

**SOLVENCY AND FINANCIAL
CONDITION REPORT 2024**

BNP PARIBAS CARDIF FÖRSÄKRING AB



**BNP PARIBAS
CARDIF**

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The Board of BNP Paribas Cardif Försäkring AB (the "Company") herewith presents the Solvency and Financial Condition Report for the financial year 2024.

Special note for the 2024 report:

In 2024, central banks in the Nordic countries began to lower interest rates as the post-covid inflation appeared to decrease. However, unemployment and default rates still remain high, impacting claim frequency.

Overall, poor macroeconomic performance has resulted in a slower-than-expected recovery for new credit activity (and related credit protection insurance), but with further rate cuts on the horizon there is hope for a rebound during 2025. Despite this unfavorable macroeconomic condition, the gross written premium of the Company has increased by +14% in 2024 (leading to capital need increase).

Re-pricing actions were taken in 2024 and profitability of portfolios continues to be carefully monitored from this perspective.

A capital injection is planned for 2025 to meet the capital needs of the new business. Subject to portfolio development and market conditions, the Company expects to reach profitability thereafter.

Summary

The Company writes non-life insurance in the Nordic markets and distributes its products mainly through banks, consumer finance companies and insurance companies. Credit Protection and Payment Protection Insurance is the Company's largest product line, but the Company also supplies products such as accident, sickness and income protection insurance.

The Company has branch offices in Denmark and Norway and operates through freedom of services in Finland.

In 2024, the Company's gross written premiums amounted to 542 269 KSEK (475 758 KSEK in 2023).

The result for the year after taxes amounts to -81 396 KSEK (-110 832 KSEK in 2023). The Company has secured new partnerships during 2024 that are expected to generate future profits.

Overall, poor macroeconomic performance has resulted in a slower-than-expected recovery for new credit activity along with high rates for unemployment and defaults, negatively affecting the business.

The assets under management amounted to 544 963 KSEK as of December 31st 2024 (543 025 KSEK as of December 31st 2023). Income from asset management amounted to 11 927 KSEK (9 107 KSEK in 2023).

The Solvency position of the Company shows a coverage ratio of 137% as of December 31st 2024 (196% as of December 31st 2023) in line with internal target 130%. A capital injection is planned for 2025 to cover the capital needs of the new business that year.

This Solvency and Financial Condition Report is produced in accordance with the Solvency II Directive. It covers the business and performance of the Company, its system of governance, risk profile, valuation for solvency purposes and capital management. The ultimate responsibility for all these matters lie with the Company's Board of Directors, with the support of various governance and control functions that it has put in place to monitor and manage the business of the Company.

A. Business and Performance

A.1 Business

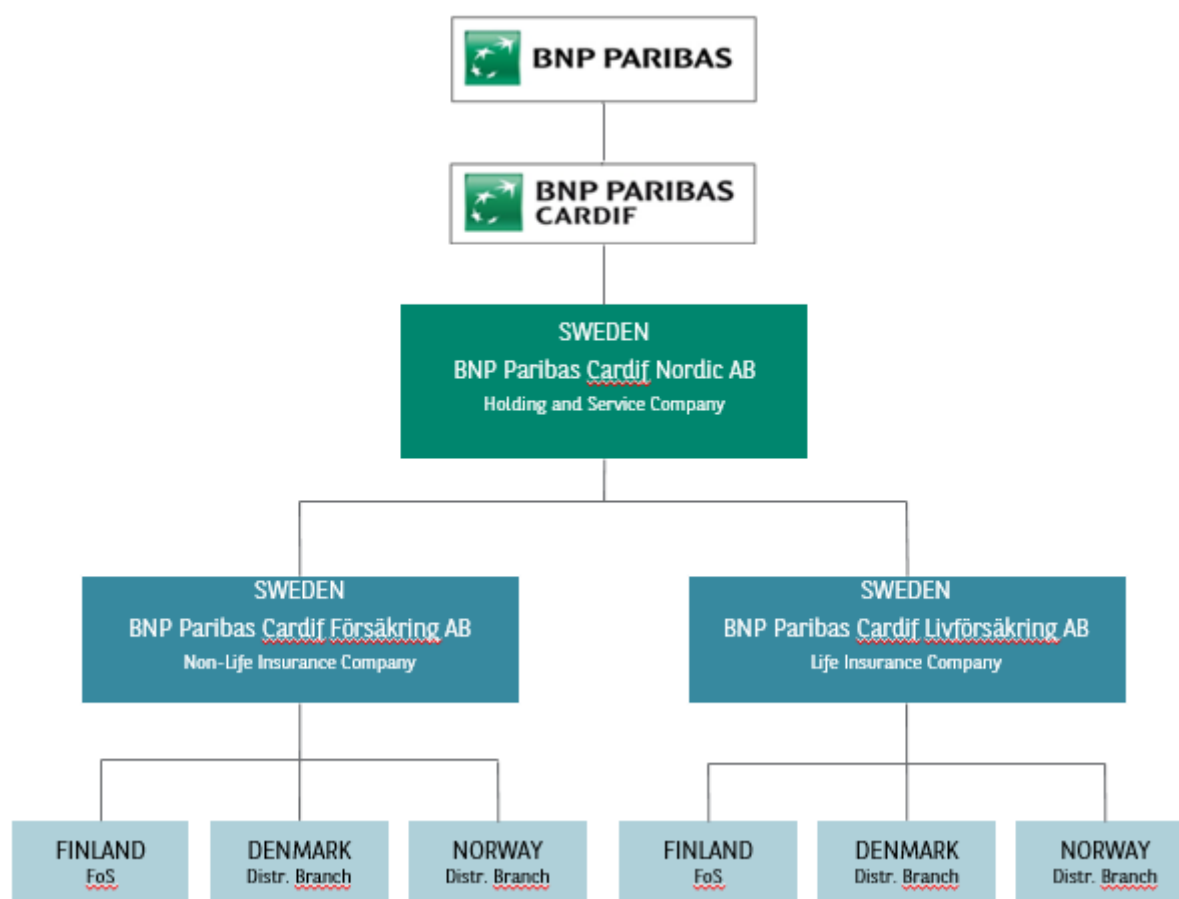
The Company is a limited liability insurance company, with company registration number: 516406-0567. The Company is under the supervision of Finansinspektionen, Box 7821, 103 97 Stockholm, Sweden.

