault
S.23.01
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					
Share premium account related to ordinary share capital	R0030					
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	229 K€	229 K€			
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	65 007 K€	65 007 K€			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160					
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to						
be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be	R0220					
classified as Solvency II own funds						
Deductions	D0000					
Deductions for participations in financial and credit institutions	R0230	05 000 KG	05 000 1/6			
Total basic own funds after deductions	R0290	65 236 K€	65 236 K€			
Ancillary own funds	Baaaa					
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Initial funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Eligible and available own funds						
Total available own funds to meet the SCR	R0500	65 236 K€	65 236 K€			
Total available own funds to meet the MCR	R0510	65 236 K€	65 236 K€			
Total eligible own funds to meet the SCR	R0540	65 236 K€	65 236 K€			
Total eligible own funds to meet the MCR	R0550	65 236 K€	65 236 K€			
Solvency Capital Requirement	R0580	21 491 K€				
Minimum consolidated Group SCR	R0600	5 373 K€				
Ratio of Eligible own funds to SCR	R0620	304%				
Ratio of Eligible own funds to MCR	R0640	1214%				

	ſ		
		C0060	
Reconciliation reserve			
Excess of assets over liabilities	R0700	65 236 K€	
Own shares (held directly and indirectly)	R0710		
Foreseeable dividends and distributions	R0720		
Other basic own fund items	R0730	229 K€	
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740		
Reconciliation reserve	R0760	65 007 K€	
Expected profits			
Expected profits included in future premiums (EPIFP) - Life business	R0770		
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	2 304 K€	
Total expected profits included in future premiums (EPIFP) R0790			

Mutuelle Renault	
S.25.01	
Solvency Capital Requirement - for undertakings on Standard Formula	

		Gross Solvency Capital Requirement C0110	Simplifications
Market risk	R0010	9 235 k€	00120
Counterparty default risk	R0020	1 145 k€	
Life underwriting risk	R0030		
Health underwriting risk	R0040	14 436 k€	
Non-life underwriting risk	R0050		
Diversification	R0060	-5 446 k€	
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100	19 370 k€	

		Value
Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	2 121 k€
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	21 491 k€
Capital add-on already set	R0210	
Solvency Capital Requirement	R0220	21 491 k€
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	

Solvency capital requirement (USP)		USP
		C0090
Life underwriting risk	R0030	
Health underwriting risk	R0040	
Non-life underwriting risk	R0050	

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Mutuelle Renault										
S.28.02										
		Minimum C	nital Roqui	romo	nt - Both life and non-life	a insurance activity				
				enter						
		Non-life activities								
		Net income	Net income							
		[]_((.))	[]_((,))							
		C0010	C0020	7						
Linear formula component for non-life insurance and reinsurance			00020	-						
obligations	R0010	3 655 k€			Non-life a	activities	Life activities			
•				_	Net (of reinsurance/SPV)	Net (of reinsurance)	Net (of reinsurance/SPV)	Net (of reinsurance)		
					best estimate and TP	written premiums in the	best estimate and TP	written premiums in the		
					calculated as a whole	last 12 months	calculated as a whole	last 12 months		
					C0030	C0040	C0050	C0060		
Medical expense insurance and proportional reinsurance				R0020	7 062 k€	70 701 k€				
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	е			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 Non-proportional property reinsurance				R0160 R0170						
non-proportional property reinsurance				R0170	1		1			

		Non-life activitie	s Life activities					
		Net income	Net income	,				
Linear formula component for life insurance and reinsurance		C0070	C0080					
obligations	R0200				Non-life	activities	Life ac	tivities
					Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
					C0090	C0100	C0110	C0120
Obligations with profit participation - guaranteed benefits				R0210				
Obligations with profit participation - future discretionary benefits				R0220				
Index-linked and unit-linked insurance obligations				R0230				
Other life (re)insurance and health (re)insurance commitments				R0240				
Total capital at risk for all life (re)insurance obligations				R0250				

Overall MCR calculation

		C0130
Linear MCR	R0300	3 655 k€
Solvency Capital Requirement	R0310	21 491 k€
MCR cap	R0320	9 671 k€
MCR floor	R0330	5 373 k€
Combined MCR	R0340	5 373 k€
Absolute floor of the MCR	R0350	2 700 k€
Minimum consolidated Group SCR	R0400	5 373 k€

Notional non-life and life MCR calculation	Non-life activities	Life activities	
		C0140	C0150
Notional linear MCR	R0500		
Notional SCR excluding add-on (annual or latest calculation)	R0510		
Notional MCR cap	R0520		
Notional MCR floor	R0530		
Notional combined MCR	R0540		
Absolute floor of the notional MCR	R0550		
Notional MCR	R0560		

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	Balance sheet			
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LiabilitiesR070048 34137 0Liabilities arising from direct and substitute transactionsR071017 77116 6Liabilities arising from reinsurance and substitution cessionsR07200BondsR07300Debts owed to credit institutionsR07400Other liabilitiesR075030 56920 3Negotiable debt securities issuedR07600Other borrowings, deposits and guarantees receivedR07700StaffR07801 8954State, social bodies and public authoritiesR07801 825Sundry creditorsR080018 64517 6Accruals - liabilitiesR0810125 114122 114				404 0
Liabilities arising from direct and substitute transactionsR071017 77116 6Liabilities arising from reinsurance and substitution cessionsR07200BondsR07300Debts owed to credit institutionsR07400Other liabilitiesR075030 56920 3Negotiable debt securities issuedR07700Other borrowings, deposits and guarantees receivedR07700StaffR078018 954State, social bodies and public authoritiesR079010 62922Sundry creditorsR080018 94517 6Accruals - liabilitiesR0810125 114122 1			0	37 028
Bonds R0730 0 Debts owed to credit institutions R0740 0 Other liabilities R0750 30 569 20 3 Negotiable debt securities issued R0760 0 0 Other borrowings, deposits and guarantees received R0770 0 0 Staff R0780 1 895 4 State, social bodies and public authorities R0790 10 629 22 Sundry creditors R0800 18 045 17 6				16 632
Debts R0740 0 Other liabilities R0750 30 569 20 3 Negotiable debt securities issued R0760 0 Other borrowings, deposits and guarantees received R0770 0 Staff R0780 1895 4 State, social bodies and public authorities R0790 10 629 22 Sundry creditors R0800 18 945 17 6 Accruals - liabilities R0810 125 114 122 1			0	0
Other liabilities R0750 30 569 20 3 Negotiable debt securities issued R0760 0 Other borrowings, deposits and guarantees received R0770 0 Staff R0780 1895 4 State, social bodies and public authorities R0790 10 629 22 Sundry creditors R0800 18 945 17 6 Accruals - liabilities R0810 125 114 122 1			*	C
Negotiable debt securities issued R0760 0 Other borrowings, deposits and guarantees received R0770 0 Staff R0780 1895 4 State, social bodies and public authorities R0790 10 629 22 Sundry creditors R0800 18 045 17 6 Accruals - liabilities R0810 125 114 122 1				0
Other borrowings, deposits and guarantees received R0770 0 Staff R0780 1.895 4 State, social bodies and public authorities R0790 10.629 22 Sundry creditors R0800 18.045 17.6 Accruals - liabilities R0810 125.114 122				20 396 r
Staff R0780 1 895 4 State, social bodies and public authorities R0790 10 629 2 2 Sundry creditors R0800 18 045 17 6 Accruals - liabilities R0810 125 114 122 1			*	0
State, social bodies and public authorities R0790 10 629 2 2 Sundry creditors R0800 18 045 17 6 Accruals - liabilities R0810 125 114 122 1			1 895	489
Accruals - liabilities R0810 125 114 122 1			10 629	2 277
				17 631
Total liabilities R0820 2 906 906 2 961 5				122 197 2 961 564

Médicis
S.05.01
Premiums, claims and expenses by line of business

Premiums, claims and expenses by risk type - €k

		Pension obligations						
		Branch 26	Eurocroissance	Euro - subsidiary accounting	UL - subsidiary accounting	Euro - Other	UL - Other	TOTAL
		C0550	C0560	C0570	C0580	C0590	C0600	C0610
Premiums written								
Gross	R1410	44 709						44 709
Reinsurers' share	R1420	0						0
Net	R1500	44 709						44 709
Premiums earned		0						0
Gross	R1510	0						0
Reinsurers' share	R1520	0						0
Net	R1600	0						0
Claims incurred		0						0
Gross	R1610	162 313						162 313
Reinsurers' share	R1620	0						0
Net	R1700	162 313						162 313
Changes in other technical provisions		0						0
Gross	R1710	98 264						98 264
Reinsurers' share	R1720	0						0
Net	R1800	98 264						98 264
Expenses incurred	R1900	11 272						

		Commitments corresponding to ancillary guarantees					
		Incap-inval	Other	Acceptances - incap-inval	Acceptances - other	TOTAL	
		C0500	C0510	C0520	C0530	C0540	
Premiums written							
Gross - Direct Business	R0110						
Gross - Proportional reinsurance accepted	R0120						
Reinsurers' share	R0140						
Net	R0200						
Premiums earned							
Gross - Direct Business	R0210						
Gross - Proportional reinsurance accepted	R0220						
Reinsurers' share	R0240						
Net	R0300						
Claims incurred							
Gross - Direct Business	R0310						
Gross - Proportional reinsurance accepted	R0320						
Reinsurers' share	R0340						
Net	R0400						
Changes in other technical provisions							
Gross - Direct Business	R0410						
Gross - Proportional reinsurance accepted	R0420						
Reinsurers' share	R0440						
Net	R0500						
Expenses incurred	R0550						

Médicis	
RP.42.03	
Minimum margin requirement - components (former "Statement C6 ")	

in €k		TOTAL
IN EK		C0030
Minimum margin requirement (life + non-life)	R0010	64 158
Minimum margin requirement - life	R0011	64 158
Minimum margin requirement - non-life	R0012	C
Components (= A + B + C)	R0020	254 861
Capital paid/Establishment fund /Registered office	R0030	381
Uncommitted reserves/Capital premiums	R0040	245 745
Retained earnings after appropriation	R0050	29 589
Additional social fund borrowings	R0060	0
- Own shares	R0070	C
-Acquisition costs not recognised	R0080	C
 Intangible items in the balance sheet 	R0090	134
Total A	R0100	275 581
Subordinated securities or loans	R0110	C
perpetual	R0120	C
fixed maturity	R0130	C
Unused R423-16 contribution	R0140	C
Total B	R0150	C
Fraction of unpaid capital	R0160	C
Unrealised gains recognised as non-exceptional assets	R0170	-20 719
Unrealised gains recognised as non-exceptional liabilities	R0180	C
Net unrealised capital gains recognised in FFI	R0190	C
Total C	R0200	-20 719

Guarantee fund		Third party minimum requirement	Absolute minimum	Guarantee fund
		C0040	C0050	C0060
Third party minimum requirement	R0210	21 386		0

Energie Mutuelle
S.02.01
Balance sheet

		Solvency II value
		C0010
Assets		
Intangible assets	R0030	7 074
Deferred tax assets Pension benefit surplus	R0040 R0050	7 274
Pension benefit surplus Property, plant and equipment held for own use	R0050	
Investments (other than assets held for index-linked and unit-linked contracts)	R0000	16 092
Property (other than for own use)	R0070	10 092 1
Holdings in related undertakings, including participations	R0090	20
Equities	R0100	28
Equites - listed	R0110	28
Equities - Instea	R0120	201
Bonds	R0130	3 312
Government Bonds	R0130	5512
Corporate Bonds	R0140	3 312
Structured notes	R0150	5512
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	6 286
	R0190	0 200
Derivatives		C 44C
Deposits other than cash equivalents	R0200	6 446
Other investments	R0210	
ssets held for index-linked and unit-linked contracts	R0220	
oans and mortgages	R0230	
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	
teinsurance recoverables from:	R0270	-846
Non-life and health similar to non-life	R0280	-1 266
Non-life excluding health	R0290	
Health similar to non-life	R0300	-1 266
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	420
Health similar to life	R0320	420
Life excluding health and index-linked and unit-linked	R0330	
Life index-linked and unit-linked	R0340	
eposits to cedants	R0350	36
nsurance and intermediaries receivables	R0360	4 052
Receivables arising from reinsurance transactions	R0370	1 315
Receivables (trade, not insurance)	R0380	2 999
Dwn 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	2 265
Any other assets, not elsewhere shown	R0420	30
otal assets	R0500	33 217
	10000	002111
Liabilities		
Fechnical provisions - non-life	R0510	4 116
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	4 116
Technical provisions calculated as a whole	R0570	
Dist Estimate		
Best Estimate	R0580	3 654
Best Estimate Risk margin	R0580 R0590	
Risk margin		461
	R0590	461 1 443
Risk margin echnical provisions - life (excluding index-linked and unit-linked)	R0590 R0600	461 1 443
Risk margin echnical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life)	R0590 R0600 R0610	461 1 443 1 443
Risk margin echnical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole	R0590 R0600 R0610 R0620	461 1 443 1 443 1 432
Risk margin echnical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best Estimate	R0590 R0600 R0610 R0620 R0630	461 1 443 1 443 1 432
Risk margin echnical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked)	R0590 R0600 R0610 R0620 R0630 R0640 R0650	461 1 443 1 443 1 432
Risk margin echnical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin	R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660	461 1 443 1 443 1 432
Risk margin echnical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions calculated as a whole Best Estimate	R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0660 R0660	461 1 443 1 443 1 432
Risk margin echnical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions calculated as a whole Best Estimate Risk margin Risk margin	R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0670 R0680	461 1 443 1 443 1 432
Risk margin echnical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Best Estimate Risk margin Risk margin echnical provisions - index-linked and unit-linked	R0590 R0600 R0610 R0630 R0630 R0640 R0650 R0660 R0660 R0660 R0660 R0680 R0680	461 1 443 1 443 1 432
Risk margin echnical provisions - life (excluding index-linked and unit-linked) Technical provisions - nealth (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions calculated as a whole Best Estimate Risk margin echnical provisions - index-linked and unit-linked Technical provisions calculated as a whole	R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0670 R0680 R0680 R0690 R0700	461 1 443 1 443 1 432
Risk margin echnical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - alfe (excluding health and index-linked and unit-linked) Technical provisions calculated as a whole Best Estimate Risk margin echnical provisions - index-linked and unit-linked Technical provisions - index-linked and unit-linked Technical provisions - calculated as a whole Best Estimate	R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0660 R0660 R0660 R0690 R0700 R0710	461 1 443 1 443 1 432
Risk margin echnical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Risk	R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0670 R0680 R0690 R0700 R0710 R0710 R0720	461 1 443 1 443 1 432
Risk margin echnical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin echnical provisions - lindex-linked and unit-linked) Technical provisions calculated as a whole Best Estimate Risk margin ethnical provisions - index-linked and unit-linked Risk margin ther technical provisions	R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0670 R0680 R0690 R0700 R0710 R0720 R0730	461 1 443 1 443 1 432
Risk margin echnical provisions - Ihealth (similar to life) Technical provisions - Ihealth (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin	R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0660 R0680 R0690 R0700 R0710 R0710 R0730 R0740	461 1443 1443 1443 10
Risk margin echnical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions calculated as a whole Best Estimate Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin ther technical provisions Confingent liabilities rovisions other than technical provisions	R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0650 R0660 R0670 R0680 R0690 R0700 R0710 R0720 R0730 R0740 R0750	461 1443 1443 1443 10
Risk margin echnical provisions - life (excluding index linked and unit-linked) Technical provisions - lealth (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Risk	R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0660 R0690 R070 R070 R070 R070 R070 R070 R070 R070 R070 R0710 R0720 R0730 R0740 R0750 R0760	461 1443 1443 1443 10
Risk margin echnical provisions - life (excluding index-linked and unit-linked) Technical provisions - lealth (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Risk	R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0670 R0680 R0699 R0700 R0710 R0730 R0730 R0740 R0750 R0760 R0760 R0770	461 1443 1443 1432 10 10 3118
Risk margin echnical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Risk ma	R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0660 R0680 R0700 R0710 R0710 R0710 R0730 R0730 R0750 R0760 R0770 R0760 R0770 R0770 R0770 R0780	461 1443 1443 1432 10 10 3118
Risk margin echnical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Risk margin Risk margin Uther technical provisions ontigent liabilities rovisions other than technical provisions ension benefit obligations reposits form reinsurers elerned tax liabilities	R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0660 R0660 R0690 R0700 R0710 R0730 R0730 R0740 R0750 R0760 R0770 R0760 R0770 R0770 R0780 R0790	461 1443 1443 1432 10 10 3118
Risk margin echnical provisions - life (excluding index linked and unit-linked) Technical provisions - lealth (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Risk	R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0660 R0660 R0660 R0690 R0710 R0720 R0730 R0750 R0760 R0750 R0760 R0770 R0780 R0790 R0800	461 1443 1443 1432 10 10 3118
Risk margin echnical provisions - life (excluding index-linked and unit-linked) Technical provisions - lealth (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Risk	R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0670 R0680 R0690 R070 R0730 R0740 R0750 R0760 R0770 R0780 R0780 R0780 R0800 R0810	461 1443 1443 1432 10 10 3118 7 274
Risk margin echnical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Risk margin Risk margin Risk margin Risk margin Risk margin Best Estimate Risk margin Risk margin Risk margin Risk margin Best Estimate Risk margin Risk margin Risk margin Risk margin Best Estimate Risk margin Risk Risk Risk Risk Risk Risk Risk Risk	R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0660 R0660 R0680 R0700 R0710 R0720 R0730 R0730 R0750 R0760 R0770 R0760 R0770 R0780 R0790 R0800 R0810 R0810	461 1443 1443 1432 10 10 3118 7 274
Risk margin echnical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Risk Risk Risk Risk Risk Risk Risk Risk	R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0670 R0680 R0690 R0710 R0710 R0730 R0730 R0750 R0750 R0750 R0750 R0750 R0760 R0770 R0780 R0790 R0800 R0810 R0820 R0830	461 1443 1443 1432 10 10 3118 3118 7 274 1 727
Risk margin echnical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Risk margin Echnical provisions calculated as a whole Best Estimate Risk margin Risk Risk Risk Risk Risk Risk Risk Risk	R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0660 R0660 R0680 R0700 R0710 R0720 R0730 R0730 R0750 R0760 R0770 R0760 R0770 R0780 R0790 R0800 R0810 R0810	461 1443 1443 1432 10 10 3118 3118 7 274 1 727
Risk margin echnical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Risk	R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0670 R0680 R0690 R0710 R0710 R0730 R0730 R0750 R0750 R0750 R0750 R0750 R0760 R0770 R0780 R0790 R0800 R0810 R0820 R0830	461 1443 1443 1432 10 10 3118 7 274 1727 4 206
Risk margin echnical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Technical provisions calculated as a whole Best Estimate Risk margin Risk marg	R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0660 R0670 R0680 R0690 R0710 R0720 R0730 R0740 R0750 R0760 R0770 R0760 R0770 R0780 R0790 R0800 R0810 R0820 R0830 R0840	461 1443 1443 1432 10 10 3118 7 274 1727 4 206
Risk margin echnical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Risk margi	R0590 R0600 R0610 R0620 R0630 R0640 R0640 R0660 R0660 R0660 R0660 R0660 R0660 R0660 R070 R070 R070 R0710 R0720 R0730 R0740 R0750 R0760 R0770 R0780 R0790 R0800 R0810 R0820 R0830 R0840 R0840	461 1443 1443 1432 10 10 3118 3118 7274 1727 1727 4206 1452
Risk margin echnical provisions - life (excluding index-linked and unit-linked) Technical provisions aclulated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Echnical provisions calculated as a whole Best Estimate Risk margin Risk	R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0660 R0660 R0660 R0660 R0660 R070 R070 R0710 R0720 R0730 R0730 R0750 R0770 R0770 R0770 R0770 R0770 R0770 R0770 R0770 R0770 R0780 R0810 R08310 R0820 R0830 R0840 R0850 R0860	461 1443 1443 1443 1432 10 10 3118 3118 7274 1727 4206 1452 1452
Risk margin echnical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin echnical provisions - index-linked and unit-linked Technical provisions - index-linked and unit-linked Technical provisions - index-linked and unit-linked Technical provisions - calculated as a whole Best Estimate Best Estimate	R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0650 R0660 R0670 R0680 R0690 R0700 R0710 R0720 R0730 R0730 R0740 R0750 R0760 R0770 R0760 R0770 R0760 R0770 R0760 R0770 R0760 R0770 R0780 R0790 R0800 R0810 R0820 R0830 R0840 R0850 R0860 R0860 R0860 R0860	3654 461 1433 1443 1432 10 3118 3118 7274 1727 4206 1452 1452 1452 0 23 335 k

Energie Mutuelle

S.05.01

Premiums, claims and expenses by line of business

		Li non-life insurance business and ac	Total		
		Medical expense insurance	Income protection insurance	Assistance	
		C0010	C0020	C0110	C0200
Premiums written		1			
Gross - Direct Business	R0110	38 038 K€			38 038 K€
Gross - Proportional reinsurance accepted	R0120	1 725 K€			1 725 K€
Gross - Non-proportional reinsurance accepted	R0130				
Reinsurers' share	R0140	-4 851 K€			-4 851 K€
Net	R0200	44 614 K€			44 614 K€
Premiums earned					
Gross - Direct Business	R0210	39 076 K€			39 076 K€
Gross - Proportional reinsurance accepted	R0220	5 627 K€			5 627 K€
Gross - Non-proportional reinsurance accepted	R0230				
Reinsurers' share	R0240	15 976 K€			15 976 K€
Net	R0300	28 726 K€			28 726 K€
Claims incurred		·			
Gross - Direct Business	R0310	29 781 K€			29 781 K€
Gross - Proportional reinsurance accepted	R0320	9 240 K€			9 240 K€
Gross - Non-proportional reinsurance accepted	R0330				
Reinsurers' share	R0340	31 395 K€			31 395 K€
Net	R0400	7 626 K€			7 626 K€
Changes in other technical provisions					
Gross - Direct Business	R0410	175K€			175K€
Gross - Proportional reinsurance accepted	R0420	250K€			250K€
Gross - Non-proportional reinsurance accepted	R0430				
Reinsurers' share	R0440	422K€			422K€
Net	R0500	3K€			3K€
Expenses incurred	R0550	6 394K€			6 394K€
Other expenses	R1200				
Total expenses	R1300				6 394K€