The Company's external auditor (appointed at the AGM 2024) is Ernst & Young AB, 109 99 Stockholm. Responsible for the audit: Carl Rudin.

The Company is a subsidiary of BNP Paribas Cardif Nordic AB, which in turn is wholly owned by BNP Paribas Cardif SA, which is the insurance subsidiary of the French banking group BNP Paribas. Mother company of the group is the French bank BNP Paribas S.A. (corp. ID No: 662 042 449) with registered office in Paris. BNP Paribas Cardif SA is under the supervision (group supervision) of the French supervisory authority ACPR.

BNP Paribas Cardif Nordic AB is the mother company of two insurance entities: BNP Paribas Cardif Försäkring AB and BNP Paribas Cardif Livförsäkring AB. These three companies are organized around a common Nordic platform, where employees have an employment contract with either BNP Paribas Cardif Nordic AB or BNP Paribas Cardif Försäkring AB. A few employees within 2LOD and IT Security holds employment with all three entities. There are outsourcing agreements between the consolidated companies within the Nordic group.

See below corporate organization chart.



BNP Paribas

BNP Paribas is a European leader in global banking and financial services. The Group has around 183 000 employees and operates in 64 countries, of which four are considered domestic markets (France, Belgium, Italy, and Luxembourg).

BNP Paribas Cardif

BNP Paribas Cardif is the insurance subsidiary of BNP Paribas. The primary business model is bank assurance which means that BNP Paribas Cardif supplies protection and savings solutions to end clients via the distribution networks of actors such as banks and finance companies (B2B2C model). The bank assurance business model was introduced in France in 1973, which means that today BNP Paribas Cardif has over 50 years of experience of the concept.

In total, BNP Paribas Cardif has around 500 partners, amongst which are leading banks, finance companies, insurance companies, retailers, utilities, and broker networks.

BNP Paribas Cardif has subsidiaries in 30 countries in Europe, Asia, Latin America, and Africa and has about 80 million policy holders and more than 8 000 employees.

The Company's business and result

The Company writes non-life insurance in the Nordic markets and distributes its products mainly through banks, finance companies, insurance companies and credit card companies. Creditor Protection and Payment Protection Insurance is the Company's largest product line, but it also supply products such as accident, sickness, and income protection.

The Company has branch offices in Denmark and Norway and operates through freedom of services in Finland.

In 2024, the Company's gross written premiums amounted to 542 269 KSEK (475 758 KSEK in 2023).

The result for the year after taxes amounts to -81 396 KSEK (-110 832 KSEK in 2023).

Assets under management amounted to 544 963 KSEK as of December 31st 2024 (543 025 KSEK as of December 31st 2023). Income from asset management amounted to 11 927 KSEK (9 107 KSEK in 2023).

A.2 Underwriting Performance

Underwriting income

Evolution of the Gross Written Premium 2024/2023 by country

Country	Gross written premium at year end 2024	Gross written premium at year end 2023	Evolution
Denmark	26 301	31 769	-17%
Finland	54 971	44 395	24%
Norway	80 031	79 953	0%
Sweden	380 966	319 640	19%
Total	542 269	475 758	14%

The overall increase of GWP is mainly due to the following:

- I. Higher volumes for Personal Loan Creditor and Mortgage Creditor in Sweden and Finland, with Personal Loan Creditor being the main driver of the increase.
- II. The reduction of gross written premium volumes in Denmark is connected to low sales for Personal Loan Creditor with a partnership in run-off.

Profit & Loss 2024/2023

<i>Profit and loss account</i> (KSEK)	2024	2023
Earned premiums, net of reinsurance	542,935	478,373
<i>Premiums written</i>	542,269	480,389
Allocated investment return transferred from the non-technical account	4,250	- 2,522
Claims incurred, net of reinsurance	- 239,335	- 157,850
Change in other technical reserves (after reinsurance)	-	-
Bonuses and rebates, net of reinsurance	- 43,422	- 33,428
Net operating expenses	- 390,193	- 423,674
Subtotal for non-life insurance business	- 125,766	- 139,101
Profit or loss for the financial year	- 81,397	- 93,509

- The claims incurred have mainly increased due to the increased unemployment rates and higher claim frequency for temporal disability.
- Expenses decreased in 2024, (390 MSEK) compared to 2023 (424 MSEK).

A.3 Investment Performance

The investment portfolio comprises corporate bonds, covered mortgage bonds of high credit quality, government bonds, municipality securities, supranational bonds, mutual funds and cash. The total portfolio was valued at 544 963 KSEK as of 31 December 2024 (2023: 543 025 KSEK) out of which 49% in covered mortgage bonds, 23% in corporate bonds, 13% in supranational bonds, 7% in municipality securities, 5% in Norwegian government bonds, 4% in a Danish Mutual fund, and 0% in cash (SEK and NOK).

Total market value is higher in 2024 compared to 2023 following positive market value evolution derived from higher interest income and recovering bond market.

Assets under management K SEK	Total Market Value	Weight	Average rating	Modified Duration	Total Return
Norwegian government bonds	26 627	4,9%	AAA	0,5	0,21%
Swedish government bonds	0	0,0%	NR	0,0	0,00%
Supranational	69 338	12,7%	AAA	1,5	0,43%
Swedish municipality securities	36 955	6,8%	AA+	1,7	0,25%
Covered mortgage bonds	265 008	48,6%	AAA	2,5	1,49%
Corporate bonds - fixed rate	44 669	8,2%	A-	2,2	0,36%
Corporate bonds - floating rate	79 628	14,6%	A-	0,1	0,70%
Mutual fund	20 862	3,8%	AAA	4,8	0,14%
Cash	1 875	0,3%	AA-	0,0	0
Total	544 963	100%		1,9	3,58%

These investments are held to cover technical provisions of the Company for related liabilities. The asset selection and investment is outsourced to an external asset manager. The outsourcing is supervised by the internal finance and risk departments and by group asset management during asset management committees. Investments are made in

Norway in Norwegian government bonds, and in Denmark in a mutual fund in order to cover the currency risk (refer to part C.2.b).

Total net investment return for the year is 19 466 KSEK (2023: 26 068 KSEK) which comprises interest earned on financial investments of 9 966 KSEK (2023: 7 444 KSEK), realized losses on bonds of -483 KSEK (2023: -993 KSEK), and unrealized result of 9 983 KSEK (2023: 19 617 KSEK). This return corresponds to a performance of 3.58% for the Company's portfolio in 2024 (2023: 4.86%).

A.4 Performance of other activities

There are no other expenses in the Company of significant value, except income allocated according to the outsourcing agreements that exist between the consolidated companies within the Nordic group.

A.5 Any other information

In 2024, central banks in the Nordic countries lowered interest rates as the post-covid inflation appears to have been tamed. However, the years of high inflation and interest rate hikes have taken their toll in the form of soaring unemployment and default rates. As a consequence, the Company has observed more unemployment claims and a negative impact on the CPI sales.

B. System of Governance

B.1 General information on the system of governance

Board and Management

BNP Paribas Cardif Försäkring's Board consists of three members: Marc Weibel, Chairman of the Board, Åsa Blessner (who is Managing Director of BNP Paribas Cardif Nordic AB) and Marieke van Zuien.

The Board meets at least four times per year to determine the Company's strategic direction, to review the Company's operating and financial performance and to oversee that the Company is adequately resourced and effectively controlled.

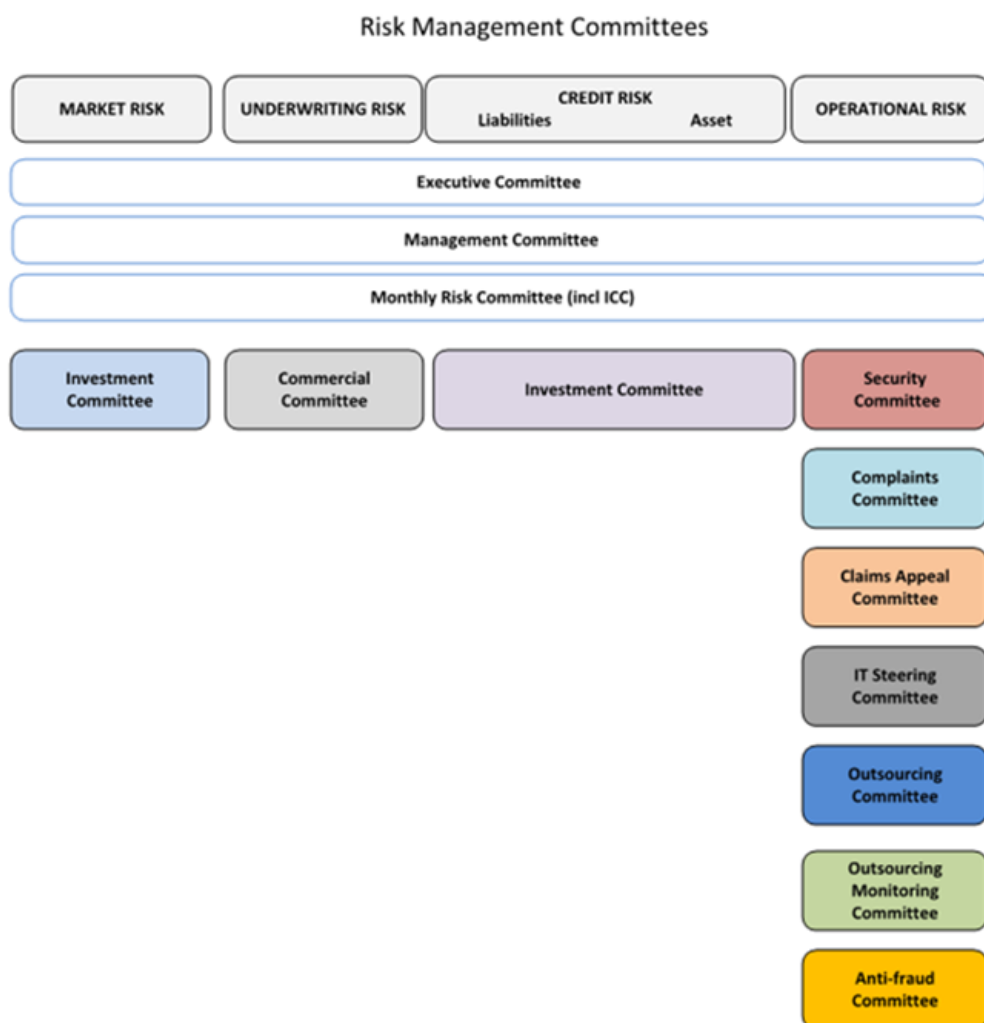
In October 2024, Philippe Pinsonnat was appointed new Managing Director of BNP Paribas Cardif Försäkring AB and is responsible for implementing the decisions of the Board. To assist with this, there is a Management Committee and an Executive Committee, see more below under Management and Risk Management Committees.

General Managers for the Norwegian and Danish branches

Tore Ustad is the branch manager in Norway and Finn Berg is the branch manager in Denmark.

Management and Risk Management Committees

The Company has a number of management and risk management committees for certain key processes, as illustrated below:



Key Functions

The *Risk Management Function* (Permanent Control) assists the Board of Directors and other functions in implementing the risk management system, and to ensure that monitoring and control is setup to support management in governance and decisions. It reports on exposures to risks and assists the Board of Directors in the taking of strategic decisions by shedding light on issues related to risk management. The Risk Management Function is also responsible for the ORSA.

The *Compliance Function* has the responsibility to provide the Managing Director and the Board of Directors with reasonable assurance that the risks of non-compliance, regulatory risk and reputation risk are duly monitored, controlled and mitigated.

The *Internal Audit Function* is responsible for assessing the suitability and effectiveness of the internal control system as well as the other components of governance.

The *Actuarial Function* has responsibility for coordinating the calculation of technical reserves, guaranteeing the appropriate nature of methodologies, the underlying models and assumptions used to calculate prudential technical reserves, assessing the suitability and the quality of the data used, supervising this calculation and comparing the best estimates with empirical observations. From 2017, the Actuarial Function has been outsourced and therefore separated from the management of the actuarial department.

Remuneration Policy

No remuneration is given to the Board members for the board assignments.

The Board annually adopts a remuneration policy applicable to all staff. The Board is also responsible to ensure a well-defined remuneration assessment process. For this purpose, there is a Compensation Committee appointed to be in charge of the preparation of the decisions and appropriate documentation of the policy implementation and follow up. This Compensation Committee consists of the Chairman of the Board, Head of HR and the Managing Directors. The compensations are finally approved at Head Office level.

The remuneration policy complies with the applicable regulations (Article 275 of Commission Delegated Regulation 2015/35 and FFFS 2015:12).