Energie Mutuelle	
S.05.01	
Premiums, claims and expenses by line of business	

				Line of Business for: lif	e insurance obligations	-			Life reinsurance commitments			
		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	Total		
	-	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300		
Premiums written												
Gross	R1410											
Reinsurers' share	R1420											
Net	R1500											
Premiums earned												
Gross	R1510											
Reinsurers' share	R1520											
Net	R1600											
Claims incurred												
Gross	R1610											
Reinsurers' share	R1620											
Net	R1700											
Changes in other technical provisions												
Gross	R1710											
Reinsurers' share	R1720											
Net	R1800											
Expenses incurred	R1900											
Other expenses	R2500											
Total expenses	R2600											

Energie Mutuelle
\$.05.02
Premiums, claims and expenses by country

		Home country	Top 5	countries (by amoun	t of gross premiums	written) - non-life obl	igations	Total Top 5 and home country
	00040	C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010							
Premiums written		C0080	C0090	C0100	C0110	C0120	C0130	C0140
Gross - Direct Business	R0110	38 038 K€						38 038 K€
Gross - Drect Business Gross - Proportional reinsurance accepted	R0110	1 725 K€						1 725 K€
Gross - Proportional reinsurance accepted	R0120 R0130	1725 KE						1 / 23 KE
Reinsurers' share	R0130	-4 851 K€						-4 851 K€
	R0140	-4 851 K€ 44 614 K€						
Net	R0200	44 0 14 KE						44 614 K€
Premiums earned					1	1	1	00.070.1/0
Gross - Direct Business	R0210	39 076 K€						39 076 K€
Gross - Proportional reinsurance accepted	R0220	5 627 K€						5 627 K€
Gross - Non-proportional reinsurance accepted	R0230							
Reinsurers' share	R0240	15 976 K€						15 976 K€
Net	R0300	28 726 K€						28 726 K€
Claims incurred					1	1	r	
Gross - Direct Business	R0310	29 781 K€						29 781 K€
Gross - Proportional reinsurance accepted	R0320	9 240 K€						9 240 K€
Gross - Non-proportional reinsurance accepted	R0330							
Reinsurers' share	R0340	31 395 K€						31 395 K€
Net	R0400	7 626 K€						7 626 K€
Changes in other technical provisions								
Gross - Direct Business	R0410	175 K€						175 K€
Gross - Proportional reinsurance accepted	R0420	250 K€						250 K€
Gross - Non-proportional reinsurance accepted	R0430							
Reinsurers' share	R0440	422 K€						422 K€
Net	R0500	3 K€						3 K€
Expenses incurred	R0550	6 394 K€						6 394 K€
Other expenses	R1200							
Total expenses	R1300							6 394 K€

		Home country	Тор	5 countries (by amo	unt of gross premium	ıs written) - life obliga	tions	Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R1400							
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
Premiums written					-			
Gross	R1410							
Reinsurers' share	R1420							
Net	R1500							
Premiums earned								
Gross	R1510							
Reinsurers' share	R1520							
Net	R1600							
Claims incurred								
Gross	R1610							
Reinsurers' share	R1620							
Net	R1700							
Changes in other technical provisions								
Gross	R1710							
Reinsurers' share	R1720							
Net	R1800							
Expenses incurred	R1900							
Other expenses	R2500							
Total expenses	R2600							

Energie Mutuelle
S.12.01
Life and Health SLT Technical Provisions

			Other life	insurance		Total /Life ather than
		Insurance with profit participation		Contracts without options and guarantees	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)
		C0020	C0060	C0070	C0100	C0150
Technical provisions calculated as a whole	R0010					
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	R0020					
Technical provisions calculated as a sum of BE and RM						
Best Estimate						
Gross Best Estimate	R0030					
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080					
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090					
Risk margin	R0100					
Amount of the transitional on Technical Provisions						
Technical provisions calculated as a whole	R0110					
Best Estimate	R0120					
Risk margin	R0130					
Technical provisions - Total	R0200					

		Health insurance (direct business)	Health reinsurance (reinsurance accepted)	Total (Health similar to life)
Technical provisions calculated as a whole	R0010	C0160	C0200	C0210
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	R0020			
Technical provisions calculated as a sum of BE and RM				
Best Estimate				
Gross Best Estimate	R0030			1 432 k€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080			420 k€
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090			1 012 k€
Risk margin	R0100	10 K€		10 k€
Amount of the transitional on Technical Provisions				
Technical provisions calculated as a whole	R0110			
Best Estimate	R0120			
Risk margin	R0130			
Technical provisions - Total	R0200	1 443 K€		1 443 k€

		Energie Mut	uelle			
		S.17.01				
	T	echnical provision	ns - non-life			
		Direct business proportional	s and accepted	Direct business proportional		
		Medical expense insurance	Income protection insurance	Legal expenses insurance	Assistance	Total Non-Life obligation
		C0020	C0030	C0110	C0120	C0180
Technical provisions calculated as a whole	R0010					
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	R0060	-7 941 K€				-7 941 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-7 941 K€				-11 233 K€
Net Best Estimate of Premium Provisions	R0150	3 292 K€				3 292 K€
Claims reserves						
Gross	R0160	11 595 K€				11 595 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	9 966 K€				9 966 K€
Net Best Estimate of Claims Provisions	R0250	1 629 K€				1 629 K€
Total Best Estimate - gross	R0260	3 654 K€				3 654 K€
Total Best Estimate - net	R0270	4 921 K€				4 921 K€
Risk margin	R0280	461 K€				461 K€
Amount of the transitional on Technical Provisions						
Technical provisions calculated as a whole	R0290					
Best Estimate	R0300					
Risk margin	R0310					
Technical provisions - Total	-					
Technical provisions - Total	R0320	4 116 K€				4 116 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-1 266 K€				-1 266 K€
Technical provisions minus recoverables from reinsurance/SPV and Finite Re -total	R0340	5 382 K€				5 382 K€

						Energi	ie Mutuelle						
						S.19.01 -	Accident year						
							surance claims						
on-life insurance claims otal non-life activities													
Accident year / Underwriting year		Z0021	Accident year										
	Gr	oss Claims Paid (non-	cumulative)										
	(ab	solute amount))											
							Development year						
		Year		1	2			5	6	7	8		10 & +
		rear				3	4					9	
	Deter	D0100	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
	Prior N-9	R0100 R0160											
	N-9	R0160 R0170											
	N-7	R0170										1	
	N-6	R0190									J		
	N-5	R0200								1			
	N-4	R0210							1				
	N-3	R0220						1					
	N-2	R0230											
	N-1	R0240				-							
	N	R0250											
			For current year	Sum of years (cumulative)									
			C0170	C0180									
	Prior	R0100											
	N-9	R0160											
	N-8	R0170											
	N-7 N-6	R0180 R0190											
	N-5	R0190 R0200											
	N-3	R0200 R0210											
	N-3	R0210											
	N-2	R0230											
	N-1	R0240											
	N	R0250											
	Total	R0260											

S.19.01 - Underwriting year Non-life insurance claims

Non-life insurance claims Total non-life activities

Accident year / Underwriting year

R0170 Accident year
Gross Claims Paid (non-cumulative)
(absolute amount))

						Development year						
	Year		1	2	3	4	5	6	7	8	9	10 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100	\mathbb{N}	X	X	X	X	\sim	\sim	\sim	\sim	\sim	2 K€
N-9	R0160										2 K€	
N-8	R0170									1 K€		
N-7	R0180								2 K€			
N-6	R0190							2 K€				
N-5	R0200						4 K€					
N-4	R0210					2 K€						
N-3	R0220				-39 K€							
N-2	R0230			-389 K€								
N-1	R0240		2 961 K€									
N	R0250	8 310 K€										

		Year end
		C0360
Prior	R0100	2 K€
N-9	R0160	2 K€
N-8	R0170	1 K€
N-7	R0180	2 K€
N-6	R0190	2 K€
N-5	R0200	4 K€
N-4	R0210	2 K€
N-3	R0220	-37 K€
N-2	R0230	-377 K€
N-1	R0240	2 861 K€
Ν	R0250	8 024 K€
Total	R0260	10 486 K€

Energie Mutuelle
S.22.01
Impact of measures on long-term guarantees and transitional measures

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical reserves	R0010	5 558 K€			40 K€	
Basic own funds	R0020	11 334 K€			-10 K€	
Eligible own funds to meet Solvency Capital Requirement	R0050	11 334 K€			-10 K€	
Solvency Capital Requirement	R0090	7 700 K€			3 K€	
Eligible own funds to meet Minimum Capital Requirement	R0100	10 682 K€			-10 K€	
Minimum consolidated Group SCR	R0110	4 000 K€				

Energie Mutuelle
S.23.01
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					
Share premium account related to ordinary share capital	R0030					
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	229 K€	229 K€			
Subordinated mutual member accounts	R0050					
Surplus funds	R0070	1				
Preference shares	R0090	1				,
Share premium account related to preference shares	R0110	1				
Reconciliation reserve	R0130	9 653 K€	9 653 K€			
Subordinated liabilities	R0140	1 452 K€			1 452 K€	
An amount equal to the value of net deferred tax assets	R0160	1				
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	1				·
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to						
be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be	R0220	1				
classified as Solvency II own funds						
Deductions	-					
Deductions for participations in financial and credit institutions	R0230		0.000 // 0	l	4 450 160	I
Total basic own funds after deductions	R0290	11 334 K€	9 882 K€	L	1 452 K€	
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300	<u>ا</u> ــــــــــــــــــــــــــــــــــــ			↓ /	
Initial funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings	R0310	ļ]			L/	
Unpaid and uncalled preference shares callable on demand	R0320	ļ]			4	
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	ļ				·
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	J			L/	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Eligible and available own funds						
Total available own funds to meet the SCR	R0500	11 334 K€	9 882 K€		1 452 K€	
Total available own funds to meet the MCR	R0510	11 334 K€	9 882 K€		1 452 K€	
Total eligible own funds to meet the SCR	R0540	11 334 K€	9 882 K€		1 452 K€	
Total eligible own funds to meet the MCR	R0550	10 682 K€	9 882 K€		800 K€	
Solvency Capital Requirement	R0580	7 700 K€				
Minimum consolidated Group SCR	R0600	4 000 K€				
Ratio of Eligible own funds to SCR	D0000	4.470/				
	R0620	147%		<u> </u>		

		C0060				
Reconciliation reserve						
Excess of assets over liabilities	R0700	9 882 K€				
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends and distributions	R0720					
Other basic own fund items	R0730	229 K€				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740					
Reconciliation reserve	R0760	9 653 K€				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life business	R0770					
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	276 K€				
Total expected profits included in future premiums (EPIFP)	R0790	276 K€				

Energie Mutuelle	
S.25.01	
Solvency Capital Requirement - for undertakings on Standard Formula	

		Gross Solvency	
		Capital	Simplifications
		Requirement	
		C0110	C0120
Market risk	R0010	982 k€	
Counterparty default risk	R0020	1 752 k€	
Life underwriting risk	R0030		
Health underwriting risk	R0040	5 258 k€	String TS/Simplifications - SLT lapse risk [240]
Non-life underwriting risk	R0050		
Diversification	R0060	-1 689 k€	
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100	6 303 k€	

		Value
Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	1 397 k€
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	7 700 k€
Capital add-on already set	R0210	
Solvency Capital Requirement	R0220	7 700 k€
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	

Solvency capital requirement (USP)		USP
		C0090
Life underwriting risk	R0030	
Health underwriting risk	R0040	
Non-life underwriting risk	R0050	

				En	ergie Mutuelle			
					S.28.02			
		Minimum O				the second s		
			apital Requi	remei	nt - Both life and non-life	e insurance activity		
		Non-life activities						
		Net income	Net income					
		[]_((,))	[]_((.))					
		C0010	C0020	٦				
Linear formula component for non-life insurance and reinsurance obligations	R0010		00020	1	Non-life a	activities	Life ac	tivities
obligations	L				Net (of reinsurance/SPV)	Net (of reinsurance)	Net (of reinsurance/SPV)	Net (of reinsurance)
					best estimate and TP	written premiums in the	best estimate and TP	written premiums in the
					calculated as a whole	last 12 months	calculated as a whole	last 12 months
					C0030	C0040	C0050	C0060
Medical expense insurance and proportional reinsurance				R0020	4 921 k€	31 810 k€		
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	e			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	1			

	1	Non-life activities	Life activities					
		Net income []_((,)) C0070	Net income []_((,)) C0080]				
Linear formula component for life insurance and reinsurance obligations	R0200		21 k€		Non-life	activities	Life ac	tivities
					Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
					C0090	C0100	C0110	C0120
Obligations with profit participation - guaranteed benefits				R0210				
Obligations with profit participation - future discretionary benefits				R0220				
Index-linked and unit-linked insurance obligations				R0230				
Other life (re)insurance and health (re)insurance commitments				R0240	1 012 k€			
Total capital at risk for all life (re)insurance obligations				R0250				

Overall MCR calculation

		C0130
Linear MCR	R0300	1 748 k€
Solvency Capital Requirement	R0310	7 700 k€
MCR cap	R0320	3 465 k€
MCR floor	R0330	1 925 k€
Combined MCR	R0340	1 925 k€
Absolute floor of the MCR	R0350	4 000 k€
Minimum consolidated Group SCR	R0400	4 000 k€

Notional non-life and life MCR calculation	Non-life activities	Life activities	
		C0140	C0150
Notional linear MCR	R0500		
Notional SCR excluding add-on (annual or latest calculation)	R0510		
Notional MCR cap	R0520		
Notional MCR floor	R0530		
Notional combined MCR	R0540		
Absolute floor of the notional MCR	R0550		
Notional MCR	R0560		

	CMAV
Γ	S.02.01
	Balance sheet

	Γ	Solvency II
		value
		C0010
Assets		
Intangible assets	R0030	574.14
Deferred tax assets	R0040	574 K€
Pension benefit surplus Property, plant and equipment held for own use	R0050 R0060	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	490 346 K€
Property (other than for own use)	R0080	1 234 K€
Holdings in related undertakings, including participations	R0090	56 880 K€
Equities	R0100	848 K€
Equities - listed	R0110	
Equities - unlisted	R0120 R0130	848 K€ 242 436 K€
Bonds Government Bonds	R0130	242 430 K
Corporate Bonds	R0150	37 042 K
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	188 946 K
Derivatives	R0190	
Deposits other than cash equivalents	R0200	2 K
Other investments	R0210	22 550 10
Assets held for index-linked and unit-linked contracts Loans and mortgages	R0220 R0230	33 550 K 4 312 K
Loans on policies	R0230	4 312 K
Loans and mortgages to individuals	R0250	4 312 K
Other loans and mortgages	R0260	- 01210
Reinsurance recoverables from:	R0270	
Non-life and health similar to non-life	R0280	
Non-life excluding health	R0290	
Health similar to non-life	R0300	
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	
Deposits to cedants Insurance and intermediaries receivables	R0350 R0360	2 500 K
Receivables arising from reinsurance transactions	R0370	2 300 10
Receivables (trade, not insurance)	R0380	3 878 K
Own shares (held directly)	R0390	001010
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0410	8 124 K€
Any other assets, not elsewhere shown	R0410 R0420	
Any other assets, not elsewhere shown Total assets	R0410	8 124 K€ 543 284 K€
Any other assets, not elsewhere shown Total assets Liabilities	R0410 R0420 R0500	543 284 K€
Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life	R0410 R0420 R0500 R0510	543 284 K€
Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health)	R0410 R0420 R0500 R0510 R0510	543 284 K€
Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole	R0410 R0420 R0500 R0510 R0510 R0520 R0530	543 284 K€
Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate	R0410 R0420 R0500 R0510 R0520 R0530 R0530	543 284 K€
Any other assets, not elsewhere shown Fotal assets Liabilities Technical provisions - non-life Technical provisions cano-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin	R0410 R0420 R0500 R0510 R0510 R0520 R0530	543 284 K
Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate	R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0550	543 284 K
Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provision s - calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life)	R0410 R0420 R0500 R0510 R0520 R0520 R0530 R0540 R0550 R0560	543 284 K€ 17 K
Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life Risk margin Technical provisions - health (similar to non-life)	R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0560 R0580 R0580 R0580 R0580 R0580 R0580	543 284 K4 17 K 17 K 17 K 16 K
Any other assets, not elsewhere shown Fotal assets Liabilities Technical provisions - non-life Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked)	R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0550 R0550 R0550 R0550 R0560 R0570 R0580 R0590 R0600	543 284 K4 17 K 17 K 17 K 16 K
Any other assets, not elsewhere shown	R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0560 R0560 R0570 R0580 R0590 R0590 R0600 R0600	543 284 K4 17 K 17 K 17 K 16 K
Any other assets, not elsewhere shown	R0410 R0420 R0500 R0510 R0520 R0530 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0590 R0590 R0590 R0610 R0610	543 284 K4 17 K 17 K 17 K 16 K
Any other assets, not elsewhere shown Fotal assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions - acludated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions - health (similar to non-life) Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life)	R0410 R0420 R0500 R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620	543 284 K4 17 K 17 K 17 K 16 K
Any other assets, not elsewhere shown Fotal assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions - nealth (similar to non-life) Risk margin Risk margin Technical provisions - life (excluding index-linked and unit-linked) Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding index-linked and unit-linked) Risk margin Technical provisions - life (excluding index-linked and unit-linked) Risk margin Risk margin Risk margin	R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0550 R0550 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0630 R0630 R0640	543 284 K4 17 K 17 K 17 K 16 K 1 K 283 212 K
Any other assets, not elsewhere shown	R0410 R0420 R0500 R0510 R0510 R0520 R0530 R0540 R0550 R0560 R0560 R0580 R0580 R0590 R0600 R0610 R0620 R0630 R0640 R0650	543 284 K4 17 K 17 K 17 K 16 K 1 K 283 212 K
Any other assets, not elsewhere shown Fotal assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions - aclculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions - life (excluding index-linked and unit-linked) Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding index-linked and unit-linked) Risk margin Risk margin Risk margin Risk margin	R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0550 R0550 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0630 R0630 R0640	543 284 K4 17 K 17 K 16 K 16 K 283 212 K 283 212 K
Any other assets, not elsewhere shown	R0410 R0420 R0500 R0510 R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0640 R0590 R0640 R0650 R06410 R0630 R0640 R0650 R0640 R0650 R0660	543 284 K4 17 K 17 K 16 K 16 K 283 212 K 283 212 K 283 212 K 283 212 K
Any other assets, not elsewhere shown Fotal assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions - acludated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions - health (similar to non-life) Technical provisions - health (similar to life) Best Estimate Risk margin Technical provisions - health (similar to life) Best Estimate Risk margin Technical provisions - health (similar to life) Best Estimate Risk margin	R0410 R0420 R0500 R0510 R0510 R0520 R0530 R0540 R0550 R0550 R0550 R0550 R0580 R0590 R0600 R0610 R0630 R0630 R0630 R0660 R0660 R0660 R0660	543 284 K 17 K 17 K 16 K 1 K 283 212 K 283 212 K 283 212 K 283 513 K
Any other assets, not elsewhere shown	R0410 R0420 R0500 R0510 R0510 R0520 R0530 R0540 R0550 R0550 R0550 R0550 R0550 R0550 R0550 R0550 R0590 R0600 R0610 R0620 R0630 R0630 R0640 R0650 R0660 R0660 R0660 R0660	543 284 K 17 K 17 K 16 K 1 K 283 212 K 283 212 K 283 212 K 283 513 K
Any other assets, not elsewhere shown	R0410 R0420 R0500 R0510 R0510 R0520 R0530 R0540 R0550 R0550 R0560 R0550 R0560 R0580 R0590 R0600 R0630 R0630 R0630 R0640 R0660 R0660 R0660 R0660 R0660 R0670 R0680 R0690 R0690 R0690 R0690 R0690 R0690 R0690 R0700 R0710	543 284 K 17 K 17 K 16 K 1 K 283 212 K 283 212 K 283 212 K 283 513 K
Any other assets, not elsewhere shown	R0410 R0420 R0500 R0510 R0510 R0520 R0520 R0530 R0540 R0550 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0630 R0630 R0630 R0640 R0650 R0660 R0670 R0680 R0690 R0710 R0710	543 284 K 17 K 17 K 16 K 1 K 283 212 K 283 212 K 283 212 K 283 513 K
Any other assets, not elsewhere shown	R0410 R0420 R0500 R0510 R0510 R0520 R0530 R0540 R0550 R0560 R0560 R0560 R0560 R0580 R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0670 R0680 R0700 R0710 R0720 R0730	543 284 K 17 K 17 K 16 K 1 K 283 212 K 283 212 K 283 212 K 283 513 K
Any other assets, not elsewhere shown	R0410 R0420 R0500 R0510 R0510 R0520 R0530 R0540 R0550 R0560 R0560 R0560 R0560 R0580 R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0690 R0700 R0710 R0730 R0740	543 284 K 17 K 17 K 16 K 1 K 283 212 K 283 212 K 280 589 K 2 280 589 K 2 283 513 K 33 513 K
Any other assets, not elsewhere shown	R0410 R0420 R0500 R0500 R0510 R0510 R0520 R0530 R0540 R0550 R0550 R0560 R0550 R0560 R0590 R0600 R0630 R0630 R0630 R0640 R0650 R0660 R0660 R0660 R0670 R0700 R0710 R0700 R0710 R0730 R0740 R0750	543 284 K 17 K 17 K 16 K 1 K 283 212 K 283 212 K 280 589 K 2 280 589 K 2 283 513 K 33 513 K
Any other assets, not elsewhere shown	R0410 R0420 R0500 R0510 R0510 R0520 R0520 R0530 R0540 R0550 R0550 R0560 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0630 R0640 R0650 R0660 R0670 R0680 R0670 R0680 R0710 R0720 R0730 R0740 R0750 R0760	543 284 K 17 K 17 K 16 K 1 K 283 212 K 283 212 K 280 589 K 2 623 K 33 513 K
Any other assets, not elsewhere shown	R0410 R0420 R0500 R0510 R0510 R0520 R0530 R0540 R0550 R0560 R0560 R0560 R0560 R0560 R0560 R0580 R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0670 R0680 R0670 R0680 R0700 R0701 R0720 R0730 R0740 R0750 R0760 R0770	543 284 K 17 K 17 K 16 K 18 K 283 212 K 283 212 K 283 212 K 283 213 K 283 513 K 33 513 K 128 K
Any other assets, not elsewhere shown	R0410 R0420 R0500 R0500 R0510 R0510 R0520 R0530 R0540 R0550 R0550 R0550 R0560 R0550 R0560 R0550 R0560 R0550 R0580 R0590 R0600 R0610 R0620 R0630 R0620 R0700 R0700 R0740 R0750 R0760 R0760 R0760 </td <td>543 284 K 17 K 17 K 16 K 18 X 283 212 K 283 212 K 280 589 K 283 513 K 33 513 K 128 K</td>	543 284 K 17 K 17 K 16 K 18 X 283 212 K 283 212 K 280 589 K 283 513 K 33 513 K 128 K
Any other assets, not elsewhere shown	R0410 R0420 R0500 R0500 R0510 R0520 R0520 R0520 R0520 R0520 R0520 R0520 R0520 R0540 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0630 R0630 R0630 R0640 R0630 R0660 R0670 R0680 R0670 R0700 R0700 R0700 R0700 R0710 R0700 R0740 R0750 R0760 R0760 R0760 R0770 R0780 R0790	543 284 K 17 K 17 K 16 K 18 X 283 212 K 283 212 K 280 589 K 283 513 K 33 513 K 128 K
Any other assets, not elsewhere shown	R0410 R0420 R0500 R0510 R0510 R0520 R0520 R0530 R0540 R0550 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0630 R0640 R0630 R0660 R0670 R0680 R0670 R0680 R0700 R0710 R0720 R0730 R0740 R0750 R0760 R0750 R0760 R0780 R0780 R0780	543 284 K 17 K 17 K 16 K 18 X 283 212 K 283 212 K 280 589 K 283 513 K 33 513 K 128 K
Any other assets, not elsewhere shown	R0410 R0420 R0500 R0500 R0510 R0520 R0520 R0520 R0520 R0520 R0520 R0520 R0520 R0540 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0630 R0630 R0630 R0640 R0630 R0660 R0670 R0680 R0670 R0700 R0700 R0700 R0700 R0710 R0700 R0740 R0750 R0760 R0760 R0760 R0770 R0780 R0790	543 284 K 17 K 17 K 16 K 18 K 283 212 K 283 212 K 283 212 K 280 589 K 283 513 K 33 513 K 128 K 16 389 K
Any other assets, not elsewhere shown	R0410 R0420 R0500 R0510 R0510 R0520 R0530 R0540 R0550 R0560 R0560 R0560 R0560 R0560 R0580 R0580 R0590 R0600 R0600 R0610 R0620 R0630 R0640 R0650 R0640 R0650 R0660 R0670 R0680 R0700 R0700 R0700 R0720 R0730 R0720 R0730 R0760 R0760 R0760 R0760 R0790 R0780 R0790 R0800 R0800	543 284 K 17 K 17 K 16 K 18 K 283 212 K 283 212 K 283 212 K 280 589 K 283 513 K 33 513 K 128 K 16 389 K
Any other assets, not elsewhere shown	R0410 R0420 R0500 R0500 R0510 R0510 R0520 R0520 R0520 R0520 R0540 R0550 R0550 R0560 R0550 R0560 R0570 R0580 R0580 R0600 R0610 R0620 R0630 R0620 R0630 R0660 R0700 R0700 R0700 R0730 R0740 R0750 R0770 R0780 R0780 R0780 </td <td>543 284 K 17 K 17 K 16 K 18 K 283 212 K 128 K 16 389 K 915 K</td>	543 284 K 17 K 17 K 16 K 18 K 283 212 K 128 K 16 389 K 915 K
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Premiums, claims and expenses by line of business