The Company should strive for a sound and reasonable balance between fixed and variable remuneration. The decision on the variable part, should consider the following parameters:

- Amount and costs of extra capital needed to cover for the added risk taken on.
- Amount and cost of the liquidity risk, and
- Risk of expected future income not being realized.

The variable part should include benefits. No threshold should prevent it to be nil. The variable part should never exceed 50% of the fixed salary.

It is important to secure that the individual performance targets stated in an individual contract does not conflict with the long-term financial well-being of the Company.

For employees that can influence the risk level within the Company, deferred payment of variable remuneration exceeding a certain amount shall be applicable (the Company shall defer a substantial portion (at least 60%) of the total bonus for a period of at least three years).

Shares/Options

The Company does not offer any possibility for the staff to participate in any share purchase plans.

Pensions

The Company has no supplementary pension or early retirement schemes for the members of the Board or the holders of key functions.

Material transactions with shareholder, members of board or management

Not applicable.

B.2 Fit and proper requirements

The Company has adopted a Fit and Proper Policy, which sets out the specific requirements and describes the process for assessing the fitness and the propriety of the persons who effectively run the undertaking or other key functions.

There is also requirements to do Fit and Proper assessments, and provide continuous education of employees working with insurance distribution and/or financial security.

The Fit and Proper assessment process can be described in three steps:

- 1) Assessment of fitness (competence as skills, knowledge, education, capability, reputation, integrity and legal capacity),
- 2) Assessment of propriety (financial soundness, honesty, integrity and reputation) and,
- 3) Potential conflicts of interest shall also be taken into consideration.

Assessment of fitness

Board Members, the Board of Directors' collective qualifications, Managing Director and Branch Manager

The members of the Board, the Managing Director and Branch Manager shall possess appropriate education, qualification, experience and knowledge about at least:

- a) insurance and financial markets
- b) business strategy and business model
- c) system of governance
- d) financial and actuarial analysis and,
- e) regulatory framework and requirements for the authorized business (including insurance mediation/distribution)

Some more areas have been evaluated as important such as knowledge about the analysis of customer value and protection and banking business.

The members of the Board, the Board of Directors' collective qualifications, the Managing Director and the branch managers have been notified to and approved by the Swedish FSA.

Persons responsible for outsourced key functions

If applicable, a person should be appointed within the Company with an overall responsibility for an outsourced key function who is fit and proper and possesses sufficient knowledge and experience regarding the outsourced key function to be able to challenge the performance and results of the service provider. The assessment criteria for the fit and proper assessment of the responsible for an outsourced key function should be based on the assessment criteria for the relevant outsourced function, but considering that the responsible person will not perform the tasks, but oversee them.

The responsible persons for outsourced key functions have been notified to and approved by the Swedish FSA.

Responsible for the actuarial function (outsourced)

The responsible for the actuarial function shall fulfill the specific requirements set out in SFSA regulation FFFS 2015:8, Chapter 9, Section 9-15 having adequate language skills, compliance with the minimum education and professional experience. The responsible person shall continuously ensure that his/hers knowledge is appropriate considering the tasks the person shall perform and the nature of the Company's business, and, if necessary, acquire further education.

Responsible for the other key functions (compliance, risk management, internal audit)

The responsible for compliance, risk management and internal audit functions shall have adequate language skills, compliance with the minimum education, relevant professional experience within the insurance sector, other financial sectors or other businesses, taking into account the respective duties allocated to that person and, where relevant, the insurance, financial, accounting, actuarial and management skills of the person. The responsible person shall continuously ensure that his/her knowledge is appropriate considering the tasks the person shall perform and the nature of the Company's business, and, if necessary, acquire further education.

The responsible persons for key functions have been notified to and approved by the Swedish FSA.

Assessment of propriety

Assessment of propriety includes (depending on the assessed position):

- identification (civic register or copy of passport),
- certificate that the person is not bankrupt,
- certificate that the person is not subject to a trading prohibition,
- certificate that the person does not have a guardian,
- certificate that the person has not had a license or registration revoked during the past five years, or been a member of the management of a legal person that has had a license or registration revoked,

- certificate that the person does not have debts which exceed SEK 100,000 and which are executed at the Swedish Enforcement Authority,
- extract from the criminal register.

Conflicts of Interest

Analysis of potential conflicts of interest shall be made, for instance if the assessed person has leading positions or ownership interests in several companies. In the recruitment process and annually there is a process for mapping and identifying conflicts of interest, in accordance with the Company's Policy for preventing and managing conflicts of interests.

B.3 Risk management system including the own risk and solvency assessment

– Risk Management System

The Board of Directors in the Company has overall responsibility for the establishment and oversight of the risk management framework. For the purpose of ensuring appropriate handling of each category of risk, a risk committee structure as well as a reporting structure has been put in place and adopted by the Board of Directors. Detailed mandates are defined and adopted by the Board of Directors, concerning the ability to take decisions on investments, as well as underwriting, and all other decisions that may affect the risk level of the Company.

In order to control the risk environment, the Board has procedures and policies, and function descriptions detailing the roles and responsibilities of key functions.

The Company applies the standard formula and as such, the risks that the Company is exposed to during the lifetime of its insurance obligations are factored into the SCR calculation.

– Managing underwriting risk taking

The underwriting process (launching new insurance products, marketing existing products by new distribution networks or new populations, etc.) is centered on the knowledge of the risks taken, the evaluation of which is standardized by the technical analysis, which requires a review of all the risks of the product under consideration: technical, financial, credit, operational, compliance and business.

The underwriting process also reflects the application of the reinsurance policy.

– Management of market and credit risk taking

Governance covers all key asset management and risk monitoring processes, ensuring compliance with cross-functional requirements and a sound and prudent asset management. Governance covers the following elements:

- Investment policy describing the missions, responsibilities, operating procedures, procedures and controls of the asset management actors.
- Investment Committee to monitor the asset management.
- Investment rules.

Considering both the principles & specific processes of the Asset Management credit risk and the Insurance Activity credit risk, two governances exist on credit risk:

Both governances aim especially at assessing, mitigating and monitoring credit risk within the Group.

Investments are only made on bonds (both state and corporate with high stable ratings) which are the most secured and simple investments in the market; we benefit as well from the expertise of our external Asset Manager in charge of our portfolios.

The valuation of assets and liabilities under a risk-neutral model.

– Management of operational risk taking

Operational risk is contingent on underwriting, market and credit risk taking. It also occurs when internal processes fail or when external events occur. This is why the taking of operational risk is approached from two angles:

- The assessment of operational risk when deciding on other risks (underwriting, market and credit) on the one hand,

- Regular assessment of the operational risks of organization and processes and ways to reduce them. This evaluation benefits from the incident reporting mechanism, implemented in the Company.

The risks of non-compliance and reputation are controlled by compliance with laws, regulations and professional ethics, by protecting the reputation of the Company, its investors and its customers, and by ethics in professional behavior of employees in the service of the Company.

The Risk Management function is responsible for monitoring the effectiveness of the risk management framework, as well as advising the business on risk management related matters, such as monitoring and control methods.

In addition, the internal audit regularly assesses the compliance with risk management policies and procedures, and reviews the adequacy of the risk management framework in relation to the risks faced by the Company.

ORSA process

The ORSA process, as defined in the ORSA policy adopted by the Board of Directors, has been defined as set out below.

The Monthly Risk Committee (including the Managing Directors) define the stress scenarios to be used for the ORSA exercise. The scenarios are chosen based on the main risks of the organization and their estimated potential impact and probability.

The proposed stress scenarios are reviewed and challenged by the Board of Directors, and final adoption of scenario selection is made before the detailed calculations and analysis are initiated.

A cross functional group including the Monthly Risk Committee members and the Finance team defines a detailed planning for the production of the ORSA, with clear deadlines and gates (dependencies).

The calculations detailing the outcome of the stress tests and scenarios are carried out by the Finance and Actuarial departments. Inputs are given by other functions, primarily the Sales Department and Operations, to determine the impact on premium volumes and costs (including staffing). All calculations are subject to a four-eye validation process before being added to the final report.

A final draft report is presented to the Board of Directors for comments and input. It is also submitted for comments and opinion to the external actuarial function holder. The final ORSA, taking added input into account, is adopted by the Board of Directors before submission is made to the SFSA.

Assessment of solvency needs and integration of capital management and risk management

After each prudential closing and in relation to budget updates, a review of the capital planning may be necessary if result is showing a significant deviation from earlier prognosis.

The capital planning for the central scenario is performed during the yearly budget process in August and updated during the ORSA process where the following projections are made on the midterm business plan (three years):

- Forward looking assessment of the SCR, the SCR ORSA and the MCR in order to assess the corridor values.
- Forward looking assessment of the own funds taking into account the dividend policy.

The capital planning takes into account the outcome of the stress tests performed during the ORSA process to:

- enable a good understanding of the capacity to absorb unexpected shocks; and
- propose a review of the calibration of the lower boundaries defined for the own funds within this policy if this appears necessary.

This should determine if a call of additional capital is necessary to reach an adequate capital position by year end. The results are communicated to the Board of the Company and the Group Financial Management team.

B.4 Internal control system

The Board has the overall responsibility for maintaining the systems of internal control of the Company and for monitoring their effectiveness, while the implementation of internal control systems is the responsibility of the executive management, supported by the Risk management function. The Company's systems of internal control are designed to manage, rather than eliminate, the risk of failure to achieve business objectives, and can provide only reasonable, and not absolute, assurance against material financial misstatement or loss.

The systems are designed to:

- safeguard assets;
- maintain proper accounting records;
- provide reliable financial information;
- identify and manage risks;
- support the operations in being compliant and in mitigating and/or eliminating the compliance risks in Personal Data Protection (the area is monitored by the Data Privacy and Protection Manager);
- maintain compliance with appropriate legislation and regulation; and
- identify and adopt best practices.

The Company has an established governance framework, the key features of which include:

- Risk Management Policy including Internal Control Guidelines,
- a well-defined structure of risk committees,
- a clear organizational structure,
- documented delegation of authority from the Board to executive management,
- policies and procedures, which set out risk management and control standards for the Company's operations.

There is a process for identifying, evaluating and managing the significant risks faced by the Company. The Company's risk management and control framework is designed to support the identification, assessment, monitoring, management and control of risks that are significant to the achievement of its business objectives. The Company has a set of formal policies that govern the management and control of both financial and non-financial risks.

Compliance Function

The Compliance function is directly subordinated to the Managing Director in the Company.

The purpose of the Compliance function may be summarized as the responsibility to support the operations in being compliant and in mitigating and/or eliminating the compliance risks in the following areas:

- Customer interest/protection
- Market integrity
- Financial Security (Prevention of Financing of terrorism including bribery and breach of financial sanctions)
- Regulatory systems and controls
- Professional Ethics
- Corporate Social Responsibility (the area is monitored by the HR department)
- Relations with Supervisory authorities

The Compliance function is responsible for monitoring and controlling the risk of non-compliance with regulations related to the licensed business, as well as professional standards and internal procedures and instructions. In addition, the function shall perform analysis of the possible impact of any change in the legal environment on the Company's operations and provide trainings on compliance topics.

The Compliance function is responsible for composing an annual activity plan based on the identified compliance areas. The Board of Directors adopts the activity plan.

The Compliance function shall at least annually, and/or when needed, submit a written summarized report including an analysis of the Company's compliance environment and present it to the Board of Directors. The Compliance function shall also annually and quarterly submit reports of its activities including an analysis to the Board of Directors and to the Managing Director of the Company.

B.5 Internal audit function

The Internal Audit consists of the combined use of Group Internal Audit "Inspection Generale", and an outsourced local Internal Audit Function.

The activities of the Inspection Generale are defined by the Internal Audit Policy of BNP Paribas Cardif Group.

The activities of the local Internal Audit are defined by the local Internal Audit policy as adopted by the Board of Directors of the Company. The policy is reviewed on an annual basis and subject to annual adoption. No significant changes were made to the Local Internal Audit Policy during 2024.

The Internal Auditors intervene independently throughout the auditable scope of the Company. They can seize any subject and have free access to all documents, assets and personnel working directly or indirectly for the Company. Similarly, they are free to issue their conclusions in full independence from the management of the insurance group. They must remain independent, objective and impartial in their investigations, and cannot directly undertake any operational management action.

The local Internal Audit Function performed audits according to the plan adopted by the Board of Directors.

Inspection Generale (IG):

In the group, the head of the internal audit function reports regularly to the Board of Directors of the BNP Paribas group (or to the dedicated committee that represents it) the results of the work of the function. For audits to be performed in the Nordics, it submits a proposal for an audit plan detailing the internal audit missions to be carried out. This audit plan is based on, among other things, an assessment of the risks borne by the various activities of the Group, and by ensuring that all material activities are periodically reviewed.