		L non-life insurance business and a Medical expense insurance	Total		
		C0010	C0020	C0110	C0200
Premiums written					
Gross - Direct Business	R0110		25 K€		25 K€
Gross - Proportional reinsurance accepted	R0120				
Gross - Non-proportional reinsurance accepted	R0130				
Reinsurers' share	R0140				
Net	R0200		25 K€		25 K€
Premiums earned			• • •	•	
Gross - Direct Business	R0210		19 K€		19 K€
Gross - Proportional reinsurance accepted	R0220				
Gross - Non-proportional reinsurance accepted	R0230				
Reinsurers' share	R0240				
Net	R0300		19 K€		19 K€
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				
Other expenses	R1200				
Total expenses	R1300				

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Premiums, claims and expenses by line of business

			Line of Business for: life insurance obligations							
		Health insurance	Insurance with profit participation	Index-linked and unit- linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	Total
	-	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written			i						i	
Gross	R1410		4 598 K€	909 K€						5 507 K€
Reinsurers' share	R1420									
Net	R1500		4 598 K€	909 K€						5 507 K€
Premiums earned										
Gross	R1510		4 557 K€	908 K€						5 465 K€
Reinsurers' share	R1520									
Net	R1600		4 557 K€	908 K€						5 465 K€
Claims incurred										
Gross	R1610		30 505 K€	3 581 K€		24 K€				34 109 K€
Reinsurers' share	R1620									
Net	R1700		30 505 K€	3 581 K€		24 K€				34 109 K€
Changes in other technical provisions										
Gross	R1710		-21 098 K€	-7 693 K€		-13 K€				-28 804 K€
Reinsurers' share	R1720									
Net	R1800		-21 098 K€	-7 693 K€		-13 K€				-28 804 K€
Expenses incurred	R1900		3 160 K€	296 K€		29 K€				3 484 K€
Other expenses	R2500									
Total expenses	R2600									3 484 K€

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Premiums, claims and expenses by country

		Home country	Тор 5	Total Top 5 and home country				
	D0040	C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010		00000		00//0	00100	00/00	00110
Premiums written		C0080	C0090	C0100	C0110	C0120	C0130	C0140
Gross - Direct Business	R0110	25 K€						25 K€
Gross - Proportional reinsurance accepted	R0120	20110						20110
Gross - Non-proportional reinsurance accepted	R0130							
Reinsurers' share	R0140							
Net	R0200	25 K€						25 K€
Premiums earned	10200	Lonce						20110
Gross - Direct Business	R0210	19 K€						19 K€
Gross - Proportional reinsurance accepted	R0220	ione						13 110
Gross - Non-proportional reinsurance accepted	R0230							
Reinsurers' share	R0240							
Net	R0300	19 K€						19 K€
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							
Other expenses	R1200							
Total expenses	R1300							

		Home country	Home country Top 5 countries (by amount of gross premiums written) - life obligations					
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R1400							
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
Premiums written								
Gross	R1410	5 507 K€						5 507 K€
Reinsurers' share	R1420							
Net	R1500	5 507 K€						5 507 K€
Premiums earned								
Gross	R1510	5 465 K€						5 465 K€
Reinsurers' share	R1520							
Net	R1600	5 465 K€						5 465 K€
Claims incurred								
Gross	R1610	34 109 K€						34 109 K€
Reinsurers' share	R1620							
Net	R1700	34 109 K€						34 109 K€
Changes in other technical provisions								
Gross	R1710	-28 804 K€						-28 804 K€
Reinsurers' share	R1720							
Net	R1800	-28 804 K€						-28 804 K€
Expenses incurred	R1900	3 484 K€						3 484 K€
Other expenses	R2500							
Total expenses	R2600							3 484 K€

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S.12.01
Life and Health SLT Technical Provisions

			Other life insurance			Total (Life other
		Insurance with		Contracts without	Accepted	than health
		profit participation		options and	reinsurance	insurance, incl. Unit-
				guarantees		Linked)
		C0020	C0060	C0070	C0100	C0150
Technical provisions calculated as a whole	R0010					33 513 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for	R0020					
expected losses due to counterparty default associated to TP calculated as a whole	R0020					
Technical provisions calculated as a sum of BE and RM						
Best Estimate						
Gross Best Estimate	R0030	280 589 K€				280 589 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for	R0080					
expected losses due to counterparty default	R0000					
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	280 589 K€				280 589 K€
Risk margin	R0100	2 623 K€				2 623 K€
Amount of the transitional on Technical Provisions						
Technical provisions calculated as a whole	R0110					
Best Estimate	R0120					
Risk margin	R0130					
Technical provisions - Total	R0200	283 212 k€				316 725 k€

		Health insurance (direct business)	Health reinsurance (reinsurance accepted)	Total (Health similar to life)
Technical provisions calculated as a whole	R0010	C0160	C0200	C0210
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	R0020			
Technical provisions calculated as a sum of BE and RM				
Best Estimate				
Gross Best Estimate	R0030			
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080			
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090			
Risk margin	R0100			
Amount of the transitional on Technical Provisions				
Technical provisions calculated as a whole	R0110			
Best Estimate	R0120			
Risk margin	R0130			
Technical provisions - Total	R0200			

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Technical provisions - non-life	

		Medical expense	Income protection	Legal expenses	Total Non-Life
		insurance	insurance	insurance	obligation
		C0020	C0030	C0110	obligation
Technical provisions calculated as a whole	R0010				
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for	R0050				
expected losses due to counterparty default associated to TP calculated as a whole	K0030				
Technical provisions calculated as a sum of BE and RM					
Best Estimate					
Premium provisions					
Gross	R0060		-13 K€		-13 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140				
Net Best Estimate of Premium Provisions	R0150		-13 K€		-13 K€
Claims reserves					
Gross	R0160		13 K€		13 K €
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240				
Net Best Estimate of Claims Provisions	R0250		13 K€		13 K€
Total Best Estimate - gross	R0260		0 K€		0 K€
Total Best Estimate - net	R0270		0 K€		0 K€
Risk margin	R0280		0 K€		0 K€
Amount of the transitional on Technical Provisions					
Technical provisions calculated as a whole	R0290				
Best Estimate	R0300				
Risk margin	R0310				
Technical provisions - Total					
Technical provisions - Total	R0320		0 K€		0 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330				
Technical provisions minus recoverables from reinsurance/SPV and Finite Re -total	R0340		0 K€		0 K€

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		echnical provision	ns - non-life			
		Direct business and accepted proportional reinsurance		Direct busines proportional		
		Medical expense insurance	Income protection insurance	Legal expenses insurance	Assistance	Total Non-Life obligation
		C0020	C0030	C0110	C0120	C0180
Technical provisions calculated as a whole	R0010					
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	R0060		-7 K€			-7 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140					
Net Best Estimate of Premium Provisions	R0150		-7 K€			-7 K€
Claims reserves						
Gross	R0160		23 K€			23 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240					
Net Best Estimate of Claims Provisions	R0250		23 K€			23 K€
Total Best Estimate - gross	R0260		16 K€			16 K€
Total Best Estimate - net	R0270		16 K€			16 K€
Risk margin	R0280		1 K€			1 K€
Amount of the transitional on Technical Provisions						
Technical provisions calculated as a whole	R0290					
Best Estimate	R0300					
Risk margin	R0310					
Technical provisions - Total						
Technical provisions - Total	R0320		17 K€			17 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330					
Technical provisions minus recoverables from reinsurance/SPV and Finite Re -total	R0340		17 K€			17 K€

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Impact of measures on long-term guarantees and transitional measures

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Interest rate	zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical reserves	R0010	316 742 K€			613 K€	
Basic own funds	R0020	203 044 K€			-455 K€	
Eligible own funds to meet Solvency Capital Requirement	R0050	177 223 K€			-521 K€	
Solvency Capital Requirement	R0090	28 357 K€			-133 K€	
Eligible own funds to meet Minimum Capital Requirement	R0100	164 462 K€			-458 K€	
Minimum consolidated Group SCR	R0110	7 089 K€			-17 K€	

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Own funds

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		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	480 K€	480 K€			
Share premium account related to ordinary share capital	R0030					
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070	22 462 K€	22 462 183			
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	140 102 K€	140 102 K€			
Subordinated liabilities	R0140	40 000 K€			40 000 K€	
An amount equal to the value of net deferred tax assets	R0160					
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to						
be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be	R0220					
classified as Solvency II own funds						
Deductions	B 0000					
Deductions for participations in financial and credit institutions	R0230	000 04446	100 011 1/0		40.000.000	
Total basic own funds after deductions	R0290	203 044 K€	163 044 K€		40 000 K€	
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Initial funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Eligible and available own funds						
Total available own funds to meet the SCR	R0500	203 044 K€	163 044 K€		40 000 K€	
Total available own funds to meet the MCR	R0510	203 044 K€	163 044 K€		40 000 K€	
Total eligible own funds to meet the SCR	R0540	177 223 K€	163 044 K€		14 179 K€	
Total eligible own funds to meet the MCR	R0550	164 462 K€	163 044 K€		1 418 K€	
Solvency Capital Requirement	R0580	28 357 K€				
Minimum consolidated Group SCR	R0600	7 089 K€				
Ratio of Eligible own funds to SCR	R0620	625%				
Ratio of Eligible own funds to MCR	R0640	2320%				

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		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	163 044 K€
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends and distributions	R0720	
Other basic own fund items	R0730	22 942 K€
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	140 102 K€
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	
Total expected profits included in future premiums (EPIFP)	R0790	

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Solvency Capital Requirement - for undertakings on Standard Formula

		Gross Solvency Capital Requirement	Simplifications
		C0110	C0120
Market risk	R0010	52 203 k€	
Counterparty default risk	R0020	1 538 k€	
Life underwriting risk	R0030	15 443 k€	String TS/Simplifications - lapse risk [240]
Health underwriting risk	R0040	10 k€	String TS/Simplifications - SLT lapse risk [240]
Non-life underwriting risk	R0050		
Diversification	R0060	-10 701 k€	
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100	58 493 k€	

		Value
Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	1 413 k€
Loss-absorbing capacity of technical provisions	R0140	-21 673 k€
Loss-absorbing capacity of deferred taxes	R0150	-9 875 k€
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	28 357 k€
Capital add-on already set	R0210	
Solvency Capital Requirement	R0220	28 357 k€
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	

Solvency capital requirement (USP)		USP
		C0090
Life underwriting risk	R0030	
Health underwriting risk	R0040	
Non-life underwriting risk	R0050	

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Non-proportional marine, aviation and transport reinsurance R0160 R0160											
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		Non-life activitie	s Life activities					
		Net income	Net income	1				
Linear formula component for life insurance and reinsurance obligations	R0200		6 868 k€		Non-life	activities	Life ad	ctivities
					Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
					C0090	C0100	C0110	C0120
Obligations with profit participation - guaranteed benefits				R0210			251 600 k€	
Obligations with profit participation - future discretionary benefits				R0220			51 451 k€	
Index-linked and unit-linked insurance obligations				R0230			33 513 k€	
Other life (re)insurance and health (re)insurance commitments	_			R0240				
Total capital at risk for all life (re)insurance obligations				R0250				
					·			

Overall MCR calculation

		C0130
Linear MCR	R0300	6 873 k€
Solvency Capital Requirement	R0310	28 357 k€
MCR cap	R0320	12 761 k€
MCR floor	R0330	7 089 k€
Combined MCR	R0340	7 089 k€
Absolute floor of the MCR	R0350	6 700 k€
Minimum consolidated Group SCR	R0400	7 089 k€

Notional non-life and life MCR calculation	Non-life activities	Life activities	
		C0140	C0150
Notional linear MCR	R0500	4 k€	6 868 k€
Notional SCR excluding add-on (annual or latest calculation)	R0510	18 k€	28 339 k€
Notional MCR cap	R0520	8 k€	12 753 k€
Notional MCR floor	R0530	4 k€	7 085 k€
Notional combined MCR	R0540	4 k€	7 085 k€
Absolute floor of the notional MCR	R0550	2 700 k€	4 000 k€
Notional MCR	R0560	2 700 k€	7 085 k€

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S.02.01
Balance sheet

Interstension (part has ander lack index and valied contract) R000 7.77.20 Parker (full fram fram en on) R000 R000 R000 Explore, full fram fram en on) R000			Solvency II value
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Premiums, claims and expenses by line of business

		Li non-life insurance business and ac	Total		
		Medical expense insurance	Income protection insurance	Assistance	
	-	C0010	C0020	C0110	C0200
Premiums written					
Gross - Direct Business	R0110	953 795 K€	203 687 K€		1 157 482 K€
Gross - Proportional reinsurance accepted	R0120	356 717 K€	5 803 K€		362 520 K€
Gross - Non-proportional reinsurance accepted	R0130				
Reinsurers' share	R0140	76 855 K€	47 147 K€		124 002 K€
Net	R0200	1 233 658 K€	162 343 K€		1 396 001 K€
Premiums earned					
Gross - Direct Business	R0210	959 879 K€	217 337 K€		1 177 216 K€
Gross - Proportional reinsurance accepted	R0220	322 268 K€	2 182 K€		324 449 K€
Gross - Non-proportional reinsurance accepted	R0230				
Reinsurers' share	R0240	199 537 K€	58 511 K€		258 048 K€
Net	R0300	1 082 610 K€	161 007 K€		1 243 617 K€
Claims incurred					
Gross - Direct Business	R0310	825 737 K€	67 494 K€		893 231 K€
Gross - Proportional reinsurance accepted	R0320	295 564 K€	670 K€		296 234 K€
Gross - Non-proportional reinsurance accepted	R0330				
Reinsurers' share	R0340	176 673 K€	-21 125 K€		155 548 K€
Net	R0400	944 628 K€	89 288 K€		1 033 916 K€
Changes in other technical provisions					
Gross - Direct Business	R0410		-10 224K€		-10 224K€
Gross - Proportional reinsurance accepted	R0420		191K€		191K€
Gross - Non-proportional reinsurance accepted	R0430				
Reinsurers' share	R0440		30 295K€		30 295K€
Net	R0500		-40 328K€		-40 328K€
Expenses incurred	R0550	280 606K€	22 974K€		303 580K€
Other expenses	R1200				
Total expenses	R1300				303 580K€

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S.05.01
Premiums, claims and expenses by line of business

		Line of Business for: life insurance obligations Life reinsurance commitments								
		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	Total
	I	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written										
Gross	R1410	46 026 K€	154 186 K€	9 503 K€	263 058 K€			83 759 K€	126 407 K€	682 938 K€
Reinsurers' share	R1420	1 967 K€	6 047 K€		38 847 K€			100 K€	116 K€	47 076 K€
Net	R1500		148 139 K€	9 503 K€	224 211 K€			83 659 K€	126 292 K€	635 862 K€
Premiums earned										
Gross	R1510	51 123 K€	123 716 K€	9 763 K€	281 127 K€			110 998 K€	68 467 K€	645 195 K€
Reinsurers' share	R1520	21 032 K€	1 475 K€		71 537 K€			5 564 K€	10 911 K€	110 519 K€
Net	R1600	30 091 K€	122 242 K€	9 763 K€	209 590 K€			105 434 K€	57 556 K€	534 676 K€
Claims incurred										
Gross	R1610	31 909 K€	212 718 K€	24 122 K€	203 750 K€	46 418 K€		111 549 K€	147 864 K€	778 330 K€
Reinsurers' share	R1620	21 477 K€	5 504 K€		76 232 K€	-14 699 K€		6 456 K€	37 365 K€	132 335 K€
Net	R1700	10 432 K€	207 213 K€	24 122 K€	127 519 K€	61 117 K€		105 093 K€	110 499 K€	645 995 K€
Changes in other technical provisions										
Gross	R1710	-11 330 K€	8 586 K€	-56 996 K€	-51 391 K€	-6 765 K€		-516 K€	-100 092 K€	-218 504 K€
Reinsurers' share	R1720	11 655 K€	-4 357 K€		-43 818 K€	20 046 K€		-1 156 K€	-23 901 K€	-41 530 K€
Net	R1800	-22 986 K€	12 943 K€	-56 996 K€	-7 573 K€	-26 811 K€		641 K€	-76 191 K€	-176 974 K€
Expenses incurred	R1900	15 509 K€	40 634 K€	5 385 K€	86 381 K€	15 881 K€		9 798 K€	9 563 K€	183 151 K€
Other expenses	R2500									
Total expenses	R2600									183 151 K€

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Premiums, claims and expenses by country

		Home country	Top 5	Total Top 5 and home country				
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010							
		C0080	C0090	C0100	C0110	C0120	C0130	C0140
Premiums written				1		1		4 457 400 1/0
Gross - Direct Business	R0110	1 157 482 K€						1 157 482 K€
Gross - Proportional reinsurance accepted	R0120	362 520 K€						362 520 K€
Gross - Non-proportional reinsurance accepted	R0130							
Reinsurers' share	R0140	124 002 K€						124 002 K€
Net	R0200	1 396 001 K€						1 396 001 K€
Premiums earned		1		1	r	r.		
Gross - Direct Business	R0210	1 177 216 K€						1 177 216 K€
Gross - Proportional reinsurance accepted	R0220	324 449 K€						324 449 K€
Gross - Non-proportional reinsurance accepted	R0230							
Reinsurers' share	R0240	258 048 K€						258 048 K€
Net	R0300	1 243 617 K€						1 243 617 K€
Claims incurred						·		
Gross - Direct Business	R0310	893 231 K€						893 231 K€
Gross - Proportional reinsurance accepted	R0320	296 234 K€						296 234 K€
Gross - Non-proportional reinsurance accepted	R0330							
Reinsurers' share	R0340	155 548 K€						155 548 K€
Net	R0400	1 033 916 K€						1 033 916 K€
Changes in other technical provisions								
Gross - Direct Business	R0410	-10 224 K€						-10 224 K€
Gross - Proportional reinsurance accepted	R0420	191 K€						191 K€
Gross - Non-proportional reinsurance accepted	R0430							
Reinsurers' share	R0440	30 295 K€						30 295 K€
Net	R0500	-40 328 K€						-40 328 K€
Expenses incurred	R0550	303 580 K€						303 580 K€
Other expenses	R1200							
Total expenses	R1300							303 580 K€

		Home country	Тор	Top 5 countries (by amount of gross premiums written) - life obligations				
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R1400							
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
Premiums written								
Gross	R1410	682 938 K€						682 938 K€
Reinsurers' share	R1420	47 076 K€						47 076 K€
Net	R1500	635 862 K€						635 862 K€
Premiums earned								
Gross	R1510	645 195 K€						645 195 K€
Reinsurers' share	R1520	110 519 K€						110 519 K€
Net	R1600	534 676 K€						534 676 K€
Claims incurred							·	
Gross	R1610	778 330 K€						778 330 K€
Reinsurers' share	R1620	132 335 K€						132 335 K€
Net	R1700	645 995 K€						645 995 K€
Changes in other technical provisions								
Gross	R1710	-218 504 K€						-218 504 K€
Reinsurers' share	R1720	-41 530 K€						-41 530 K€
Net	R1800	-176 974 K€						-176 974 K€
Expenses incurred	R1900	183 151 K€						183 151 K€
Other expenses	R2500							
Total expenses	R2600							183 151 K€

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S.12.01
Life and Health SLT Technical Provisions

			Other life	insurance		Total (Life other than
		Insurance with profit participation		Contracts without options and guarantees	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)
		C0020	C0060	C0070	C0100	C0150
Technical provisions calculated as a whole	R0010					
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected	R0020					
losses due to counterparty default associated to TP calculated as a whole	R0020					
Technical provisions calculated as a sum of BE and RM						
Best Estimate						
Gross Best Estimate	R0030	4 155 279 K€		556 199 K€	258 741 K€	5 228 391 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	21 320 K€		5 641 K€	50 240 K€	77 200 K€
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	4 133 959 K€		550 558 K€	208 501 K€	5 151 191 K€
Risk margin	R0100	142 826 K€	29 727 K€		12 752 K€	185 306 K€
Amount of the transitional on Technical Provisions						
Technical provisions calculated as a whole	R0110					
Best Estimate	R0120					
Risk margin	R0130					
Technical provisions - Total	R0200	4 298 105 k€	585 926 k€		271 493 k€	5 413 697 k€

		Health insurance (direct business)	Health reinsurance (reinsurance accepted)	Total (Health similar to life)
Technical provisions calculated as a whole	R0010	C0160	C0200	C0210
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	R0020			
Technical provisions calculated as a sum of BE and RM				
Best Estimate				
Gross Best Estimate	R0030		265 050 K€	858 912 k€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080		11 819 K€	175 295 k€
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090		253 231 K€	683 617 k€
Risk margin	R0100	7 123 K€	2 957 K€	15 264 k€
Amount of the transitional on Technical Provisions				
Technical provisions calculated as a whole	R0110			
Best Estimate	R0120			
Risk margin	R0130			
Technical provisions - Total	R0200	49 811 K€	268 007 K€	874 176 k€

		Quatren	n						
S.17.01									
	Technical provisions - non-life								
		Direct business proportional		Direct busines proportional					
		Medical expense insurance	Income protection insurance	Legal expenses insurance	Assistance	Total Non-Life obligation			
		C0020	C0030	C0110	C0120	C0180			
Technical provisions calculated as a whole	R0010								
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	R0060	-592 026 K€	-279 471 K€			-871 497 K€			
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-409 923 K€	-119 851 K€			-529 775 K€			
Net Best Estimate of Premium Provisions	R0150	-182 103 K€	-159 620 K€			-341 722 K€			
Claims reserves									
Gross	R0160	677 938 K€	595 730 K€			1 273 668 K€			
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	382 014 K€	116 766 K€			498 779 K€			
Net Best Estimate of Claims Provisions	R0250	295 924 K€	478 965 K€			774 889 K€			
Total Best Estimate - gross	R0260	85 912 K€	316 260 K€			402 171 K€			
Total Best Estimate - net	R0270	113 822 K€	319 345 K€			433 167 K€			
Risk margin	R0280	17 767 K€	62 224 K€			79 992 K€			
Amount of the transitional on Technical Provisions									
Technical provisions calculated as a whole	R0290								
Best Estimate	R0300								
Risk margin	R0310								
Technical provisions - Total									
Technical provisions - Total	R0320	103 679 K€	378 484 K€			482 163 K€			
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-27 910 K€	-3 085 K€			-30 995 K€			
Technical provisions minus recoverables from reinsurance/SPV and Finite Re -total	R0340	131 589 K€	381 569 K€			513 158 K€			

Quatrem
S.19.01 - Accident year
Non-life insurance claims

Non-life insurance claims Total non-life activities

Accident year / Underwriting year	Z0021	
	Gross Claims Paid (non-	cum
	(absolute amount))	

Accident year on-cumulative)

						Development year						
	Year		1	2	3	4	5	6	7	8	9	10 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											1 025 K€
N-9	R0160	363 048 K€	118 670 K€	11 594 K€	2 400 K€	1 755 K€	99 K€	335 K€	101 K€	5 K€	69 K€	
N-8	R0170	396 744 K€	157 657 K€	12 541 K€	2 550 K€	291 K€	427 K€	172 K€	-84 K€	23 K€		
N-7	R0180	409 129 K€	159 159 K€	31 176 K€	2 024 K€	8 489 K€	618 K€	11 K€	-215 K€			
N-6	R0190	420 817 K€	208 492 K€	21 787 K€	27 623 K€	1 693 K€	528 K€	121 K€				
N-5	R0200	444 203 K€	218 509 K€	47 914 K€	10 593 K€	3 464 K€	1 972 K€					
N-4	R0210	524 390 K€	260 965 K€	50 857 K€	12 409 K€	12 268 K€						
N-3	R0220	606 855 K€	228 054 K€	41 212 K€	69 935 K€							
N-2	R0230	535 312 K€	235 757 K€	98 912 K€								
N-1	R0240	616 788 K€	319 825 K€									
N	R0250	726 941 K€										

		For current year	Sum of years (cumulative)
-		C0170	C0180
Prior	R0100	1 025 K€	2 020 389 K€
N-9	R0160	69 K€	498 074 K€
N-8	R0170	23 K€	570 322 K€
N-7	R0180	-215 K€	610 392 K€
N-6	R0190	121 K€	681 062 K€
N-5	R0200	1 972 K€	726 655 K€
N-4	R0210	12 268 K€	860 889 K€
N-3	R0220	69 935 K€	946 056 K€
N-2	R0230	98 912 K€	869 981 K€
N-1	R0240	319 825 K€	936 613 K€
N	R0250	726 941 K€	726 941 K€
Total	R0260	1 230 876 K€	9 447 375 K€

S.19.01 - Underwriting year Non-life insurance claims

Non-life insurance claims Total non-life activities

Accident year / Underwriting year

R0170 Accident year
Gross Claims Paid (non-cumulative)
(absolute amount))

						Development year						
	Year		1	2	3	4	5	6	7	8	9	10 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100	\geq	X	\langle	X	X	X	\sim	\sim	$>\!$	\sim	1 572 K€
N-9	R0160										378 K€	
N-8	R0170									171 K€		
N-7	R0180								339 K€			
N-6	R0190							476 K€				
N-5	R0200						813 K€					
N-4	R0210					3 081 K€						
N-3	R0220				38 229 K€							
N-2	R0230			194 680 K€								
N-1	R0240		365 156 K€									
N	R0250	792 230 K€										

		Year end
		C0360
Prior	R0100	1 522 K€
N-9	R0160	366 K€
N-8	R0170	165 K€
N-7	R0180	328 K€
N-6	R0190	461 K€
N-5	R0200	787 K€
N-4	R0210	2 982 K€
N-3	R0220	34 750 K€
N-2	R0230	171 420 K€
N-1	R0240	319 199 K€
N	R0250	712 703 K€
Total	R0260	1 244 681 K€

Quatrem	
S.22.01	
Impact of measures on long-term guarantees and transitional m	easures

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical reserves	R0010	6 770 036 K€			36 533 K€	
Basic own funds	R0020	2 106 735 K€			-30 268 K€	
Eligible own funds to meet Solvency Capital Requirement	R0050	2 106 735 K€			-30 268 K€	
Solvency Capital Requirement	R0090	975 289 K€			16 762 K€	
Eligible own funds to meet Minimum Capital Requirement	R0100	1 677 312 K€			-29 590 K€	
Minimum consolidated Group SCR	R0110	282 888 K€			3 389 K€	

Quatrem
S.23.01
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	510 426 K€	510 426 K€			
Share premium account related to ordinary share capital	R0030					
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070	27 454 K€	27 453 706			
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	1 082 855 K€	1 082 855 K€			
Subordinated liabilities	R0140	486 000 K€			486 000 K€	
An amount equal to the value of net deferred tax assets	R0160					
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to						
be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be	R0220					
classified as Solvency II own funds						
Deductions	D 0000					
Deductions for participations in financial and credit institutions	R0230	0 400 705 1/6	4 000 705 1/6		100 000 1/0	
Total basic own funds after deductions	R0290	2 106 735 K€	1 620 735 K€		486 000 K€	
Ancillary own funds	B 0000					
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Initial funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Eligible and available own funds						
Total available own funds to meet the SCR	R0500	2 106 735 K€	1 620 735 K€		486 000 K€	
Total available own funds to meet the MCR	R0510	2 106 735 K€	1 620 735 K€		486 000 K€	
Total eligible own funds to meet the SCR	R0540	2 106 735 K€	1 620 735 K€		486 000 K€	
Total eligible own funds to meet the MCR	R0550	1 677 312 K€	1 620 735 K€		56 578 K€	
Solvency Capital Requirement	R0580	975 289 K€				
Minimum consolidated Group SCR	R0600	282 888 K€				
Ratio of Eligible own funds to SCR	R0620	216%				
Ratio of Eligible own funds to MCR	R0640	593%				

	ĺ	C0060
		C0000
Reconciliation reserve		
Excess of assets over liabilities	R0700	1 620 735 K€
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends and distributions	R0720	
Other basic own fund items	R0730	537 880 K€
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	1 082 855 K€
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	137 614 K€
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	15 937 K€
Total expected profits included in future premiums (EPIFP)	R0790	153 551 K€

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S.25.01

Solvency Capital Requirement - for undertakings on Standard Formula

		Gross Solvency Capital Requirement	Simplifications
		C0110	C0120
Market risk	R0010	794 650 k€	String TS/Simplifications - spread risk - bonds and loans
Counterparty default risk	R0020	79 134 k€	
Life underwriting risk	R0030	379 811 k€	String TS/Simplifications - lapse risk [240],Simplifications - life catastrophe risk
Health underwriting risk	R0040	426 309 k€	String TS/Simplifications - SLT lapse risk [240]
Non-life underwriting risk	R0050		
Diversification	R0060	-484 783 k€	
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100	1 195 122 k€	

		Value
Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	69 647 k€
Loss-absorbing capacity of technical provisions	R0140	-289 480 k€
Loss-absorbing capacity of deferred taxes	R0150	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	975 289 k€
Capital add-on already set	R0210	
Solvency Capital Requirement	R0220	975 289 k€
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	

Solvency capital requirement (USP)	USP	
		C0090
Life underwriting risk	R0030	
Health underwriting risk	R0040	
Non-life underwriting risk	R0050	

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					Quatrem				
					S.28.02				
		Minimum C	anital Roqui	romo	nt - Both life and non-life	e insurance activity			
		Non-life activities							
		Net income	Net income						
		[]_((,))	[]_((,))						
		C0010	C0020	٦					
Linear formula component for non-life insurance and reinsurance obligations	R0010			1	Non-life a	activities	Life activities		
				_	Net (of reinsurance/SPV)	Net (of reinsurance)	Net (of reinsurance/SPV)	Net (of reinsurance)	
					best estimate and TP	written premiums in the	best estimate and TP	written premiums in the	
					calculated as a whole	last 12 months	calculated as a whole	last 12 months	
					C0030	C0040	C0050	C0060	
Medical expense insurance and proportional reinsurance				R0020	113 822 k€	1 128 577 k€			
Income protection insurance and proportional reinsurance				R0030	319 345 k€	236 717 k€			
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	e			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 R0150					
Non-proportional casualty reinsurance									
Non-proportional marine, aviation and transport reinsurance				R0160 R0170					
Non-proportional property reinsurance				10170					

		Non-life activities	Life activities					
		Net income	Net income	_				
		C0070	C0080		i			
Linear formula component for life insurance and reinsurance obligations	R0200		162 540 k€		Non-life	activities	Life ac	tivities
					Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
					C0090	C0100	C0110	C0120
Obligations with profit participation - guaranteed benefits				R0210			3 308 912 k€	
Obligations with profit participation - future discretionary benefits				R0220			852 501 k€	
Index-linked and unit-linked insurance obligations				R0230			258 173 k€	
Other life (re)insurance and health (re)insurance commitments				R0240			1 442 676 k€	
Total capital at risk for all life (re)insurance obligations				R0250				74 767 340 k€

Overall MCR calculation

		C0130
Linear MCR	R0300	282 888 k€
Solvency Capital Requirement	R0310	975 289 k€
MCR cap	R0320	438 880 k€
MCR floor	R0330	243 822 k€
Combined MCR	R0340	282 888 k€
Absolute floor of the MCR	R0350	6 700 k€
Minimum consolidated Group SCR	R0400	282 888 k€

Notional non-life and life MCR calculation	Non-life activities	Life activities	
		C0140	C0150
Notional linear MCR	R0500	120 348 k€	162 540 k€
Notional SCR excluding add-on (annual or latest calculation)	R0510	414 913 k€	560 376 k€
Notional MCR cap	R0520	186 711 k€	252 169 k€
Notional MCR floor	R0530	103 728 k€	140 094 k€
Notional combined MCR	R0540	120 348 k€	162 540 k€
Absolute floor of the notional MCR	R0550	2 700 k€	4 000 k€
Notional MCR	R0560	120 348 k€	162 540 k€

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Balance sheet

		Solvency II value
		C0010
Assets	D0000	
Intangible assets Deferred tax assets	R0030 R0040	27 764 k
Pension benefit surplus	R0050	21 1041
Property, plant and equipment held for own use	R0060	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	1 290 914 k
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	5 270 k
Equities	R0100	554 k
Equities - listed Equities - unlisted	R0110 R0120	554 k
Bonds	R0130	575 878 k
Government Bonds	R0140	405 491 k
Corporate Bonds	R0150	170 387 8
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	709 763 1
Derivatives	R0190	-551 k
Deposits other than cash equivalents	R0200	
Other investments	R0210 R0220	67 025 1
Assets held for index-linked and unit-linked contracts .coans and mortgages	R0220 R0230	67 235 F 20 629 F
Loans on policies	R0230	20 023 1
Loans and mortgages to individuals	R0250	20 629 1
Other loans and mortgages	R0260	
Reinsurance recoverables from:	R0270	86 493 I
Non-life and health similar to non-life	R0280	-63
Non-life excluding health	R0290	
Health similar to non-life	R0300	-63
Life and health similar to life, excluding health and index-linked and unit-linked Health similar to life	R0310 R0320	86 556 I 82 802 I
Health similar to life Life excluding health and index-linked and unit-linked	R0320	3 753
Life index-linked and unit-linked	R0330	37531
Deposits to cedants	R0350	1 560 ł
nsurance and intermediaries receivables	R0360	7 660 1
Receivables arising from reinsurance transactions	R0370	6 155 H
Receivables (trade, not insurance)	R0380	19 538 I
Own shares (held directly)	R0390	
	R0400	
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents	R0400 R0410	47 290 1
Cash and cash equivalents Any other assets, not elsewhere shown	R0400 R0410 R0420	140 H
Cash and cash equivalents Any other assets, not elsewhere shown Otal assets	R0400 R0410	
Cash and cash equivalents Any other assets, not elsewhere shown otal assets Liabilities	R0400 R0410 R0420 R0500	140 I 1 575 379 K
Cash and cash equivalents Any other assets, not elsewhere shown Otal assets Liabilities Fechnical provisions - non-life	R0400 R0410 R0420 R0500 R0510	140 I 1 575 379 K
Cash and cash equivalents Any other assets, not elsewhere shown otal assets Liabilities Fechnical provisions - non-life Technical provisions - non-life	R0400 R0410 R0420 R0500 R0510 R0510	140 I 1 575 379 K
Cash and cash equivalents Any other assets, not elsewhere shown Otal assets Liabilities Fechnical provisions - non-life Technical provisions - non-life Technical provisions calculated as a whole	R0400 R0410 R0500 R0500 R0510 R0520 R0530	140 1 575 379 K
Cash and cash equivalents Any other assets, not elsewhere shown Otal assets Liabilities Fechnical provisions - non-life Technical provisions - non-life Technical provisions calculated as a whole Best Estimate	R0400 R0410 R0420 R0500 R0510 R0510	140 I 1 575 379 K
Cash and cash equivalents Any other assets, not elsewhere shown Otal assets Liabilities Fechnical provisions - non-life Technical provisions - non-life Technical provisions calculated as a whole	R0400 R0410 R0420 R0500 R0510 R0520 R0530 R0540	140 1 575 379 K -1 620
Cash and cash equivalents Any other assets, not elsewhere shown Otal assets Liabilities Fechnical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin	R0400 R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0550	140 1 575 379 K -1 620
Cash and cash equivalents Any other assets, not elsewhere shown otal assets Liabilities Technical provisions - non-life Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life)	R0400 R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0550	140 1 575 379 K -1 620 -1 620 -1 620 -1 85
Cash and cash equivalents Any other assets, not elsewhere shown Otal assets Liabilities Fechnical provisions - non-life Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin Risk ma	R0400 R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0580 R0590	140 1 575 379 K -1 620 -1 620 -1 620 -1 985 366
Cash and cash equivalents Any other assets, not elsewhere shown otal assets Liabilities Technical provisions - non-life Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Fechnical provisions - life (excluding index-linked and unit-linked)	R0400 R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0590 R0600	140 1 575 379 k -1 620 -1 620 -1 620 -1 985 366 1 151 360
Cash and cash equivalents Any other assets, not elsewhere shown Otal assets Liabilities Technical provisions - non-life Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions - health (similar to life)	R0400 R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0590 R0600 R0610	140 1 575 379 k -1 620 -1 620 -1 620 -1 985 366 1 151 360
Cash and cash equivalents Any other assets, not elsewhere shown Otal assets Liabilities Fechnical provisions - non-life Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Fishing provisions - health (similar to non-life) Technical provisions - health (similar to life) Technical provisions - health (similar to life) Technical provisions calculated as a whole Fishing provisions - health (similar to life) Technical provisions - health (similar to life)	R0400 R0410 R0420 R0500 R0510 R0510 R0520 R0530 R0540 R0550 R0550 R0550 R0550 R0570 R0580 R0590 R0610 R0620	140 1 575 379 K -1 620 -1 955
Cash and cash equivalents Any other assets, not elsewhere shown Otal assets Liabilities Technical provisions - non-life Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions - health (similar to life)	R0400 R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0550 R0550 R0550 R0550 R0550 R0550 R0590 R0590 R0610 R0620 R0630	140 1 575 379 K -1 620 -1 620 -1 620 -1 985 366 1 151 360 90 808 85 064
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Premiums, claims and expenses by line of business

		L non-life insurance business and a Medical expense insurance	Total		
		C0010	C0020	C0110	C0200
Premiums written					
Gross - Direct Business	R0110		15 450 K€		15 450 K€
Gross - Proportional reinsurance accepted	R0120				
Gross - Non-proportional reinsurance accepted	R0130				
Reinsurers' share	R0140		277 K€		277 K€
Net	R0200		15 173 K€		15 173 K€
Premiums earned		•	•		
Gross - Direct Business	R0210		15 450 K€		15 450 K€
Gross - Proportional reinsurance accepted	R0220				
Gross - Non-proportional reinsurance accepted	R0230				
Reinsurers' share	R0240		277 K€		277 K€
Net	R0300		15 173 K€		15 173 K€
Claims incurred					
Gross - Direct Business	R0310		1 489 K€		1 489 K€
Gross - Proportional reinsurance accepted	R0320				
Gross - Non-proportional reinsurance accepted	R0330				
Reinsurers' share	R0340		53 K€		53 K€
Net	R0400		1 436 K€		1 436 K€
Changes in other technical provisions		1	1 1		
Gross - Direct Business	R0410		36K€		36K€
Gross - Proportional reinsurance accepted	R0420				
Gross - Non-proportional reinsurance accepted	R0430				
Reinsurers' share	R0440		36K€		36K€
Net	R0500				
Expenses incurred	R0550		10 933K€		10 933K€
Other expenses	R1200				
Total expenses	R1300				10 933K€

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Premiums, claims and expenses by line of business

			Line of Business for: life insurance obligations						surance tments	
		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	Total
	-	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written										
Gross	R1410	10 653 K€	173 498 K€	47 K€					77 K€	184 274 K€
Reinsurers' share	R1420	10 651 K€	719 K€							11 370 K€
Net	R1500		172 778 K€	47 K€					77 K€	172 904 K€
Premiums earned										
Gross	R1510	10 653 K€	173 498 K€	47 K€					77 K€	184 274 K€
Reinsurers' share	R1520	10 651 K€	719 K€							11 370 K€
Net	R1600	2 K€	172 778 K€	47 K€					77 K€	172 904 K€
Claims incurred										
Gross	R1610	9 811 K€	111 481 K€	6 118 K€					102 K€	127 512 K€
Reinsurers' share	R1620	8 208 K€	337 K€							8 545 K€
Net	R1700	1 603 K€	111 144 K€	6 118 K€					102 K€	118 967 K€
Changes in other technical provisions										
Gross	R1710	-4 219 K€	34 572 K€	-13 663 K€					-68 K€	16 622 K€
Reinsurers' share	R1720	-2 677 K€	-3 K€							-2 680 K€
Net	R1800	-1 543 K€	34 575 K€	-13 663 K€					-68 K€	19 302 K€
Expenses incurred	R1900	-877 K€	38 928 K€	658 K€					22 K€	38 731 K€
Other expenses	R2500									
Total expenses	R2600									38 731 K€

AUXIA
S.05.02
Premiums, claims and expenses by country

		Home country			t of gross premiums		-	Total Top 5 and home country
	R0010	C0010	C0020	C0030	C0040	C0050	C0060	C0070
	R0010							
Premiums written		C0080	C0090	C0100	C0110	C0120	C0130	C0140
Gross - Direct Business	R0110	15 450 K€						15 450 K€
Gross - Proportional reinsurance accepted	R0120	10 400 170						10 400 110
Gross - Non-proportional reinsurance accepted	R0130							
Reinsurers' share	R0140	277 K€						277 K€
Net	R0200	15 173 K€						15 173 K€
Premiums earned	110200	io no ne						15 175 16
Gross - Direct Business	R0210	15 450 K€						15 450 K€
Gross - Proportional reinsurance accepted	R0220	10 400 170						10 400 110
Gross - Non-proportional reinsurance accepted	R0220							
Reinsurers' share	R0240	277 K€						277 K€
Net	R0300	15 173 K€						15 173 K€
Claims incurred	1.0000	lo hone						10 170 160
Gross - Direct Business	R0310	1 489 K€						1 489 K€
Gross - Proportional reinsurance accepted	R0320	1405110						1400 110
Gross - Non-proportional reinsurance accepted	R0330							
Reinsurers' share	R0340	53 K€						53 K€
Net	R0400	1 436 K€						1 436 K€
Changes in other technical provisions		1400110						1400110
Gross - Direct Business	R0410	36 K€						36 K€
Gross - Proportional reinsurance accepted	R0420	00110						00110
Gross - Non-proportional reinsurance accepted	R0430							
Reinsurers' share	R0440	36 K€						36 K€
Net	R0500							
Expenses incurred	R0550	10 933 K€						10 933 K€
Other expenses	R1200	10 000 AC						10 000 110
Total expenses	R1300							10 933 K€