Local Internal Audit:

The Internal Audit function is outsourced to a local provider. Their task is to review, evaluate and report the activities of all operations, including the risk control and compliance functions. The local internal audit reports directly to the Board. The persons in charge of the Internal Audit are not responsible for any other key function, hence no such conflict of interest and/or appropriateness has to be considered.

B.6 Actuarial function

The Actuarial Function Holder (AFH) is outsourced to the company Advisense.

B.7 Outsourcing

The Company may, in accordance with the Outsourcing Policy adopted by the Board of Directors, outsource activities when the use of external providers shows obvious advantages in terms of costs and flexibility. Outsourcing may also be made when the required competence or systems are not available in-house. Outsourcing of important or critical activities or operational functions must not:

- materially impair the quality of the Company's system of governance;
- unduly increase the operational risk;
- impair the ability of the supervisory authorities to monitor the Company's compliance of its obligations; nor
- undermine continuous and satisfactory services to the Company's policy holders.

Outsourcing procedure

The Company has a specific outsourcing coordinator.

Any activity outsourced, defined as critical, shall be handled in accordance with the Outsourcing Policy. The decision to outsource should be formalized by a decision based on a risk assessment provided by all concerned functions (to cover the entire risk perspective).

There is a template agreement to be used for outsourcing agreements, safeguarding all the legal requirements for outsourcing of critical activities.

Monitoring and supervision

Each function that outsources an activity is responsible for monitoring the risks associated with each stage of outsourcing (as well as during the production phase, when the service has been implemented by the service provider). Each function is supported by the outsourcing coordinator. The result of this monitoring is presented to the management of the Company at the Outsourcing Monitoring Committees that are held once per year. In addition, any follow up actions are followed up during a Monthly Risk Committee.

All outsourcing contracts include a right for the Company and its supervisory authority to audit the activity if requested.

The Company keeps a register of all outsourcing arrangements.

Outsourced critical functions/activities

The Company's distribution model is completely based on distribution by partners. Certain partners perform other tasks than pure intermediation of insurance, such as keeping of insurance register, subscription of insurance policies etc. Such outsourcing constitutes more than half of the outsourced services and is carried out in the markets where the Company operates, i.e. Sweden, Denmark, Finland and Norway.

Some activities are outsourced within the group, such as provision of IT platform. These services are performed by group companies in France.

Claims handling activity for Finland is outsourced.

A member of the Board is appointed responsible for the outsourced Local Internal Audit Function.

The actuarial function is outsourced and the responsible for this outsourcing is a member of the Board.

All outsourced critical activities have been duly notified to the SFSA.

B.8 Any other information

The Company has defined a governance system, with well-defined organization, steering documents and mandates that is found to be appropriate for the type and size of the business. The system is subject to regular review and update whenever required by change in regulation, environment or due to internal causes.

C. Risk Profile

The SCR (Solvency Capital Requirement) is the level of own funds required to absorb a full series of bicentenary impacts after accounting for the correlation between risks. It is calibrated to cover such an event with a return period of 200 years within a one-year timescale (Value at Risk at 99.5%).

The Company's SCR is assessed by means of the standard formula proposed by EIOPA. It corresponds to the sum of the net BSCR (Basic SCR), of the operational SCR, and the tax adjustment. The BSCR is based on a bottom-up approach, in other words its calculation is divided into risk modules, themselves divided into sub-modules. The capital requirements for each of the various risks are aggregated by means of a correlation matrix.

The information presented in this chapter deals with the nature of the risks to which the Company may be exposed, the evaluation techniques used, the significant risk concentrations as well as the mitigation techniques set up, and the procedures for monitoring their effectiveness.

C.1 Underwriting risk

C.1.a Definition

Underwriting Risk is the risk of a financial loss caused by a sudden, unexpected increase in insurance claims. Depending on the type of insurance business (life, non-life), this risk may be statistical, macroeconomic or behavioral, or may be related to public health issues or disasters.

C.1.b Risk exposure

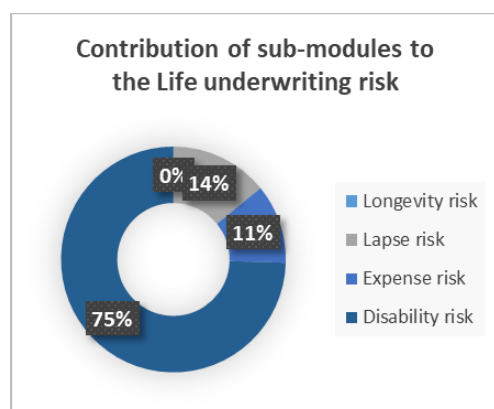
The underwriting risk of the Company consists of the following risk-modules along with its included lines of business (LoB):

- Life underwriting risk:
 - Other life insurance: Cover of critical illness risks
- Health underwriting risk:
 - Health NSLT underwriting risk:
 - Medical expense insurance: Cover of medical expense risks (There is still claim run-off for this risk).
 - Income protection insurance: Cover of accidental death and disability risks.
- Non-Life underwriting risk:
 - Miscellaneous financial loss: Cover of involuntary unemployment risks and other non-life risks (mainly accidental damage).

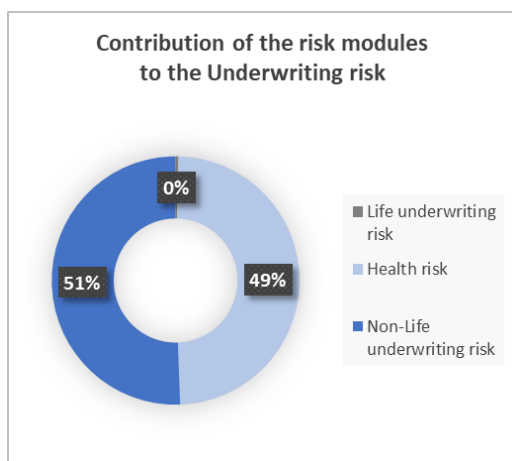
The breakdown of the SCR for underwriting risk into its risk-modules and the evolution from 2023 to 2024 is given in the following table.