		Home country	Тор	Total Top 5 and home country				
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R1400							
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
Premiums written								
Gross	R1410	184 274 K€						184 274 K€
Reinsurers' share	R1420	11 370 K€						11 370 K€
Net	R1500	172 904 K€						172 904 K€
Premiums earned								
Gross	R1510	184 274 K€						184 274 K€
Reinsurers' share	R1520	11 370 K€						11 370 K€
Net	R1600	172 904 K€						172 904 K€
Claims incurred						·		
Gross	R1610	127 512 K€						127 512 K€
Reinsurers' share	R1620	8 545 K€						8 545 K€
Net	R1700	118 967 K€						118 967 K€
Changes in other technical provisions								
Gross	R1710	16 622 K€						16 622 K€
Reinsurers' share	R1720	-2 680 K€						-2 680 K€
Net	R1800	19 302 K€						19 302 K€
Expenses incurred	R1900	38 731 K€						38 731 K€
Other expenses	R2500							
Total expenses	R2600							38 731 K€

AUXIA
S.12.01
Life and Health SLT Technical Provisions

		Other life insurance			Total /Life ather than	
		Insurance with profit participation		Contracts without options and guarantees	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)
		C0020	C0060	C0070	C0100	C0150
Technical provisions calculated as a whole	R0010					67 245 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected	R0020					
losses due to counterparty default associated to TP calculated as a whole	110020					
Technical provisions calculated as a sum of BE and RM						
Best Estimate						
Gross Best Estimate	R0030	1 018 721 K€				1 018 721 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	3 753 K€				3 753 K€
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	1 014 968 K€				1 014 968 K€
Risk margin	R0100	41 831 K€				41 831 K€
Amount of the transitional on Technical Provisions						
Technical provisions calculated as a whole	R0110					
Best Estimate	R0120					
Risk margin	R0130					
Technical provisions - Total	R0200	1 060 552 k€				1 127 797 k€

		Health insurance (direct business)	Health reinsurance (reinsurance accepted)	Total (Health similar to life)
Technical provisions calculated as a whole	R0010	C0160	C0200	C0210
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	R0020			
Technical provisions calculated as a sum of BE and RM				
Best Estimate				
Gross Best Estimate	R0030			85 064 k€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080			82 802 k€
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090			2 262 k€
Risk margin	R0100	5 744 K€		5 744 k€
Amount of the transitional on Technical Provisions				
Technical provisions calculated as a whole	R0110			
Best Estimate	R0120			
Risk margin	R0130			
Technical provisions - Total	R0200	90 808 K€		90 808 k€

		AUXIA							
	S.17.01								
	T	echnical provisio	ns - non-life						
		Direct business and accepted proportional reinsurance		Direct busines proportional					
		Medical expense insurance	Income protection insurance	Legal expenses insurance	Assistance	Total Non-Life obligation			
		C0020	C0030	C0110	C0120	C0180			
Technical provisions calculated as a whole	R0010								
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	R0060		-2 645 K€			-2 645 K€			
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140		-86 K€			-86 K€			
Net Best Estimate of Premium Provisions	R0150		-2 559 K€			-2 559 K€			
Claims reserves									
Gross	R0160		660 K€			660 K€			
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240		23 K€			23 K€			
Net Best Estimate of Claims Provisions	R0250		637 K€			637 K€			
Total Best Estimate - gross	R0260		-1 985 K€			-1 985 K€			
Total Best Estimate - net	R0270		-1 922 K€			-1 922 K€			
Risk margin	R0280		366 K€			366 K€			
Amount of the transitional on Technical Provisions	-								
Technical provisions calculated as a whole	R0290								
Best Estimate	R0300								
Risk margin	R0310								
Technical provisions - Total									
Technical provisions - Total	R0320		-1 620 K€			-1 620 K€			
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330		-63 K€			-63 K€			
Technical provisions minus recoverables from reinsurance/SPV and Finite Re -total	R0340		-1 557 K€			-1 557 K€			

					AU	XIA						
					S.19.01 - A	ccident year						
						irance claims						
on-life insurance claims otal non-life activities												
Accident year / Underwriting year	Z0021	Accident year										
	Gross Claims Paid (nor	n-cumulative)										
	(absolute amount))											
					De	velopment year						
	Year		1	2	3	4	5	6	7	8	9	10 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prio	R0100	00010	00020	00030	0040	0000	0000	0070	0000	00090	00100	CUTIU
N-9	R0160	179 K€	47 K€	1 K€								
N-8	R0170	271 K€	52 K€		1 K€							
N-7	R0180	313 K€	78 K€	8 K€	2 K€							
N-6	R0190	357 K€	301 K€	1 K€	10 K€					1		
N-5	R0200	811 K€	254 K€	36 K€	1 K€	0 K€						
N-4	R0210	748 K€	539 K€	5 K€	3 K€	12 K€						
N-3	R0220	1 516 K€	487 K€	54 K€	23 K€							
N-2	R0230	1 232 K€	637 K€	40 K€								
N-1	R0240	1 079 K€	559 K€									
N	R0250	1 011 K€										
		For current year	Sum of years (cumulative)									
		C0170	C0180									
Prio	R0100		320 K€									
N-9	R0160		227 K€									
N-8	R0170	+	324 K€									
N-7	R0180	+	400 K€									
N-6 N-5	R0190 R0200		667 K€									
N-5 N-4	R0200 R0210	12 K€	1 101 K€ 1 307 K€									
N-4 N-3	R0210	12 K€ 23 K€	2 079 K€									
N-3 N-2	R0220 R0230	23 K€ 40 K€	2 079 K€ 1 910 K€									
N-2 N-1	R0230	40 K€ 559 K€	1 637 K€									
N-I	R0240	1 011 K€	1 011 K€									

S.19.01 - Underwriting year Non-life insurance claims

Non-life insurance claims Total non-life activities

Accident year / Underwriting year

R0170 Accident year
Gross Claims Paid (non-cumulative)
(absolute amount))

						Development year						
	Year		1	2	3	4	5	6	7	8	9	10 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100	\mathbb{N}	\langle	\geq	\langle	\geq	X	X	\langle	\langle	\geq	
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	673 K€		-								

		Year end
		C0360
Prior	R0100	
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	
Ν	R0250	652 K€
Total	R0260	652 K€

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S.22.01	
Impact of measures on long-term guarantees and transitional measures	

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Interest rate	zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical reserves	R0010	1 216 985 K€			11 835 K€	
Basic own funds	R0020	239 552 K€			-7 439 K€	
Eligible own funds to meet Solvency Capital Requirement	R0050	239 552 K€			-7 439 K€	
Solvency Capital Requirement	R0090	101 121 K€			6 637 K€	
Eligible own funds to meet Minimum Capital Requirement	R0100	239 552 K€			-7 439 K€	
Minimum consolidated Group SCR	R0110	25 280 K€			1 659 K€	

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S.23.01
Own funds

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		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	78 663 K€	78 663 K€			
Share premium account related to ordinary share capital	R0030					
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070	5 477 K€	5 476 645			
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	155 412 K€	155 412 K€			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160					
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to						
be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be	R0220					
classified as Solvency II own funds						
Deductions	D0000					
Deductions for participations in financial and credit institutions	R0230	000 550 1/6	000 550 1/6			
Total basic own funds after deductions	R0290	239 552 K€	239 552 K€			
Ancillary own funds	B 0000					
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Initial funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Eligible and available own funds						
Total available own funds to meet the SCR	R0500	239 552 K€	239 552 K€			
Total available own funds to meet the MCR	R0510	239 552 K€	239 552 K€			
Total eligible own funds to meet the SCR	R0540	239 552 K€	239 552 K€			
Total eligible own funds to meet the MCR	R0550	239 552 K€	239 552 K€			
Solvency Capital Requirement	R0580	101 121 K€				
Minimum consolidated Group SCR	R0600	25 280 K€				
Ratio of Eligible own funds to SCR	R0620	237%				
Ratio of Eligible own funds to MCR	R0640	948%				

	Ì	C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	239 552 K€
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends and distributions	R0720	
Other basic own fund items	R0730	84 140 K€
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	155 412 K€
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	2 356 K€
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	2 559 K€
Total expected profits included in future premiums (EPIFP)	R0790	4 915 K€

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S.25.01

Solvency Capital Requirement - for undertakings on Standard Formula

		Gross Solvency Capital Requirement	Simplifications
		C0110	C0120
Market risk	R0010		String TS/Simplifications - spread risk - bonds and loans [240]
Counterparty default risk	R0020	8 968 k€	
Life underwriting risk	R0030		String TS/Simplifications - lapse risk [240],Simplifications - life catastrophe risk
Health underwriting risk	R0040	14 387 k€	String TS/Simplifications - SLT lapse risk [240]
Non-life underwriting risk	R0050		
Diversification	R0060	-68 647 k€	
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100	215 443 k€	

		Value
Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	7 954 k€
Loss-absorbing capacity of technical provisions	R0140	-75 416 k€
Loss-absorbing capacity of deferred taxes	R0150	-46 860 k€
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	101 121 k€
Capital add-on already set	R0210	
Solvency Capital Requirement	R0220	101 121 k€
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	

Solvency capital requirement (USP)	USP	
		C0090
Life underwriting risk	R0030	
Health underwriting risk	R0040	
Non-life underwriting risk	R0050	

					AUXIA			
S.28.02								
		Minimum Ca	apital Requi	remei	nt - Both life and non-life	e insurance activity		
		Non-life activities	Life activities					
		Net income	Net income					
		0_((.))	[]_((,))					
		C0010	C0020					
Linear formula component for non-life insurance and reinsurance obligations	R0010	1 290 k€			Non-life	activities	Life activities	
					Net (of reinsurance/SPV)	Net (of reinsurance)	Net (of reinsurance/SPV)	Net (of reinsurance)
					best estimate and TP	written premiums in the	best estimate and TP	written premiums in the
					calculated as a whole	last 12 months	calculated as a whole	last 12 months
					C0030	C0040	C0050	C0060
Medical expense insurance and proportional reinsurance				R0020				
Income protection insurance and proportional reinsurance				R0030		15 173 k€		
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	e			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 R0170				
Non-proportional property reinsurance				KU1/0				

		Non-life activities	Non-life activities Life activities						
		Net income []_((,)) C0070	Net income []_((,)) C0080	1					
Linear formula component for life insurance and reinsurance obligations					Non-life	activities	Life activities		
					Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	
					C0090	C0100	C0110	C0120	
Obligations with profit participation - guaranteed benefits				R0210			851 696 k€		
Obligations with profit participation - future discretionary benefits				R0220			168 748 k€		
Index-linked and unit-linked insurance obligations				R0230			67 245 k€		
Other life (re)insurance and health (re)insurance commitments				R0240			2 262 k€		
Total capital at risk for all life (re)insurance obligations	-			R0250					
				-					

Overall MCR calculation

		C0130
Linear MCR	R0300	24 546 k€
Solvency Capital Requirement	R0310	101 121 k€
MCR cap	R0320	45 504 k€
MCR floor	R0330	25 280 k€
Combined MCR	R0340	25 280 k€
Absolute floor of the MCR	R0350	6 700 k€
Minimum consolidated Group SCR	R0400	25 280 k€

Notional non-life and life MCR calculation	Non-life activities	Life activities	
		C0140	C0150
Notional linear MCR	R0500	1 290 k€	23 256 k€
Notional SCR excluding add-on (annual or latest calculation)	R0510	5 313 k€	95 807 k€
Notional MCR cap	R0520	2 391 k€	43 113 k€
Notional MCR floor	R0530	1 328 k€	23 952 k€
Notional combined MCR	R0540	1 328 k€	23 952 k€
Absolute floor of the notional MCR	R0550	2 700 k€	4 000 k€
Notional MCR	R0560	2 700 k€	23 952 k€

Malakoff Humanis Assurances
S.02.01
Balance sheet

	Γ	Solvency II
		value
		C0010
Assets		
Intangible assets Deferred tax assets	R0030 R0040	18 772 K€
Pension benefit surplus	R0040	10 //2 Re
Property, plant and equipment held for own use	R0060	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	127 743 K€
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100 R0110	
Equities - listed Equities - unlisted	R0110	
Bonds	R0130	94 792 K€
Government Bonds	R0140	24 443 K€
Corporate Bonds	R0150	69 540 K€
Structured notes	R0160	809 K€
Collateralised securities	R0170	00.054.1/0
Collective Investments Undertakings Derivatives	R0180 R0190	32 951 K€
Deposits other than cash equivalents	R0190	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	6 888 K€
Loans and mortgages	R0230	1 832 K€
Loans on policies	R0240	3 K€
Loans and mortgages to individuals	R0250	1 830 K€
Other loans and mortgages	R0260	05 040 1/0
Reinsurance recoverables from: Non-life and health similar to non-life	R0270 R0280	65 310 K€
Non-life and health similar to non-life Non-life excluding health	R0280 R0290	10 223 K€
Health similar to non-life	R0290	10 223 K€
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	55 086 K€
Health similar to life	R0320	20 390 K€
Life excluding health and index-linked and unit-linked	R0330	34 697 K€
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	12 542 K€
Receivables arising from reinsurance transactions	R0370	4 657 K€
Receivables (trade, not insurance)	R0380	4 148 K€
Own shares (held directly) Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0390 R0400	
Cash and cash equivalents	110400	
	R0410	14 744 K€
Any other assets, not elsewhere shown	R0410 R0420	14 744 K€ -1 021 K€
Any other assets, not elsewhere shown	R0420	-1 021 K€
Any other assets, not elsewhere shown Total assets	R0420	-1 021 K€
Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life Technical provisions - non-life	R0420 R0500 R0510 R0510 R0520	-1 021 K€ 255 616 K€
Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole	R0420 R0500 R0510 R0520 R0530	-1 021 K€ 255 616 K€
Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate	R0420 R0500 R0510 R0520 R0530 R0540	-1 021 K€ 255 616 K€
Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions - calculated as a whole Best Estimate Risk margin	R0420 R0500 R0510 R0520 R0530 R0540 R0550	-1 021 K€ 255 616 K€ 24 148 K€
Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provision calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life)	R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0560	-1 021 K€ 255 616 K€ 24 148 K€
Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions - non-life (excluding health) Technical provisions - nealth (excluding health) Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions - health (similar to non-life) Technical provisions - acloulated as a whole	R0420 R0500 R0510 R0520 R0530 R0540 R0560 R0560 R0570	-1 021 K€ 255 616 K€ 24 148 K€ 24 148 K€
Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provision calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life)	R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0560	-1 021 K€ 255 616 K€ 24 148 K€ 24 148 K€ 24 148 K€ 23 694 K€
Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions - non-life (excluding health) Technical provisions - non-life (excluding health) Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions - health (similar to non-life) Best Estimate Best Estimate	R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580	-1 021 K€ 255 616 K€ 24 148 K€ 24 148 K€ 24 148 K€ 23 694 K€ 455 K€
Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions - non-life (excluding health) Technical provisions - non-life (excluding health) Technical provisions - health (similar to non-life) Technical provisions - life (excluding index-linked and unit-linked)	R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0580 R0590 R0500 R0501 R0502 R0503 R0504 R05050 R05050 R0500 R0500 R0600 R0610	-1 021 K€ 255 616 K€ 24 148 K€ 24 148 K€ 23 694 K€ 455 K€ 77 396 K€
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Malakoff Humanis Assurances

S.05.01

Premiums, claims and expenses by line of business

		L non-life insurance business and ad	Total		
		Medical expense insurance	Income protection insurance	Assistance	
		C0010	C0020	C0110	C0200
Premiums written		1 1			
Gross - Direct Business	R0110	24 997 K€	12 226 K€		37 223 K€
Gross - Proportional reinsurance accepted	R0120	185 K€			185 K€
Gross - Non-proportional reinsurance accepted	R0130				
Reinsurers' share	R0140	46 715 K€	28 976 K€		75 691 K€
Net	R0200	-21 534 K€	-16 750 K€		-38 284 K€
Premiums earned					
Gross - Direct Business	R0210	24 579 K€	12 519 K€		37 099 K€
Gross - Proportional reinsurance accepted	R0220	5 407 K€	1 457 K€		6 865 K€
Gross - Non-proportional reinsurance accepted	R0230				
Reinsurers' share	R0240	29 857 K€	12 699 K€		42 556 K€
Net	R0300	130 K€	1 278 K€		1 408 K€
Claims incurred					
Gross - Direct Business	R0310	17 107 K€	8 994 K€		26 102 K€
Gross - Proportional reinsurance accepted	R0320	4 228 K€	1 020 K€		5 248 K€
Gross - Non-proportional reinsurance accepted	R0330				
Reinsurers' share	R0340	21 278 K€	2 324 K€		23 602 K€
Net	R0400	57 K€	7 690 K€		7 747 K€
Changes in other technical provisions					
Gross - Direct Business	R0410		-3 353K€		-3 353K€
Gross - Proportional reinsurance accepted	R0420				
Gross - Non-proportional reinsurance accepted	R0430				
Reinsurers' share	R0440		6 133K€		6 133K€
Net	R0500		-9 486K€		-9 486K€
Expenses incurred	R0550	1 753K€	411K€		2 164K€
Other expenses	R1200				
Total expenses	R1300				2 164K€

Malakoff Humanis Assurances S.05.01 Premiums, claims and expenses by line of business

		Line of Business for: life insurance obligations						Life rein commi		
		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	Total
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written						1				00 000 1/0
Gross	R1410	2 568 K€	4 388 K€	107 K€	12 836 K€				2 737 K€	22 636 K€
Reinsurers' share	R1420	1 395 K€	4 267 K€		29 788 K€				3 068 K€	38 519 K€
Net	R1500		121 K€	107 K€	-16 952 K€				-332 K€	-15 882 K€
Premiums earned										
Gross	R1510	2 570 K€	4 309 K€	107 K€	12 883 K€				1 493 K€	21 362 K€
Reinsurers' share	R1520	1 623 K€	4 166 K€		11 620 K€				1 317 K€	18 727 K€
Net	R1600	946 K€	143 K€	107 K€	1 263 K€				175 K€	2 634 K€
Claims incurred										
Gross	R1610	2 179 K€	4 392 K€	1 326 K€	9 828 K€				3 551 K€	21 276 K€
Reinsurers' share	R1620	3 320 K€	9 491 K€		6 161 K€				841 K€	19 813 K€
Net	R1700	-1 141 K€	-5 099 K€	1 326 K€	3 667 K€				2 710 K€	1 463 K€
Changes in other technical provisions										
Gross	R1710	-872 K€	-622 K€	-2 712 K€	-534 K€				-3 096 K€	-7 836 K€
Reinsurers' share	R1720	-1 579 K€	-1 184 K€		-6 889 K€				-1 255 K€	-10 908 K€
Net	R1800	707 K€	562 K€	-2 712 K€	6 355 K€				-1 841 K€	3 071 K€
Expenses incurred	R1900	73 K€	407 K€	146 K€	489 K€				-79 K€	1 036 K€
Other expenses	R2500									
Total expenses	R2600									1 036 K€

Malakoff Humanis Assurances
\$.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	
	R0010								
Premiums written		C0080	C0090	C0100	C0110	C0120	C0130	C0140	
	20110	07 000 1/0		1		1	1	37 223 K€	
Gross - Direct Business	R0110	37 223 K€							
Gross - Proportional reinsurance accepted	R0120	185 K€						185 K€	
Gross - Non-proportional reinsurance accepted	R0130							75 004 1/0	
Reinsurers' share	R0140	75 691 K€						75 691 K€	
Net	R0200	-38 284 K€						-38 284 K€	
Premiums earned				1	1	T	r		
Gross - Direct Business	R0210	37 099 K€						37 099 K€	
Gross - Proportional reinsurance accepted	R0220	6 865 K€						6 865 K€	
Gross - Non-proportional reinsurance accepted	R0230								
Reinsurers' share	R0240	42 556 K€						42 556 K€	
Net	R0300	1 408 K€						1 408 K€	
Claims incurred									
Gross - Direct Business	R0310	26 102 K€						26 102 K€	
Gross - Proportional reinsurance accepted	R0320	5 248 K€						5 248 K€	
Gross - Non-proportional reinsurance accepted	R0330								
Reinsurers' share	R0340	23 602 K€						23 602 K€	
Net	R0400	7 747 K€						7 747 K€	
Changes in other technical provisions									
Gross - Direct Business	R0410	-3 353 K€						-3 353 K€	
Gross - Proportional reinsurance accepted	R0420								
Gross - Non-proportional reinsurance accepted	R0430								
Reinsurers' share	R0440	6 133 K€						6 133 K€	
Net	R0500	-9 486 K€						-9 486 K€	
Expenses incurred	R0550	2 164 K€						2 164 K€	
Other expenses	R1200								
Total expenses	R1300							2 164 K€	

		Home country	Total Top 5 and home country					
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R1400							
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
Premiums written								
Gross	R1410	22 636 K€						22 636 K€
Reinsurers' share	R1420	38 519 K€						38 519 K€
Net	R1500	-15 882 K€						-15 882 K€
Premiums earned								
Gross	R1510	21 362 K€						21 362 K€
Reinsurers' share	R1520	18 727 K€						18 727 K€
Net	R1600	2 634 K€						2 634 K€
Claims incurred								
Gross	R1610	21 276 K€						21 276 K€
Reinsurers' share	R1620	19 813 K€						19 813 K€
Net	R1700	1 463 K€						1 463 K€
Changes in other technical provisions		•					•	
Gross	R1710	-7 836 K€						-7 836 K€
Reinsurers' share	R1720	-10 908 K€						-10 908 K€
Net	R1800	3 071 K€						3 071 K€
Expenses incurred	R1900	1 036 K€						1 036 K€
Other expenses	R2500							
Total expenses	R2600							1 036 K€

Malakoff Humanis Assurances	
S.12.01	
Life and Health SLT Technical Provisions	

			Other life	insurance		Total (Life other than
		Insurance with profit participation		Contracts without options and guarantees	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)
		C0020	C0060	C0070	C0100	C0150
Technical provisions calculated as a whole	R0010					7 060 K€
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	R0020					
Technical provisions calculated as a sum of BE and RM						
Best Estimate						
Gross Best Estimate	R0030	37 934 K€		2 703 K€	523 K€	41 160 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	29 237 K€		3 835 K€	1 625 K€	34 697 K€
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	8 697 K€		-1 132 K€	-1 102 K€	6 463 K€
Risk margin	R0100	877 K€	473 K€		13 K€	1 362 K€
Amount of the transitional on Technical Provisions						
Technical provisions calculated as a whole	R0110					
Best Estimate	R0120					
Risk margin	R0130					
Technical provisions - Total	R0200	38 810 k€	3 176 k€		536 k€	49 582 k€

		Health insurance (direct business)	Health reinsurance (reinsurance accepted)	Total (Health similar to life)
Technical provisions calculated as a whole	R0010	C0160	C0200	C0210
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	R0020			
Technical provisions calculated as a sum of BE and RM				
Best Estimate				
Gross Best Estimate	R0030		1 517 K€	32 016 k€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080		269 K€	20 390 k€
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090		1 248 K€	11 626 k€
Risk margin	R0100	2 819 K€	15 K€	2 858 k€
Amount of the transitional on Technical Provisions				
Technical provisions calculated as a whole	R0110			
Best Estimate	R0120			
Risk margin	R0130			
Technical provisions - Total	R0200	21 805 K€	1 532 K€	34 874 k€

	Ма	alakoff Humanis	Assurances			
		S.17.01				
	T	echnical provisio	ns - non-life			
		Direct busines proportional	s and accepted reinsurance			
		Medical expense insurance	Income protection insurance	Legal expenses insurance	Assistance	Total Non-Life obligation
		C0020	C0030	C0110	C0120	C0180
Technical provisions calculated as a whole	R0010					
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	R0060	-9 313 K€	-640 K€			-9 954 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-9 214 K€	-2 644 K€			-11 858 K€
Net Best Estimate of Premium Provisions	R0150	-99 K€	2 003 K€			1 904 K€
Claims reserves						
Gross	R0160	14 241 K€	19 406 K€			33 647 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	5 638 K€	16 443 K€			22 081 K€
Net Best Estimate of Claims Provisions	R0250	8 603 K€	2 963 K€			11 566 K€
Total Best Estimate - gross	R0260	4 928 K€	18 766 K€			23 694 K€
Total Best Estimate - net	R0270	8 504 K€	4 966 K€			13 471 K€
Risk margin	R0280	119 K€	336 K€			455 K€
Amount of the transitional on Technical Provisions						
Technical provisions calculated as a whole	R0290					
Best Estimate	R0300					
Risk margin	R0310					
Technical provisions - Total						
Technical provisions - Total	R0320	5 047 K€	19 102 K€			24 148 K€
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-3 576 K€	13 799 K€			10 223 K€
Technical provisions minus recoverables from reinsurance/SPV and Finite Re -total	R0340	8 623 K€	5 302 K€			13 925 K€

				Ν	lalakoff Huma	inis Assuranc	es					
					S.19.01 - A	ccident year						
					Non-life insu	urance claims						-
Non-life insurance claims Fotal non-life activities												
Accident year / Underwriting year	Z0021	Accident year										
	Gross Claims Paid (nor	-cumulative)										
	(absolute amount))											
					De	evelopment year						
	Year		1	2	3	4	5	6	7	8	9	10 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prio	R0100	00010	00020	00000	00010	00000	00000	00010	00000	00000	00100	26
N-9	R0160						92 K€	108 K€	17 K€	30 K€	29 K€	
N-8	R0170					203 K€	107 K€	31 K€	929 K€	15 K€		
N-7	R0180				1 130 K€	396 K€	194 K€	658 K€	145 K€			
N-6	R0190			1 640 K€	872 K€	173 K€	263 K€	101 K€				
N-5	R0200		5 235 K€	1 593 K€	530 K€	355 K€	98 K€					
N-4	R0210	10 307 K€	6 436 K€	1 679 K€	1 215 K€	148 K€						
N-3	R0220	11 562 K€	6 361 K€	6 258 K€	607 K€							
N-2 N-1	R0230 R0240	11 976 K€ 6 621 K€	7 656 K€ 7 138 K€	635 K€								
N-1 N	R0240	0 621 K€ 11 939 K€	/ 136 KE									
n	Ruzju	11 333 Ne										
		For current year	Sum of years (cumulative)									
		C0170	C0180									
Prio		26 K€	365 K€									
N-9	R0160	29 K€	277 K€									
N-8	R0170	15 K€	1 284 K€									
N-7	R0180	145 K€	2 523 K€									
N-6 N-5	R0190	101 K€	3 049 K€									
N-5 N-4	R0200 R0210	98 K€ 148 K€	7 810 K€ 19 785 K€									
N-4 N-3	R0210 R0220	148 K€ 607 K€	19 785 K€ 24 788 K€									
N-3 N-2	R0220	635 K€	24 788 K€ 20 267 K€									
N-2 N-1	R0230	7 138 K€	20 207 K€ 13 759 K€									
N	R0240	11 939 K€	11 939 K€									

S.19.01 - Underwriting year Non-life insurance claims

Non-life insurance claims Total non-life activities

Accident year / Underwriting year

R0170 Accident year
Gross Claims Paid (non-cumulative)
(absolute amount))

Development year												
	Year		1	2	3	4	5	6	7	8	9	10 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100	X	\langle	>	$>\!$	X	\sim	X	X	\langle	X	
N-9	R0160											
N-8	R0170									0 K€		
N-7	R0180								0 K€			
N-6	R0190							4 K€				
N-5	R0200						1 334 K€					
N-4	R0210					471 K€						
N-3	R0220				556 K€							
N-2	R0230			1 755 K€								
N-1	R0240		9 811 K€									
N	R0250	23 703 K€										

		Year end
		C0360
Prior	R0100	
N-9	R0160	
N-8	R0170	0 K€
N-7	R0180	0 K€
N-6	R0190	3 K€
N-5	R0200	1 120 K€
N-4	R0210	440 K€
N-3	R0220	531 K€
N-2	R0230	1 430 K€
N-1	R0240	8 389 K€
Ν	R0250	21 176 K€
Total	R0260	33 089 K€

Malakoff Humanis Assurances
S.22.01
Impact of measures on long-term guarantees and transitional measures

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Interest rate	zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical reserves	R0010	108 605 K€			926 K€	
Basic own funds	R0020	29 753 K€			-356 K€	
Eligible own funds to meet Solvency Capital Requirement	R0050	29 753 K€			-356 K€	
Solvency Capital Requirement	R0090	21 349 K€			1 K€	
Eligible own funds to meet Minimum Capital Requirement	R0100	29 753 K€			-356 K€	
Minimum consolidated Group SCR	R0110	5 337 K€			0 K€	

Malakoff Humanis Assurances
S.23.01
Own funds

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		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	23 566 K€	23 566 K€			
Share premium account related to ordinary share capital	R0030	5 059 K€	5 059 K€			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070	2 744 K€	2 743 551			
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	-1 615 K€	-1 615 K€			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160					
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to						
be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be	R0220					
classified as Solvency II own funds						
Deductions						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	29 753 K€	29 753 K€			
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Initial funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Eligible and available own funds						
Total available own funds to meet the SCR	R0500	29 753 K€	29 753 K€			
Total available own funds to meet the MCR	R0510	29 753 K€	29 753 K€			
Total eligible own funds to meet the SCR	R0540	29 753 K€	29 753 K€			
Total eligible own funds to meet the MCR	R0550	29 753 K€	29 753 K€			
Solvency Capital Requirement	R0580	21 349 K€				
Minimum consolidated Group SCR	R0600	5 337 K€				
Ratio of Eligible own funds to SCR	R0620	139%				
Ratio of Eligible own funds to MCR	R0640	557%				
		/0				

	ĺ	C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	29 753 K€
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends and distributions	R0720	
Other basic own fund items	R0730	31 368 K€
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	-1 615 K€
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	3 046 K€
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	2 671 K€
Total expected profits included in future premiums (EPIFP)	R0790	5 717 K€

Malakoff Humanis Assurances

S.25.01

Solvency Capital Requirement - for undertakings on Standard Formula

		Gross Solvency Capital Requirement	Simplifications
		C0110	C0120
Market risk	R0010	13 222 k€	String TS/Simplifications - spread risk - bonds and loans [240]
Counterparty default risk	R0020	3 387 k€	
Life underwriting risk	R0030	4 073 k€	String TS/Simplifications - lapse risk [240],Simplifications - life catastrophe risk
Health underwriting risk	R0040	6 374 k€	String TS/Simplifications - SLT lapse risk [240]
Non-life underwriting risk	R0050		
Diversification	R0060	-7 934 k€	
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100	19 122 k€	

		Value
Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	2 228 k€
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	21 349 k€
Capital add-on already set	R0210	
Solvency Capital Requirement	R0220	21 349 k€
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	

Solvency capital requirement (USP)		USP
		C0090
Life underwriting risk	R0030	
Health underwriting risk	R0040	
Non-life underwriting risk	R0050	

Single 2022 SFCR report SGAM Malakoff Humanis

			Mala	akoff	Humanis Assurances			
					S.28.02			
		Minimum Co	nitel Degui	romo		incurance estivity		
			apilai Requi	reme	nt - Both life and non-life	e insurance activity		
		Non-life activities						
		Net income	Net income					
		[]_((,))	[]_((.))					
		C0010	C0020	٦				
Linear formula component for non-life insurance and reinsurance obligations	R0010			1	Non-life a	activities	Life ac	tivities
-				_	Net (of reinsurance/SPV)	Net (of reinsurance)	Net (of reinsurance/SPV)	Net (of reinsurance)
					best estimate and TP	written premiums in the	best estimate and TP	written premiums in the
					calculated as a whole	last 12 months	calculated as a whole	last 12 months
					C0030	C0040	C0050	C0060
Medical expense insurance and proportional reinsurance				R0020	9 402 k€	139 k€		
Income protection insurance and proportional reinsurance				R0030	6 077 k€	1 058 k€		
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	e			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				

Net income bligations Net income (L.(3)) Net income (L.(3)) Net income (L.(3)) income bligations income (L.(3)) income (L.(3)) income (L.(3)) income (L.(3)) income bligations income (L.(3)) income (L.(3)) income (L.(3)) income (L.(3)) income bligations income income income (L.(3)) income (L.(3)) income (L.(3)) income bligations income income income (L.(3)) income (L.(3)) income (L.(3)) Non-life activities Information (Income Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) total capital at risk Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) total capital at risk Net (of reinsurance/SPV) total capital at risk <			Non-life activitie	s Life activities					
Linear formula component for life insurance and reinsurance obligations R0200 910 k€ Non-life activities Life activities Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) total capital at risk Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) total capital at risk Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) total capital at risk Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) total capital at risk Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) total capital at risk Net (of reinsurance/SPV) total capital at risk Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) total capital at risk 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 R0220 C0100 C0100 C0120 Index-linked insurance obligations R0220 1189 k€ 1189 k€ 1189 k€ 11626 k€ Other life (rejinsurance commitments R0240 11626 k€ 11626 k€ 11626 k€ 11626 k€ 11626 k€ 11626 k€ 11626 k 11626 k€ 11626 k 11626 k 11626 k 11626 k <th></th> <th></th> <th>[]_((,))</th> <th>[]_((,))</th> <th>ī</th> <th></th> <th></th> <th></th> <th></th>			[]_((,))	[]_((,))	ī				
obligations Not. Not. Not. Not. Output activities Vet (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) total capital at risk Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) total capital at risk Net (of reinsurance/SPV) best estimate and TP calculated as a whole Net (of reinsurance/SPV) total capital at risk Obligations with profit participation - future discretionary benefits Net (of reinsurance obligations Net (of reinsurance obligations Net (of reinsurance obligations Idex-Inted at unit-Inted insurance colligations Not Not Not Net (of reinsurance/SPV	Line of an interview of the life in the interview of the line of the life interview of the line of the		C0070	C0080				1	
Dest estimate and TP calculated as a whole Net (01 reinstrance/sPV) total capital at risk Net (01 reinstrance/sPV) calculated as a whole Net (01 reinstrance/sPV) total capital at risk Net (01 reinstrance/sPV) total capital at risk C0090 C0100 C0110 C0120 Obligations with profit participation - future discretionary benefits R0210 11 251 k€ Index-linked an unit-linke future discretionary benefits R0230 189 k€ Other life (rejinsurance and health (rejinsurance commitments R0240 11 626 k€		R0200		910 k€		Non-life	activities	Life ad	ctivities
Obligations with profit participation - guaranteed benefits R0210 11 251 k€ Obligations with profit participation - future discretionary benefits R020 189 k€ Index-linked and unti-linked insurance obligations R020 7060 k€ Other tife (re)insurance and health (re)insurance commitments R024 11262 k€						best estimate and TP calculated as a whole	total capital at risk	calculated as a whole	total capital at risk
Obligations with profit participation - future discretionary benefits R0220 189 k€ Index-linked and unit-linked insurance obligations R0230 7 060 k€ Other life (rejinsurance and health (rejinsurance commitments R0240 11 626 k€						C0090	C0100		C0120
Index-linked and unit-linked insurance obligations R0230 7 060 k€ Other life (re)insurance and health (re)insurance commitments R0240 11 626 k€	Obligations with profit participation - guaranteed benefits								
Other life (re)insurance and health (re)insurance commitments R0240 11 626 k€	Obligations with profit participation - future discretionary benefits				R0220			189 k€	
	Index-linked and unit-linked insurance obligations				R0230			7 060 k€	
Total capital at risk for all life (re)insurance obligations 809 415 k€	Other life (re)insurance and health (re)insurance commitments				R0240			11 626 k€	
	Total capital at risk for all life (re)insurance obligations				R0250				809 415 k€

Overall MCR calculation

		C0130
Linear MCR	R0300	2 244 k€
Solvency Capital Requirement	R0310	21 349 k€
MCR cap	R0320	9 607 k€
MCR floor	R0330	5 337 k€
Combined MCR	R0340	5 337 k€
Absolute floor of the MCR	R0350	2 500 k€
Minimum consolidated Group SCR	R0400	5 337 k€

Notional non-life and life MCR calculation		Non-life activities	Life activities
		C0140	C0150
Notional linear MCR	R0500	1 334 k€	910 k€
Notional SCR excluding add-on (annual or latest calculation)	R0510	12 694 k€	8 655 k€
Notional MCR cap	R0520	5 712 k€	3 895 k€
Notional MCR floor	R0530	3 174 k€	2 164 k€
Notional combined MCR	R0540	3 174 k€	2 164 k€
Absolute floor of the notional MCR	R0550	2 500 k€	3 700 k€
Notional MCR	R0560	3 174 k€	3 700 k€

MH Retraite Supplémentaire	
S.02.01	
Balance sheet	

Value

Assets		
Investments	R0030	1 200 380
Land and buildings (real estate investments)	R0040	112 185
Holdings in related undertakings, including participations	R0050	
Other investments	R0060	1 088 195
Cash receivables deposited with ceding undertakings	R0070	
nvestments representing technical provisions for unit-linked transactions	R0080	26 753
Reinsurers' share of technical provisions	R0090	194 397
Reserves for unearned premiums (Non Life)	R0100	
Life insurance reserves	R0110	164 872
Claims reserves (life)	R0120	5 812
Claims reserves (non-life)	R0130	
Policyholder participation reserves and refunds (life)	R0140	
Policyholder participation reserves and refunds (non-life)	R0150	
Equalisation reserves (life)	R0160	
Equalisation reserves (non-life)	R0170	
Other technical provisions (life)	R0180	
Other technical provisions (non-life)	R0190	23 712
Technical provisions for unit-linked operations	R0200	
Suarantors' share of technical commitments given in substitution	R0210	
Share of exempted bodies in technical provisions	R0220	
Receivables	R0230	38 861
Receivables arising from direct and substitute transactions	R0240	36 092
Premiums/contributions not yet written	R0250	15 422
Other receivables arising from direct and substitute transactions	R0260	20 670
Receivables arising from reinsurance and substitution cessions	R0270	711
Other receivables	R0280	2 059
Staff	R0290	
State, social bodies and public authorities	R0300	14
Sundry debtors	R0310	2 045
Supplementary members calls/Unpaid called-up capital	R0320	
Other assets	R0330	9 216
Operating property, plant and equipment	R0340	
Cash at bank, postal banking account and cash assets	R0350	9 216
Own shares/mutual or joint certificates redeemed	R0360	
Accruals - assets	R0370	80 171
Interest and rent earned but not yet due	R0380	10 020
Deferred acquisition costs (life)	R0390	
Deferred acquisition costs (non-life)	R0400	
Other accruals	R0410	70 151
otal assets	R0420	1 549 778
Liabilities		
Mutual funds and reserves / Own funds	R0430	70 741
Own funds	R0440	70 741
Establishment and development fund/Capital	R0450	40 058
Share capital premiums	R0460	26 577
Revaluation reserves	R0470	
Other reserves	R0480	3 558
Retained earnings	R0490	-801
Net income for the year	R0500	1 350
Other mutual funds	R0510	
Endowment fund with takeover rights	R0520	
Net grants	R0530	
Subordinated liabilities	R0540	
Properto shakara a na visiona	R0550	1 395 438
aross teorinicai provisions	110000	
Sross technical provisions Provisions for premiums/unearned premiums (non-life)	R0560	
•		1 298 039
Provisions for premiums/unearned premiums (non-life)	R0560	<u>1 298 039</u> 26 574
Provisions for premiums/unearned premiums (non-life) Life insurance reserves	R0560 R0570	
Provisions for premiums/unearned premiums (non-life) Life insurance reserves Claims reserves (life)	R0560 R0570 R0580	26 574
Provisions for premiums/unearned premiums (non-life) Life insurance reserves Claims reserves (life) Claims reserves (non-life)	R0560 R0570 R0580 R0590	26 574
Provisions for premiums/unearned premiums (non-life) Life insurance reserves Claims reserves (life) Claims reserves (non-life) Policyholder participation reserves and refunds (life)	R0560 R0570 R0580 R0590 R0600	26 574
Provisions for premiums/unearned premiums (non-life) Life insurance reserves Claims reserves (life) Claims reserves (non-life) Diolyholder participation reserves and refunds (life) Policyholder participation reserves and refunds (non-life)	R0560 R0570 R0580 R0590 R0600 R0610	26 574
Provisions for premiums/unearned premiums (non-life) Life insurance reserves Claims reserves (life) Claims reserves (non-life) Policyholder participation reserves and refunds (life) Policyholder participation reserves and refunds (non-life) Equalisation reserves (life)	R0560 R0570 R0580 R0590 R0600 R0610 R0620	26 574
Provisions for premiums/unearned premiums (non-life) Life insurance reserves Claims reserves (life) Claims reserves (non-life) Policyholder participation reserves and refunds (life) Policyholder participation reserves and refunds (non-life) Equalisation reserves (life) Equalisation reserves (non-life)	R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630	26 574
Provisions for premiums/unearned premiums (non-life) Life insurance reserves Claims reserves (life) Claims reserves (non-life) Policyholder participation reserves and refunds (life) Policyholder participation reserves and refunds (non-life) Equalisation reserves (life) Equalisation reserves (non-life) Other technical provisions (life) Other technical provisions (non-life)	R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0640	26 574 70 826
Provisions for premiums/unearned premiums (non-life) Life insurance reserves Claims reserves (life) Claims reserves (non-life) Policyholder participation reserves and refunds (life) Policyholder participation reserves and refunds (non-life) Equalisation reserves (life) Equalisation reserves (non-life) Other technical provisions (life) Other technical provisions (non-life) Ferenical provisions for unit-linked operations	R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0640 R0650	
Provisions for premiums/unearned premiums (non-life) Life insurance reserves Claims reserves (life) Claims reserves (non-life) Policyholder participation reserves and refunds (life) Policyholder participation reserves and refunds (non-life) Equalisation reserves (life) Claulisation reserves (non-life) Other technical provisions (life) Other technical provisions (non-life) echnical provisions for unit-linked operations 'echnical commitments on substitute transactions	R0560 R0570 R0580 R0590 R06600 R0610 R0620 R0630 R0640 R0650 R0660	26 574 70 826 51 403
Provisions for premiums/unearned premiums (non-life) Life insurance reserves Claims reserves (Infe) Claims reserves (non-life) Policyholder participation reserves and refunds (Infe) Policyholder participation reserves and refunds (non-life) Equalisation reserves (Infe) Equalisation reserves (Infe) Other technical provisions (Infe) Other technical provisions for unit-linked operations eichnical provisions for unit-linked operations eichnical comments on substitute transactions Yrovisions (non-technical liabilities)	R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0660 R0660	26 574 70 826 51 403
Provisions for premiums/unearned premiums (non-life) Life insurance reserves Claims reserves (life) Claims reserves (non-life) Policyholder participation reserves and refunds (life) Policyholder participation reserves and refunds (non-life) Equalisation reserves (life) Equalisation reserves (life) Other technical provisions (life) Other technical provisions for unit-linked operations Technical provisions for unit-linked operations Technical commitments on substitute transactions Tovisions (non-technical liabilities) iabilities for cash deposits received from reinsurers	R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0660 R0660 R0660 R0660 R0670 R0680	26 574 70 826 51 403 300
Provisions for premiums/unearned premiums (non-life) Life insurance reserves Claims reserves (life) Claims reserves (non-life) Policyholder participation reserves and refunds (life) Policyholder participation reserves and refunds (non-life) Equalisation reserves (life) Equalisation reserves (life) Other technical provisions (life) Other technical provisions for unit-linked operations Technical provisions for unit-linked operations Technical commitments on substitute transactions Tovisions (non-technical liabilities) iabilities for cash deposits received from reinsurers	R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0660 R0660 R0660 R0660 R0660 R0660 R0670 R0690	26 574 70 826
Provisions for premiums/unearned premiums (non-life) Life insurance reserves Claims reserves (life) Claims reserves (mon-life) Policyholder participation reserves and refunds (life) Policyholder participation reserves and refunds (non-life) Equalisation reserves (life) Equalisation reserves (life) Clher technical provisions (life) Other technical provisions for unit-linked operations echnical commitments on substitute transactions Provisions (non-technical liabilities) liabilities for cash deposits received from reinsurers liabilities	R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0650 R0650 R0660 R0650 R0660	26 574 70 826 51 403 300 13 411 676
Provisions for premiums/unearned premiums (non-life) Life insurance reserves Claims reserves (life) Claims reserves (non-life) Policyholder participation reserves and refunds (life) Policyholder participation reserves and refunds (non-life) Equalisation reserves (non-life) Equalisation reserves (non-life) Other technical provisions (non-life) Technical provisions (non-life) Technical provisions (non-life) Technical provisions (non-life) Technical commitments on substitute transactions Trovisions (non-technical liabilities) Liabilities arising from direct and substitute transactions	R0560 R0570 R0580 R0580 R0580 R0600 R0610 R0620 R0620 R0650 R0650 R0660 R0660 R0660 R0660 R0670 R0690 R0700 R0710	26 574 70 826 51 403 300 13 411 676
Provisions for premiums/unearned premiums (non-life) Life insurance reserves Claims reserves (Infe) Claims reserves (non-life) Policyholder participation reserves and refunds (Infe) Policyholder participation reserves and refunds (non-life) Equalisation reserves (Infe) Equalisation reserves (Infe) Other technical provisions (Infe) Other technical provisions (non-life) Other technical provisions for unit-linked operations echnical comvineants on substitute transactions Provisions (non-technical liabilities) labilities for cash deposits received from reinsurers labilities Liabilities arising from direct and substitute transactions Liabilities arising from reinsurance and substitution cessions	R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0660 R0660 R0660 R0670 R0680 R0700 R0710 R0720	26 574 70 826 51 403 300 13 411 676
Provisions for premiums/unearned premiums (non-life) Life insurance reserves Claims reserves (life) Claims reserves (life) Policyholder participation reserves and refunds (life) Policyholder participation reserves and refunds (non-life) Equalisation reserves (life) Claims reserves (life) Claims reserves (life) Cother technical provisions (life) Other technical provisions for unit-linked operations Fedenical provisions for unit-linked operations Fedenical commitments on substitute transactions Tovisions (non-technical liabilities) Liabilities arising from direct and substitute transactions Eaching from reinsurance and substitution cessions Bonds	R0560 R0570 R0580 R0580 R0580 R0580 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0660 R0660 R0680 R0690 R0700 R0710 R0730 R0730 R0740	26 574 70 826 51 403 300 13 411 676 9 001
Provisions for premiums/unearned premiums (non-life) Life insurance reserves Claims reserves (life) Claims reserves (non-life) Policyholder participation reserves and refunds (life) Policyholder participation reserves and refunds (non-life) Equalisation reserves (life) Claulisation reserves (non-life) Claulisation reserves (non-life) Other technical provisions (ine)- Coher technical provisions (non-life) Cethnical provisions (non-life) Cethnical provisions (non-life) Technical commitments on substitute transactions Technical commitments on substitute transactions Technical servisions (non-technical liabilities) Liabilities for cash deposits received from reinsurers Liabilities arising from direct and substitution cessions Bonds Debts owed to credit institutions	R0560 R0570 R0580 R0580 R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0660 R0670 R0680 R0690 R0700 R0710 R0730 R0740 R0750	26 574 70 826 51 403 300 13 411
Provisions for premiums/unearned premiums (non-life) Life insurance reserves Claims reserves (Infe) Claims reserves (non-life) Policyholder participation reserves and refunds (Infe) Policyholder participation reserves and refunds (non-life) Equalisation reserves (Infe) Equalisation reserves (Infe) Other technical provisions (Infe) Other technical provisions (non-life) Other technical provisions (non-life) Cother technical provisions (non-life) Cother technical provisions for unit-linked operations échnical commitments on substitute transactions Provisions (non-technical liabilities) labilities for cash deposits received from reinsurers labilities Liabilities arising from direct and substituton cessions Bonds Debts owed to credit institutions Negotiable debt securities issued	R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0660 R0660 R0660 R0670 R0680 R0700 R0710 R0720 R0730 R0740 R0750 R0760	26 574 70 826 51 403 300 13 411 676 9 001
Provisions for premiums/unearned premiums (non-life) Life insurance reserves Claims reserves (ife) Claims reserves (non-life) Policyholder participation reserves and refunds (ife) Policyholder participation reserves and refunds (non-life) Equalisation reserves (infe) Clubation reserves (infe) Other technical provisions (infe) Other technical provisions (non-life) Cehnical provisions (non-life) Cehnical provisions (non-life) Cehnical provisions (non-life) Cehnical provisions (non-life) Edunitation unit-linke operations Cehnical commitments on substitute transactions trovisions (non-technical liabilities) Liabilities arising from direct and substitute transactions Liabilities arising from reinsurance and substitution cessions Bonds Debts owed to credit institutions Other liabilities	R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0660 R0660 R0660 R0660 R0660 R0680 R0700 R0710 R0720 R0730 R0740 R0750 R0760 R0770	26 574 70 826 51 403 300 13 411 676 9 001
Provisions for premiums/unearned premiums (non-life) Life insurance reserves Claims reserves (ife) Claims reserves (non-life) Policyholder participation reserves and refunds (ife) Policyholder participation reserves and refunds (non-life) Equalisation reserves (infe) Quiter sterves (iffe) Claims reserves (non-life) Other technical provisions (iffe) Other technical provisions (iffe) Conter technical provisions (iffe) Eabilities for cash deposits received from reinsurers Liabilities arising from direct and substitute transactions Liabilities arising from direct and substitution cessions Bonds Debts owed to credit institutions Other liabilities Negotiable debt securities issued Other borrowings, deposits and guarantees received Staff	R0560 R0570 R0580 R0580 R0580 R0600 R0610 R0620 R0630 R0650 R0660 R0660 R0660 R0660 R0660 R0670 R0680 R0690 R0700 R0710 R0720 R0730 R0740 R0750 R0760 R0770 R0770 R0770 R0770 R0770 R0780	26 574 70 826 51 403 300 13 411 676 9 001 3 734
Provisions for premiums/unearned premiums (non-life) Life insurance reserves Claims reserves (infe) Claims reserves (non-life) Policyholder participation reserves and refunds (infe) Policyholder participation reserves and refunds (non-life) Equalisation reserves (infe) Equalisation reserves (infe) Other technical provisions (infe) Other technical provisions (non-life) echnical provisions (non-life) echnical provisions (non-life) echnical provisions (non-life) iechnical provisions (non-life) iechnical provisions (non-life) iechnical commitments on substitute transactions rovisions (non-technical liabilities) liabilities for cash deposits received from reinsurers liabilities Liabilities arising from direct and substitution cessions Bonds Debts owed to credit institutions Other liabilities Negotable debt securities issued Other borrowings, deposits and guarantees received Staff State, social bodies and public authorities	R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0660 R0660 R0660 R0670 R0710 R0710 R0720 R0730 R0750 R0760 R0770 R0770	26 574 70 826 51 403 300 13 411 676 9 001 3 734 1 375
Provisions for premiums/unearned premiums (non-life) Life insurance reserves Claims reserves (ife) Claims reserves (non-life) Policyholder participation reserves and refunds (ife) Policyholder participation reserves and refunds (ife) Equalisation reserves (inon-life) Equalisation reserves (inon-life) Constant reserves (inon-life) Cons	R0560 R0570 R0580 R0580 R0580 R0600 R0610 R0620 R0630 R0650 R0660 R0660 R0660 R0660 R0660 R0670 R0680 R0690 R0700 R0710 R0720 R0730 R0740 R0750 R0760 R0770 R0770 R0770 R0770 R0770 R0780	26 574 70 826 51 403 300 13 411 676 9 001 3 734