K SEK

SCR Underwriting	2024	2023	Variation
Sub-modules Life	1435	695	106%
Diversification	-244	-83	193%
Life underwriting risk	1191	612	95%
Sub-modules Health	162 312	130 239	25%
Diversification	-2 826	-4 564	-38%
Health Underwriting risk	159 485	125 675	27%
Sub-modules Non-Life	204 091	188 123	8%
Diversification	-39 614	-42 283	-6%
Non-Life underwriting risk	164 477	145 840	13%
Sum of risk modules	325 153	272 127	19%
Diversification	-102 366	-79 507	29%
Total SCR Underwriting	222 787	192 620	16%



The Life underwriting risk of the Company represents the Critical illness granularities, and is a non-material component of the underwriting SCR.



The most significant risk module is the non-life module, which is linked to volumes and reserves regarding the involuntary unemployment risk. It is closely followed by the health risk module, which is linked to volumes and reserves regarding the temporary disability risk.

The increase of both these modules compared to last year is a direct consequence of higher claim reserves due to increased unemployment rates and temporal disability claim increase; higher premium volumes coming from portfolio growth.

C.1.c Risk management and monitoring

The mechanism for monitoring and managing the underwriting risk is based on governance and documented processes. Risks underwritten must comply with delegation limits set at several local and central levels based on estimated maximum acceptable losses, estimated Solvency 2 capital requirements, and estimated margins on the policies concerned. Each contract is priced in reference to the objectives for rate of return and return-on-own funds set by the Executive Management of BNP Paribas Cardif Group.

Underwriting risks are periodically monitored within the scope of the risk monitoring, based on a dual mechanism:

- Monthly monitoring dashboards;
- Monthly risk committee;
- Quarterly actuarial committee.

C.1.d Stress tests and analyses of sensitivity

At the time of pricing, approval of a product requires systematic analysis of negative (stress test) or very negative (crash tests) scenarios. The stress tests and crash tests are carried out over the same period as the baseline scenario.

Stress scenarios for the major risks identified by the management of the Company are presented in the ORSA.

C.2 Market risk

C.2.a Definition

Market Risk is the risk of a financial loss arising from adverse movements of financial markets. These adverse movements are notably reflected in prices (foreign exchange rates, bond prices, equity and commodity prices, derivatives prices, real estate prices...) and derived from fluctuations in interest rates, credit spreads, volatility and correlation.

C.2.b Risk exposure

The Company invests all of its assets in liquid or very liquid assets with high credit rating (see the table in A.3 Investment Performance).

The market risk SCR is 19 810 KSEK after diversification as of 31 December 2024, compared to 21 766 KSEK as of 31 December 2023.

The risk modules forming the market risk SCR split as follows:

The **interest rate risk** module aims at quantifying the capital requirement needed to cope with the impact on the balance sheet value of an upward or downward change in the yield curve. The capital requirement is equal to the impact of the increase and decrease in the yield curve. For each maturity, the shocks caused by the increase or decrease are expressed in proportion to the rates by duration.

The **spread risk** module aims to quantify the capital requirement corresponding to the risk of an upward trend in credit spreads (difference in actuarial rate between a bond and the rate of an equivalent risk-free government bond). The spread shock depends on the duration of the rating of the interest rate products. As with the interest rate risk, its evolution is linked to the composition of the bond portfolio.

The **currency risk** (foreign exchange rate risk) module aims to quantify the capital expense of a 25% depreciation of foreign currencies against the SEK. The exposure of the Company stems on investments and cash denominated in foreign currencies (NOK, DKK and EUR).

The **concentration risk**: the governance for the asset management lays down the rules for the spread of assets. These rules are set out in the investment policy and guidelines and specify limits per issuer on fixed income instruments and rating category.

The diversification module is materializing the correlation between the risk components.

C.3 Counterparty risk

C.3.a Definition

Counterparty Risk is the risk of loss or of adverse change in the financial situation, resulting from fluctuations in the credit standing of issuers of securities, counterparties and any debtors to which insurance and reinsurance undertakings are exposed, in the form of counterparty default risk, or spread risk, or market risk concentrations. Among the debtors, risks related to financial instruments and risks related to receivables generated by the underwriting activities (premium collection, reinsurance recovering...) are distinguished into two categories: "Asset Credit Risk" and "Liabilities Credit Risk".

C.3.b Risk exposure

The counterparty risk SCR was at SEK 5 million as of 31 December 2024 (SEK 4 million in 2023).

C.3.c Risk management

The counterparty risk on reinsurers is managed through a stringent selection of counterparties and regular monitoring of the main exposures.

Partner counterparty risk is assessed and monitored in the KYI (Know Your Intermediary) Process, at commencement of relationship and regularly. Ring-fenced accounts are normally set up for premiums collected by partners, as and when required under local regulations.

C.4 Liquidity risk

C.4.a Definition

Liquidity Risk is the risk of being unable to fulfil current or future foreseen or unforeseen cash settlements coming from insurance commitments to policyholders, due to an inadequate liquidity planning or an inability to sell assets in a timely manner.

C.4.b Risk management

The Company mitigates the liquidity risk in the following ways:

- The Company, through Investment Committee and regular cash follow-up, manages the liquidity risk through investments in predominately liquid financial assets and constant monitoring of expected assets maturities regarding liabilities.

The Company prepares cash forecast regularly to predict required level of liquidity levels both for short-term and medium-term.

Note: there is no quantification for this risk. The risk is governed by the nature of our investments.

C.5 Operational risk

C.5.a Definition

Operational Risk is the risk of loss resulting from the inadequacy or failure of internal processes, IT failures or deliberate external events, whether accidental or natural. The external events mentioned in this definition include those of human or natural origin.

Internal processes are specifically those that involve employees and IT systems. External events include, but are not limited to floods, fire, earthquakes and terrorist attacks. Credit or market events such as default or fluctuations in value do not fall within the scope of operational risk.

Operational risk encompasses fraud, human resources risks, legal risks, non-compliance risks, tax risks, information system risks, risks related to the provision of inappropriate financial services (conduct risk), risk related to failures in operating processes including underwriting procedures; or the use of a model (model risk) along with any potential financial consequences resulting from the management of reputation risk.

C.5.b Risk exposure

There have been no material changes regarding the operational risk faced by the Company in 2024.

The amount of the SCR linked to the operational risk was at SEK 16,4 million as of 31 December 2024 (SEK 14,4 million as of 31 December 2023).

C.5.c Risk management

To manage operational, non-compliance and reputational risk, the Company relies on its general internal control system, a twin-dimension system providing both periodic and permanent control.

The Company also monitors the operational risks through a dedicated Committee; Internal Control Committee, where major exposures and concerns are addressed, and mitigating actions are defined.