MH Retraite Supplémentaire

RP.05.01

Premiums, claims and expenses by risk type

			Pension obligations								
		Branch 26	Eurocroissance	Euro - subsidiary accounting	UL - subsidiary accounting	Euro - Other	UL - Other	TOTAL			
		C0550	C0560	C0570	C0580	C0590	C0600	C0610			
Premiums written											
Gross	R1410	2 170K€		K€	K€	24 508K€	22 474K€	49 152K€			
Reinsurers' share	R1420	K€		K€				2 768K€			
Net	R1500	2 170K€		K€	K€	23 741K€	20 473K€	46 384K€			
Premiums earned											
Gross	R1510	2 016K€		K€	K€	186 379K€	51 468K€	239 864K€			
Reinsurers' share	R1520	K€						192 375K€			
Net	R1600	2 016K€		K€	K€	23 801K€	21 671K€	47 488K€			
Claims incurred											
Gross	R1610	1 020K€		K€	K€	75 895K€	3 354K€	80 268K€			
Reinsurers' share	R1620	K€						5 903K€			
Net	R1700	1 020K€		K€	K€	73 303K€	42K€	74 365K€			
Changes in other technical provisions											
Gross	R1710	-1 534K€		K€	K€	-139 953K€	-42 986K€	-184 473K€			
Reinsurers' share	R1720	K€						-186 195K€			
Net	R1800	-1 534K€		K€	K€	22 729K€	-19 473K€	1 721K€			
Expenses incurred	R1900	312K€		K€	K€	8 972K€	1 464K€				

		Commitments corresponding to ancillary guarantees							
		Incap-inval	Other	Acceptances - incap-inval	Acceptances - other	TOTAL			
		C0500	C0510	C0520	C0530	C0540			
Premiums written									
Gross - Direct Business	R0110								
Gross - Proportional reinsurance accepted	R0120								
Reinsurers' share	R0140								
Net	R0200								
Premiums earned									
Gross - Direct Business	R0210								
Gross - Proportional reinsurance accepted	R0220								
Reinsurers' share	R0240								
Net	R0300								
Claims incurred									
Gross - Direct Business	R0310								
Gross - Proportional reinsurance accepted	R0320								
Reinsurers' share	R0340								
Net	R0400								
Changes in other technical provisions									
Gross - Direct Business	R0410								
Gross - Proportional reinsurance accepted	R0420	_	_						
Reinsurers' share	R0440								
Net	R0500								
Expenses incurred	R0550								

MH Retraite Supplémentaire

RP.42.03

Minimum margin requirement - components (former "Statement C6 ")

		Non-life fraction	Life fraction	TOTAL
		C0010	C0020	C0030
Minimum margin requirement	R0010	0K€	45 513K€	45 513K€
Components (= A + B + C)	R0020	>	\succ	182 093K€
Capital paid/Establishment fund /Registered office	R0030	\succ	70 741K€	$>\!$
Uncommitted reserves/Capital premiums	R0040	$>\!$	0K€	$>\!$
Retained earnings after appropriation	R0050	>	0K€	$>\!$
Additional social fund borrowings	R0060	\succ	0K€	$>\!$
- Own shares	R0070	>	0K€	$>\!$
-Acquisition costs not recognised	R0080	$>\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$	0K€	$>\!$
- Intangible items in the balance sheet	R0090	>	0K€	\geq
Total A	R0100	>	\succ	70 741K€
Subordinated securities or loans	R0110	$>\!$	0K€	$>\!$
perpetual	R0120	0K€	\geq	$>\!$
fixed maturity	R0130	0K€	\succ	$>\!$
Unused R423-16 contribution	R0140	>	0K€	$>\!$
Total B	R0150	>	\ge	0K€
Fraction of unpaid capital	R0160	\ge	0K€	$>\!$
Unrealised gains recognised as non-exceptional assets	R0170	>	111 352K€	\geq
Unrealised gains recognised as non-exceptional liabilities	R0180	>	0K€	>
Net unrealised capital gains recognised in FFI	R0190	>	0K€	> <
Total C	R0200	>	>	111 352K€

Guarantee fund		Third party minimum requirement	Absolute minimum	Guarantee fund
		C0040	C0050	C0060
Third party minimum requirement	R0210	15 171K€	3 700K€	15 171K€

AUXIA Assistance
S.02.01
Balance sheet

	Γ	Solvency II value
		C0010
Assets		
Intangible assets	R0030	107.1
Deferred tax assets	R0040 R0050	497 K
Pension benefit surplus Property, plant and equipment held for own use	R0050	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	29 877 K
Property (other than for own use)	R0080	20 01110
Holdings in related undertakings, including participations	R0090	
Equities	R0100	
, Equities - listed	R0110	
Equities - unlisted	R0120	
Bonds	R0130	18 669 K
Government Bonds	R0140	7 737 K
Corporate Bonds	R0150	10 932 K
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	11 208 K
Derivatives	R0190	
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	157.14
Loans and mortgages	R0230	457 K
Loans on policies	R0240	400 1
Loans and mortgages to individuals	R0250 R0260	457 K
Other loans and mortgages Painsurance recoverables from:		
Reinsurance recoverables from:	R0270	
Non-life and health similar to non-life	R0280	
Non-life excluding health Health similar to non-life	R0290 R0300	
Health similar to non-life Life and health similar to life, excluding health and index-linked and unit-linked	R0300 R0310	
Health similar to life	R0320	
Life excluding health and index-linked and unit-linked	R0320	
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	1 325 K
Receivables arising from reinsurance transactions	R0370	10201
Receivables (trade, not insurance)	R0380	256 K
Own shares (held directly)		2001
	R0390	
	R0390 R0400	
Own shares (new directly) Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents	R0400	759 K
Amounts due in respect of own fund items or initial fund called up but not yet paid in		759 K
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown	R0400 R0410	759 K 33 172 K
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents	R0400 R0410 R0420	
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown Total assets	R0400 R0410 R0420 R0500 	33 172 K 4 847 k
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown otal assets Liabilities	R0400 R0410 R0420 R0500 	33 172 K 4 847 F
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown Total assets Liabilities Technical provisions - non-life Technical provisions - non-life Technical provisions calculated as a whole	R0400 R0410 R0420 R0500 R0510 R0520 R0530	33 172 K 4 847 H 4 847 H
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown otal assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health)	R0400 R0410 R0420 R0500 R0510 R0520 R0530 R0540	33 172 K 4 847 H 4 847 H 4 517 H
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown iotal assets Liabilities Technical provisions - non-life Technical provisions - non-life Technical provisions - non-life Rest Estimate Risk margin	R0400 R0410 R0420 R0500 R0510 R0510 R0530 R0540 R0550	33 172 K 4 847 H 4 847 H 4 517 H
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown otal assets Liabilities Technical provisions - non-life Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life)	R0400 R0410 R0420 R0500 R0510 R0520 R0530 R0550 R0550 R0550	33 172 K 4 847 H 4 847 H 4 517 H
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown otal assets Liabilities Technical provisions - non-life Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions - health (similar to non-life) Technical provisions - health (similar to non-life)	R0400 R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0560	33 172 K 4 847 H 4 847 H 4 517 H
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown total assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate	R0400 R0410 R0420 R0500 R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580	33 172 K 4 847 H 4 847 H 4 517 H
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown iotal assets Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions - acludated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions - health (similar to non-life) Technical provisions - health (similar to non-life) Technical provisions - health (similar to non-life) Risk margin Risk margin	R0400 R0410 R0420 R0500 R0500 R0510 R0540 R0540 R0550 R0550 R0560 R0570 R0580 R0590	33 172 K 4 847 H 4 847 H 4 517 H
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown iotal assets Technical provisions - non-life Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked)	R0400 R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0590 R0600	33 172 K 4 847 H 4 847 H 4 517 H
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown iotal assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding index-linked and unit-linked)	R0400 R0410 R0420 R0500 R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0560 R0570 R0580 R0590 R0590 R0590 R0690 R0610	33 172 K 4 847 H 4 847 H 4 517 H
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown iotal assets Liabilities Technical provisions - non-life Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions - health (similar to infe) Technical provisions - health (similar to life) Technical provisions - health (similar to life)	R0400 R0410 R0420 R0500 R0500 R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620	33 172 K 4 847 H 4 847 H 4 517 H
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown iotal assets Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions - non-life (excluding health) Technical provisions - non-life (excluding health) Technical provisions - health (similar to non-life) Technical provisions - health (similar to non-life) Technical provisions - health (similar to non-life) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions - health (similar to life)	R0400 R0410 R0420 R0500 R0510 R0520 R0530 R0540 R0550 R0550 R0560 R0570 R0580 R0590 R0590 R0590 R0600 R0610 R0620 R0630	33 172 K 4 847 H 4 847 H 4 517 H
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown iotal assets Eachnical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to life) Technical provisions - health (similar to life)	R0400 R0410 R0420 R0500 R0500 R0510 R0520 R0530 R0540 R0550 R0550 R0560 R0550 R0560 R0580 R0590 R0600 R0610 R0620 R0630 R0640	33 172 K 4 847 H 4 847 H 4 517 H
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown Otal assets Liabilities Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions - life (excluding index-linked and unti-linked) Technical provisions - nealth (similar to life) Technical provisions - lealth (similar to life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin	R0400 R0410 R0420 R0500 R0500 R0510 R0520 R0530 R0540 R0550 R0550 R0550 R0550 R0560 R0570 R0590 R0600 R0610 R0620 R0630 R0640 R0650	33 172 K 4 847 H 4 847 H 4 517 H
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown Otal assets Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions - health (similar to non-life) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions - health (similar to life) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked)	R0400 R0410 R0420 R0500 R0500 R0510 R0510 R0530 R0540 R0550 R0540 R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0650 R0650 R0650 R0650	33 172 K 4 847 H 4 847 H 4 517 H
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown Otal assets Eachnical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions - non-life (excluding health on non-life) Technical provisions - nealth (similar to non-life) Technical provisions - nealth (similar to non-life) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked)	R0400 R0410 R0420 R0500 R0500 R0510 R0520 R0530 R0540 R0550 R0550 R0560 R0570 R0580 R0590 R0580 R0580 R0580 R0580 R0580 R0580 R0650 R0650 R0650 R0610 R0620 R0630 R0640 R0660 R0660 R0660	33 172 K 4 847 I 4 847 I 4 517 I
Anounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown Otal assets Eachnical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions - health (similar to life) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked)	R0400 R0410 R0420 R0500 R0500 R0510 R0520 R0530 R0540 R0550 R0550 R0550 R0550 R0560 R0550 R0580 R0590 R0600 R0610 R0620 R0630 R0630 R0630 R0640 R0650 R0660 R0670 R0680	33 172 K 4 847 I 4 847 I 4 517 I
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown Otal assets Eachnical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked)	R0400 R0410 R0420 R0500 R0500 R0510 R0520 R0530 R0540 R0550 R0550 R0550 R0550 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0660 R0660 R0660 R0660 R0680 R0680 R0680	33 172 K 4 847 I 4 847 I 4 517 I
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents Any other assets, not elsewhere shown Otal assets Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions - health (similar to non-life) Technical provisions - health (similar to life) Technical provisions - health (similar to life) Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions calculated as a whole	R0400 R0410 R0410 R0420 R0500 R0500 R0510 R0510 R0530 R0540 R0550 R0560 R0570 R0580 R0580 R0610 R0620 R0630 R0640 R0650 R0650 R0660 R0650 R0660 R0650 R0660 R0650 R0660 R0650 R0660 R0650 R0660 R0690 R0690	33 172 K 4 847 I 4 847 I 4 517 I
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Premiums, claims and expenses by line of business

		L non-life insurance business and a	bligations (direct	Total	
		Medical expense insurance	Income protection insurance	Assistance	
		C0010	C0020	C0110	C0200
Premiums written		1	1		
Gross - Direct Business	R0110			13 372 K€	13 372 K€
Gross - Proportional reinsurance accepted	R0120				
Gross - Non-proportional reinsurance accepted	R0130				
Reinsurers' share	R0140				
Net	R0200			13 372 K€	13 372 K€
Premiums earned					
Gross - Direct Business	R0210			14 069 K€	14 069 K€
Gross - Proportional reinsurance accepted	R0220				
Gross - Non-proportional reinsurance accepted	R0230				
Reinsurers' share	R0240				
Net	R0300			14 069 K€	14 069 K€
Claims incurred		-			
Gross - Direct Business	R0310			5 309 K€	5 309 K€
Gross - Proportional reinsurance accepted	R0320				
Gross - Non-proportional reinsurance accepted	R0330				
Reinsurers' share	R0340				
Net	R0400			5 309 K€	5 309 K€
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			5 916 K€	5 916K€
Other expenses	R1200				
Total expenses	R1300				5 916K€

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Premiums, claims and expenses by line of business

			Line of Business for: life insurance obligations							
		Health insurance	Insurance with profit participation	Index-linked and unit- linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	Total
	1	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written			r	r		i	r			
Gross	R1410									
Reinsurers' share	R1420									
Net	R1500									
Premiums earned										
Gross	R1510									
Reinsurers' share	R1520									
Net	R1600									
Claims incurred										
Gross	R1610									
Reinsurers' share	R1620									
Net	R1700									
Changes in other technical provisions		-	•	•	-		•	-	-	
Gross	R1710									
Reinsurers' share	R1720									
Net	R1800									
Expenses incurred	R1900									
Other expenses	R2500									
Total expenses	R2600									

AUXIA Assistance						
\$.05.02						
Premiums, claims and expenses by country						

		Home country							
	D0040	C0010	C0020	C0030	C0040	C0050	C0060	C0070	
	R0010								
Premiums written		C0080	C0090	C0100	C0110	C0120	C0130	C0140	
	50440	10.070.1/2						40.070 1/0	
Gross - Direct Business	R0110	13 372 K€						13 372 K€	
Gross - Proportional reinsurance accepted	R0120								
Gross - Non-proportional reinsurance accepted	R0130								
Reinsurers' share	R0140								
Net	R0200	13 372 K€						13 372 K€	
Premiums earned				-	1				
Gross - Direct Business	R0210	14 069 K€						14 069 K€	
Gross - Proportional reinsurance accepted	R0220								
Gross - Non-proportional reinsurance accepted	R0230								
Reinsurers' share	R0240								
Net	R0300	14 069 K€						14 069 K€	
Claims incurred									
Gross - Direct Business	R0310	5 309 K€						5 309 K€	
Gross - Proportional reinsurance accepted	R0320								
Gross - Non-proportional reinsurance accepted	R0330								
Reinsurers' share	R0340								
Net	R0400	5 309 K€						5 309 K€	
Changes in other technical provisions				1			1		
Gross - Direct Business	R0410								
Gross - Proportional reinsurance accepted	R0420								
Gross - Non-proportional reinsurance accepted	R0430								
Reinsurers' share	R0440								
Net	R0500								
Expenses incurred	R0550	5 916 K€						5 916 K€	
Other expenses	R1200								
Total expenses	R1300							5 916 K€	

		Home country	Тор	tions	Total Top 5 and home country			
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
	R1400							
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
Premiums written								
Gross	R1410							
Reinsurers' share	R1420							
Net	R1500							
Premiums earned								
Gross	R1510							
Reinsurers' share	R1520							
Net	R1600							
Claims incurred								
Gross	R1610							
Reinsurers' share	R1620							
Net	R1700							
Changes in other technical provisions								
Gross	R1710							
Reinsurers' share	R1720							
Net	R1800							
Expenses incurred	R1900							
Other expenses	R2500							
Total expenses	R2600							

		AUXIA Assis	tance					
	S.17.01							
	Technical provisions - non-life							
			s and accepted reinsurance	Direct busines proportional				
		Medical expense insurance	Income protection insurance	Legal expenses insurance	Assistance	Total Non-Life obligation		
		C0020	C0030	C0110	C0120	C0180		
Technical provisions calculated as a whole	R0010							
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	R0060				2 237 K€	2 237 K€		
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140				2 237 Re	2 231 NE		
Net Best Estimate of Premium Provisions	R0150				2 237 K€	2 237 K€		
Claims reserves								
Gross	R0160				2 280 K€	2 280 K€		
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240							
Net Best Estimate of Claims Provisions	R0250				2 280 K€	2 280 K€		
Total Best Estimate - gross	R0260				4 517 K€	4 517 K€		
Total Best Estimate - net	R0270				4 517 K€	4 517 K€		
Risk margin	R0280				330 K€	330 K€		
Amount of the transitional on Technical Provisions					250110			
Technical provisions calculated as a whole	R0290							
Best Estimate	R0300							
Risk margin	R0310							
Technical provisions - Total								
Technical provisions - Total	R0320							
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330							
Technical provisions minus recoverables from reinsurance/SPV and Finite Re -total	R0340				4 847 K€	4 847 K€		

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						Assistance						
					S.19.01 - /	Accident year						
						urance claims						
on-life insurance claims otal non-life activities												
Accident year / Underwriting year	Z0021	Accident year										
	Gross Claims Paid (non-cumulative)										
	(absolute amount))											
						Development year						
	Year		1	2	3	4	5	6	7	8	9	10 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Pric	r R0100											
N-9	R0160											
N-8	R0170											
N-7	R0180								0 K€			
N-6	R0190							1 K€				
N-5	R0200						6 K€					
N-4	R0210					1 K€						
N-3	R0220			00.145	5 K€							
N-2 N-1	R0230		4 200 KC	26 K€								
N-1 N	R0240 R0250	3 125 K€	1 329 K€									
N	R0250	3 120 KE										
		For current year	Sum of years (cumulative)									
		C0170	C0180									
Pric			-									
N-9	R0160											
N-8	R0170											
N-7	R0180	0 K€	0 K€									
N-6 N-5	R0190	1 K€	1 K€									
N-5 N-4	R0200	6 K€ 1 K€	6 K€ 1 K€									
N-4 N-3	R0210 R0220	1 K€ 5 K€	1 K€ 5 K€									
N-3 N-2	R0220 R0230	5 K€ 26 K€	5 K€ 26 K€									
N-2 N-1	R0230	1 329 K€	1 329 K€									
N	R0240	3 125 K€	3 125 K€									
Tota		4 492 K€	4 492 K€									

S.19.01 - Underwriting year Non-life insurance claims

Non-life insurance claims Total non-life activities

Accident year / Underwriting year

R0170 Accident year
Gross Claims Paid (non-cumulative)
(ebsolute amount))

						Development year						
	Year		1	2	3	4	5	6	7	8	9	10 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100	X	$>\!$	X	X	\langle	\langle	\langle	$\langle \rangle$	>	\geq	
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	1 535 K€										

		Year end
		C0360
Prior	R0100	
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	
Ν	R0250	1 485 K€
Total	R0260	1 485 K€

AUXIA Assistance
S.22.01
Impact of measures on long-term guarantees and transitional measures

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical reserves	R0010	4 847 K€			0 K€	
Basic own funds	R0020	17 943 K€			-0 K€	
Eligible own funds to meet Solvency Capital Requirement	R0050	17 943 K€			-0 K€	
Solvency Capital Requirement	R0090	5 419 K€			314 K€	
Eligible own funds to meet Minimum Capital Requirement	R0100	17 943 K€			-0 K€	
Minimum consolidated Group SCR	R0110	2 700 K€				

AUXIA Assistance
S.23.01
Own funds

Basic own funds before deduction for participations in other financial sector as foressen in article 80 of Delegated Regulation CONTO CONTO CONTO CONTO Chridraw share cipital (press of own shares) R0010 Response of the explored basic own funds and mutual-type undertakings R0010 Response of the explored basic own funds and mutual-type undertakings R0000 1780 KE Image: Control of the explored basic own funds on the financial sector as foresseen in article 80 of Delegated Regulation R0000 Image: Control of the explored basic own funds on the financial sector as foresseen in article 80 of Delegated Regulation R0000 Image: Control of the explored basic own funds on the explored basic own funds on the presented basic own funds on the presented by the expension of the explored basic own funds on the presented by the expension of the explored basic own funds on the presented by the expension of the explored basic own funds on the presented by the expension of the explored basic own funds on the presented by the expension of the explored basic own funds on the presented by the expension of the explored basic own funds on the presented by the expension of the explored basic own funds on the presented by the expension of the explored basic own funds on the presented by the expension of the explored basic own funds on the presented by the expension of the explored basic own funds on the explored basic			Total	Tier 1 Unrestricted	Tier 1 Restricted	Tier 2	Tier 3
20193 Image of a set on states) R010 Image of a set on states of a set on state of a set on state of a set of			C0010	C0020	C0030	C0040	C0050
Else gremum accourt related to ordinary share capital R000 1780 KE 1780 KE Subordinated mutual member accounts R000 1780 KE 1780 KE 1780 KE Subordinated mutual member accounts R000 1780 KE 1780 KE 1780 KE Subordinated mutual member accounts R000 1780 KE 1780 KE 1780 KE Subordinated mutual member account related to polenuos shares R000 1780 KE 1780 KE 1780 KE Subordinated mutual member account related to polenuos shares R010 186 contrastic mutual contrastic member account related to polenuos shares 180 contrastic mutual contrastic member account related to polenuos shares 180 contrastic mutual contrastic member account related to polenuos shares 180 contrastic member account related to p	2015/35						
Initial funds, membar's contributions or the equivalent basic own -fund item for mutual and mutual-type undertakings R0440 1 780 KE 1 780 KE Subsch funds R0900 R0900 R0900 R0900 Subsch funds R0900 R0900 R0900 State prantim account reliated to preference shares R0110 R0900 R0900 State prantim account reliated to preference shares R0110 R0900 R0900 State prantim account reliated to preference shares R0110 R0160 R0160 Subsch funds R0140 R0160 R0160 R0160 Other cont kind items approved by the supervisory authority as basic con funds not specified alove R0180 R0160 Orn kind form famical statements but should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency I com funds R0220 Deductions R0220 R0220 Deductions for manual and credit institutions R0230 R0230 Catal basic cown funds R0300 R0300 Linguid and uncaled of orignments basic and fund and mutual-type undertakings R0310 Linguid and uncaled of orignments basic som-fund item or mutual and mutual-type undertakings R0310 Linguid and uncaled of orignment basic som-fund item orignmand R0330 Linguid and uncaled orignment basic som-fund item	Ordinary share capital (gross of own shares)	R0010				L	
Subdivided mutual member accounts R0050 R0050 Surplish funds R0070 R0050 R0070 Preference shares R0070 R0070 R0070 R0070 Share permitum account releafed by preference shares R0110 R0070 R0070 Source shares R0110 R0110 R0070 R0070 An amount requal bit value of net deherred tax easels R0110 R011	Share premium account related to ordinary share capital	R0030				L	
Surplus funds PR070 Preference shares PR080 Share greinin account related to preference shares R0110 Image: Comparison of the comparison o	Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	1 780 K€	1 780 K€			
Preference shares R0090 Share premium account related to preference shares R0110 Share premium account related to preference shares R0110 Reconciliation reserve R0130 16 163 KE Subcontinues reserve R0140 R0140 An annount quality bin value of relations R0140 R0140 Ohn runds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Sovercy 11 own funds R0120 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 Sovercy 11 own funds R0220 Const funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Sovercy 11 own funds R0220 Deductions R0220 R0220 Deductions R0230 17 943 KE Urpad and uncalled ordinary share capital callable on demand R0320 Unpad and uncalled ordinary share capital callables on demand R0320 Unpad and uncalled ordinary share capital callables on demand R0320 Unpad and uncalled ordinary share capital callables on demand R0320 Latters of ordit and guaranties other than under Kriste SQU of the Directive 2009/138EC R0340 Latters of ordit and guaranties other than under Kriste SQU of the Directive 2009/138EC	Subordinated mutual member accounts	R0050				l	
Share premium account related to preference shares R0110 Reconciliation reserve Share premium account related to preference shares R0130 16 163 KE 16 163 KE An anount equal to the value of net deferred tax assets R0160 R0160 R0160 Other own fund items approved by the supervisory autority as basic own funds not specified above R0160 R0160 R0160 Own fund items approved by the supervisory autority as basic own funds not specified above R0180 R0220 R0	Surplus funds	R0070					
Recordition reserve R030 16 163 K€ 16 163 K€ Subordinated labilities R0140 R0140 A annount qualities approved by the supervisory authority as basic own funds not specified above R0180 Orm funds from thrancial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds R0220 Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds R0220 Deductions R0230 R0230 Deductions R0230 R0230 Deductions R0230 R0230 Lippad and uncaled ordinary share capital calable on demand R0230 Initial funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings R0330 Uppad and uncaled ordinary share capital calable on demand R0320 Initial funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings R0330 Laters or dreat and guarantees under Article 96(2) of the Directive 2009/138EC R0300 Supplementary members calls- on thema under first subparagraph of Article 96(3) of the Directive 2009/138EC R0300 Supplementary members calls- on thema under first subparagraph of Article 96(3) of the Directive 2009/138EC R0300 Supplementary members calls- on thema under	Preference shares	R0090				<u> </u>	
Subordinated liabilities R0140 Image: Constraint of the state of net deferred tax asets R0160 An amount equal to the value of net deferred tax asets R0160 Image: Constraint of the suppresented by the separation reserve and do not meet the criteria to be classified as Solvenry I own funds Image: Constraint of the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvenry I own funds R0220 Deductions R0220 Image: Constraint of the financial and credit institutions R0220 Deductions for participations in financial and credit institutions R0200 Image: Constraint of the financial and credit institutions R0200 Total basic own funds as the equivalent basic own-fund item for mutual and mutual-type undertakings R0200 Image: Constraint of the financial and credit institutions R0200 Inpaid and uncalled preference shares callable on demand Inpaid and uncalled preference shares callable on demand R0230 Image: Constraint of the subparagraph of Antice 9(3) of the Directive 2009/138EC R0340 Image: Constraint of the subparagraph of Antice 96(3) of the Directive 2009/138EC R0340 Image: Constraint of the subparagraph of Antice 96(3) of the Directive 2009/138EC R0340 Image: Constraint of the subparagraph of Antice 96(3) of the Directive 2009/138EC R0340 Image: Constraint of the subparagraph of Antice 96(3) of the Directive 2009/138EC R0340 <td>Share premium account related to preference shares</td> <td>R0110</td> <td></td> <td></td> <td></td> <td></td> <td></td>	Share premium account related to preference shares	R0110					
An amount equal to the value of net defarred tax assets R0160 R0160 Other own fund terms approved by the supervisory authority as basic own funds not specified above R0160 R0160 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 R0200 Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds R0220 Deductions R0230 R0230 R0230 Deductions for participations in financial and credit institutions R0230 R0230 R0230 Anallary own funds R0200 R0230 R02	Reconciliation reserve	R0130	16 163 K€	16 163 K€			
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 disasified as Schency II own funds R0220 Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be disasified as Schency II own funds R0220 Deductions for participations in financial and credit institutions R0230 IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	Subordinated liabilities	R0140					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds R0220 R0220 R0220 Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds R0220 R0220 R0220 R0220 Deductions Deductions for participations in financial and credit institutions R0230 R0230 IT 943 K€ IT 943 K€ IT Deductions for participations in financial and credit institutions R0230 IT 943 K€ IT IT<		R0160					
be classified as Solvency II own funds Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds Deductions Deductions for participations in financial and credit institutions R0220 Cotal basis own funds fare deductions R0220 Cotal basis own funds for the quivalent basis own-fund term for mutual and mutual-type undertakings R0300 Cotal basis own funds Cotal basis own funds to meet the generative and mutual-type undertakings R0310 Cotal basis own funds R0220 Cotal basis own-fund term for mutual and mutual-type undertakings R0310 Cotal basis own-fund term fare subordinated liabilities on demand R0320 Cotal basis own-fund term fare subordinated liabilities on demand R0330 Cotal basis own-fund term fare subordinated liabilities on demand R0330 Cotal basis own-funds R0340 Cotal basis own-fund term fare subordinated liabilities on demand R0330 Cotal basis own-funds R0340 Cotal and uncalled preference shares calles own-fund term for mutual and mutual-type undertakings R0350 Cotal and guarantees under Article 98(2) of the Directive 2009/138EC R0350 Cotal and guarantees under Article 98(2) of the Directive 2009/138EC R0350 Cotal and guarantees other than under first subparagraph of Article 98(3) of the Directive 2009/138EC R0350 Cotal and guarantees other than under first subparagraph of Article 98(3) of the Directive 2009/138EC R0350 Cotal and guarantees other than under first subparagraph of Article 98(3) of the Directive 2009/138EC R0350 Cotal and guarantees other than under first subparagraph of Article 98(3) of the Directive 2009/138EC R0350 Cotal and guarantees other than under first subparagraph of Article 98(3) of the Directive 2009/138EC R0350 Cotal and guarantees other than under fi		R0180					
classified as Solvency II own funds PN220 Model Deductions Constructions PN220 Constructions Deductions for participations in financial and credit institutions PN220 PN236 Constructions Total basic own funds after deductions R0290 17 943 K€ 17 943 K€ Constructions Ancillary own funds PN220 PN36 Constructions Constructions Constructions Ungeid and uncalled ordinary share capital callable on demand R0300 Constructions Constructions Constructions Constructions Ling and uncalled ordinary share capital callable on demand R0300 Constructions	Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds						
Deductions for participations in financial and credit institutions R0230 Image: State of the end of the		R0220					
Total basic own funds after deductions R0290 17 943 K€ 17 943 K€ Ancillary own funds R0300 R0300 Unpaid and uncalled ordinary share capital callable on demand R0300 R0300 Initial funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings R0310 R0320 Unpaid and uncalled preference shares callable on demand R0330 R0320 R0330 Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC R0340 R0320 R0320 Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC R0370 R0360 R0370 Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC R0370 R0390 R0390 Other ancillary own funds R0400 R0400 <td< td=""><td>Deductions</td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	Deductions						
Ancillary own funds R0300 R0300 Unpaid and uncalled ordinary share capital callable on demand R0300 R0310 Initial funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings R0310 R0310 Unpaid and uncalled preference shares callable on demand R0320 R0320 R0320 A legally binding commitment to subscribe and pay for subordinated liabilities on demand R0330 R0340 R0340 Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC R0350 R0360 R0360 Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC R0360 R0360 R0360 Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC R0370 R0360 R0360 R0370 Other ancillary own funds R0400 R0390 R0390 R0400 R0390 R0400 R0390 R0400 R0400 R0400 R0400 R0400 R0400 R0400 R0400 R0400 R0500 T7 943 K€ R0500 T7 943 K€ R0500 T7 943 K€ R0500 T17 943 K€ R0500 T17 943 K€ R0500 R05500	Deductions for participations in financial and credit institutions	R0230					
Unpaid and uncalled ordinary share capital callable on demand R0300 Initia funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings R0310 Initia funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings R0310 Initia funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings R0320 Initia funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings R0320 Initia funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings R0320 Initia funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings R0320 Initia funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings R0320 Initia funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings R0320 Initia funds, members' contributions or the explosion of the Directive 2009/138/EC R0340 Initia funds, members' calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC R0370 Initia funds, members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC R0370 Initia funds, members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC R0370 Initia funds, members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC R0370 Initia funds, members calls under f	Total basic own funds after deductions	R0290	17 943 K€	17 943 K€			
Initial funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings R0310 Image: Control of Control	Ancillary own funds						
Unpaid and uncalled preference shares callable on demand R0320 Image: Control of the subscribe and pay for subordinated liabilities on demand A legally binding commitment to subscribe and pay for subordinated liabilities on demand R0330 Image: Control of the subscribe and pay for subordinated liabilities on demand Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC R0340 Image: Control of the Directive 2009/138/EC Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC R0350 Image: Control of the Directive 2009/138/EC Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC R0370 Image: Control of the Control of the Control of the Directive 2009/138/EC Other ancillary own funds R0370 Image: Control of the Control of Co	Unpaid and uncalled ordinary share capital callable on demand	R0300					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand R0330 R0330 R0330 Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC R0340 R0350 R0350 Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC R0360 R0360 R0370 Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC R0370 R0370 R0370 Other ancillary own funds R0390 R0390 R0390 R0390 R0390 R0390 Total ancillary own funds R0400 R	Initial funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings	R0310					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC R0340 Image: Control of Control	Unpaid and uncalled preference shares callable on demand	R0320					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC R0350 Image: Content of the Con	A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC R0360 Image: Control of Co	Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC R0370 R0370 R0390 Other ancillary own funds R0390 R0390 R0390 R0390 Total ancillary own funds R0400 R0400 R0400 R0400 Eligible and available own funds R0500 17 943 K€ 17 943 K€ R0500 IT 943 K€ IT	Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Other ancillary own funds R0390 Image: Constraint of the sector of	Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Total ancillary own fundsR0400Image: Constraint of the sector of	Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Eligible and available own funds R0500 17 943 K€ 17 943 K€ In page 1 Total available own funds to meet the SCR R0510 17 943 K€ 17 943 K€ In page 2 Total available own funds to meet the MCR R0510 17 943 K€ 17 943 K€ In page 2 Total eligible own funds to meet the SCR R0540 17 943 K€ In page 2 In page 2 Total eligible own funds to meet the MCR R0550 17 943 K€ In page 2 In page 2 Solvency Capital Requirement R0580 5 419 K€ In page 2 In page 2 Minimum consolidated Group SCR R0600 2 700 K€ In page 2 In page 2 Ratio of Eligible own funds to SCR R0620 331% In page 2 In page 2	Other ancillary own funds	R0390					
Total available own funds to meet the SCR R0500 17 943 K€ 17 943 K€ IT 943 K€ </td <td>Total ancillary own funds</td> <td>R0400</td> <td></td> <td></td> <td></td> <td></td> <td></td>	Total ancillary own funds	R0400					
Total available own funds to meet the MCR R0510 17 943 K€	Eligible and available own funds						
Total eligible own funds to meet the SCR R0540 17 943 K€ 17 943 K€ In 943 K€ <	Total available own funds to meet the SCR	R0500	17 943 K€	17 943 K€			
Total eligible own funds to meet the MCR R0550 17 943 K€ 17 943 K€ <th17 943="" k€<="" th=""> <th17 943="" k€<="" th=""> <th< td=""><td>Total available own funds to meet the MCR</td><td>R0510</td><td>17 943 K€</td><td>17 943 K€</td><td></td><td></td><td></td></th<></th17></th17>	Total available own funds to meet the MCR	R0510	17 943 K€	17 943 K€			
Solvency Capital Requirement R0580 5 419 K€ Minimum consolidated Group SCR R0600 2 700 K€ Ratio of Eligible own funds to SCR R0620 331%	Total eligible own funds to meet the SCR	R0540	17 943 K€	17 943 K€			
Minimum consolidated Group SCR R0600 2 700 K€ Ratio of Eligible own funds to SCR R0620 331%	Total eligible own funds to meet the MCR	R0550	17 943 K€	17 943 K€			
Ratio of Eligible own funds to SCR R0620 331%	Solvency Capital Requirement	R0580	5 419 K€				
	Minimum consolidated Group SCR	R0600	2 700 K€				
	Ratio of Eligible own funds to SCR	R0620	331%				
	Ratio of Eligible own funds to MCR	R0640	665%				

	Г	C0060		
Reconciliation reserve				
Excess of assets over liabilities	R0700	17 943 K€		
Own shares (held directly and indirectly)	R0710			
Foreseeable dividends and distributions	R0720			
Other basic own fund items	R0730	1 780 K€		
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740			
Reconciliation reserve	R0760	16 163 K€		
Expected profits				
Expected profits included in future premiums (EPIFP) - Life business	R0770			
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	384 K€		
Total expected profits included in future premiums (EPIFP) R0790				

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S.25.01

Solvency Capital Requirement - for undertakings on Standard Formula

		Gross Solvency Capital Requirement C0110	Simplifications C0120
Market risk	R0010	3 741 k€	String TS/Simplifications - spread risk - bonds and loans [240]
Counterparty default risk	R0020	288 k€	
Life underwriting risk	R0030		
Health underwriting risk	R0040		
Non-life underwriting risk	R0050		
Diversification	R0060	-1 863 k€	
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100	6 732 k€	

		Value
Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	416 k€
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	-1 730 k€
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	5 419 k€
Capital add-on already set	R0210	
Solvency Capital Requirement	R0220	5 419 k€
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	

Solvency capital requirement (USP)		USP
		C0090
Life underwriting risk	R0030	
Health underwriting risk	R0040	
Non-life underwriting risk	R0050	

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S.28.02									
		Minimum C	anital Dagui			incurrence estivity			
			apital Requi	reme	nt - Both life and non-life	e insurance activity			
		Non-life activities Net income	Life activities Net income						
		M=(6))	M=(())						
		C0010	C0020	٦					
Linear formula component for non-life insurance and reinsurance obligations		0010 1 859 k€			Non-life activities		Life activities		
					Net (of reinsurance/SPV)	Net (of reinsurance)	Net (of reinsurance/SPV)	Net (of reinsurance)	
					best estimate and TP	written premiums in the	best estimate and TP	written premiums in the	
					calculated as a whole	last 12 months	calculated as a whole	last 12 months	
					C0030	C0040	C0050	C0060	
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	e			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	4 517 k€	11 981 k€			
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					

		Non-life activities	Life activities					
		Net income []]_((,)) C0070	Net income []_((,)) C0080	1				
Linear formula component for life insurance and reinsurance obligations	R0200		Cuulu		Non-life	activities	Life activities	
					Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
					C0090	C0100	C0110	C0120
Obligations with profit participation - guaranteed benefits				R0210				
Obligations with profit participation - future discretionary benefits				R0220				
Index-linked and unit-linked insurance obligations				R0230				
Other life (re)insurance and health (re)insurance commitments				R0240				
Total capital at risk for all life (re)insurance obligations				R0250				

Overall MCR calculation

		C0130
Linear MCR	R0300	1 859 k€
Solvency Capital Requirement	R0310	5 427 k€
MCR cap	R0320	2 442 k€
MCR floor	R0330	1 357 k€
Combined MCR	R0340	1 859 k€
Absolute floor of the MCR	R0350	2 700 k€
Minimum consolidated Group SCR	R0400	2 700 k€

Notional non-life and life MCR calculation	Non-life activities	Life activities	
		C0140	C0150
Notional linear MCR	R0500		
Notional SCR excluding add-on (annual or latest calculation)	R0510		
Notional MCR cap	R0520		
Notional MCR floor	R0530		
Notional combined MCR	R0540		
Absolute floor of the notional MCR	R0550		
Notional MCR	R0560		





SGAM Malakoff Humanis : Société de groupe d'assurance mutuelle Siège social : 21 rue Laffitte – 75009 PARIS – N°SIREN 844 914 887