C.6 Other material risks

Any significant changes in taxes could impact the Company's resources and liquidity requirements.

C.7 Any other information

There is no other specific information.

D. Valuation for Solvency Purposes

D.1 Assets

The assets in the Company's balance sheet as of 31 December 2024 are comprised as follows:

<i>In KSEK, at December 31, 2024</i>	<i>Reference</i>	Solvency 2 Balance sheet	Annual Financial report
Deferred acquisition costs	A	-	11 092
Other intangible assets	B	-	-
Deferred tax assets	C	5 380	-
Property held for own use	D	-	-
Investments (other than assets held for index-linked and unit-linked contracts)	E	543 088	543 088
Reinsurance receivables	F	6 431	7 354
Deposits to cedants		-	-
Insurance and intermediaries receivables	G	-	-
Reinsurance receivables	G	1 102	1 102
Receivables (trade, not insurance)		6 735	7 212
Cash and cash equivalents		108 153	108 153
Other assets		15 171	15 171
TOTAL ASSETS		686 060	693 173

Letters A to G refer to the assessment methods described below. The other items do not call for any particular comments on the valuation methods used to prepare the financial statements.

Reconciliation with the financial statements and method for evaluating assets:

<i>In KSEK</i>	<i>Reference</i>	December 31, 2024	
Financial assets fair value	E	-	-
Goodwill and intangible assets fair value	A and F	-	-
Valuation of insurance recoverables under Solvency II and elimination of deferred acquisition costs	A, C and F	-	12 015
Revaluation of subordinated liabilities	C	-	-
Others	C	-	477
Assets and deferred tax liabilities compensation	C	-	5 380
TOTAL OF RESTATEMENTS		-	7 112

Assets are valued "at the amount for which they could be exchanged between knowledgeable and willing parties in an arms-length transaction".

A. Deferred acquisition costs

The share not chargeable to the expenses incurred when purchasing insurance contracts is entered with assets in the Company's balance sheet. These acquisition expenses reported are eliminated under Solvency II.

C. Deferred tax assets

Deferred taxes are determined by the method described in paragraph D.5.a (Other information). Deferred tax assets are recognized for all deductible temporary differences and unused carry-forwards of tax losses only to the extent that the entity in question will in all probability generate future taxable profits against which these temporary differences and tax losses can be offset.

D. Equipment for own use

Equipment for own use is valued at their economic value, which is assumed to be consistent with a linear amortization over five years.

E. Financial investments

Financial assets are listed on the asset side of the balance sheet in accordance with the Complementary Identification Codes (CIC codes) determined by EIOPA.

Financial assets held in foreign currencies are subject to re-evaluation effect based on closing exchange rates. The re-evaluation of assets has a P&L effect, which is offset by re-evaluation of liabilities (balance sheet effect).

The fair value of the financial assets is determined by the external asset manager of the Company, obtained directly from market data.

F. Share of reinsurers in the technical reserves

The method for assessing the ceded technical reserves follows the same principles as those of the technical reserves described in paragraph D.2.

G. Receivables from insurance and reinsurance transactions

These receivables have a contractual maturity of less than one year. They are assessed at their notional value, possibly corrected by a provision to take into account the credit quality specific to each counterparty.

As of 31 December 2024, the receivables from reinsurance transactions mainly correspond to the current accounts of reinsurers.

D.2 Technical provisions

D.2.a Summary and reconciliation with the financial statements

K SEK	2024			2023		
	BEL	Risk Margin	Total	BEL	Risk Margin	Total
Total BEL	255 094	14 946	270 040	203 897	13 462	217 358
Total Non-life (excluding health)	87 702	7 547	95 248	44 067	7 192	51 259
Miscellaneous financial loss	87 702	7 547	95 248	44 067	7 192	51 259
Total Health (similar to non-life)	163 288	7 345	170 633	155 423	6 240	161 662
Medical expense insurance	7 714	57	7 771	10 745	87	10 832
Income protection insurance	155 574	7 288	162 862	144 677	6 153	150 831
Total Health (similar to life)	-	-	-	-	-	-
Health insurance	-	-	-	-	-	-
Total Life (excluding health)	4 104	55	4 158	4 407	30	4 437
Other life insurance	4 104	55	4 158	4 407	30	4 437

The BEL gross of recoverable on December 31, 2024 increased by 25% in comparison to December 31, 2023. The increase of BEL over the year is a result of the following:

- I. Higher levels of claims observed;
- II. Higher projected loss ratios following the yearly assumption review;
- III. Higher overall premium volumes.

D.2.b Principles and assumptions for valuing the technical provisions

Technical provisions are valued in accordance with Article 77 of the Solvency II Directive which states that the value of technical provisions shall be equal to the sum of a best estimate and a risk margin.

Best Estimate of Liabilities is assessed as the probability-weighted average of all future cash-flows arising from the existing valued contracts, taking account of the time value of money (expected present value of future cash-flows), using the relevant risk-free interest rate term structure.

Insurance obligations are segmented by product, sub-product and risk-categories to define homogeneous risk groups. The granularity is derived from existing local reporting and from the Company specific accounting and Head Office reporting processes.

The cash-flow projection used in the calculation of the best estimate takes into account of all the cash in- and out-flows required to settle the insurance and reinsurance obligations over the lifetime thereof. The calculation is based upon up-to-date and credible information and realistic assumptions and is performed using adequate, applicable and relevant actuarial and statistical methods.

The cost-of-capital rate which is defined by EIOPA is applied to the run-off of SCR from the valuation date to extinction of all insurance obligations and discounted at the risk-free rate.

The Risk Margin is assessed as the cost of providing an amount of eligible own funds equal to the Solvency Capital Requirement necessary to support the insurance obligations over the lifetime thereof.

The risk margin is calculated using the 'method 2' of the simplifications proposed in Guideline 61 of the Guidelines on the valuation of technical provisions (EIOPA-BoS-14/166). This methodology is based on the projection of the risk sub-modules in proportion to certain indicators called 'drivers'.

D.2.c Level of uncertainty related to the value of technical provisions

The main factors of uncertainty identified in the technical reserves are:

- their transposition into a risk neutral environment without real-world assumptions (target policyholder benefit rate, assets dividend rate, etc.),
- the Best Estimate projected costs, in particular for rapid development or run-off portfolios.

D.2.d Reinsurance recoverables

The reinsurance program aimed at reducing underwriting risk, in particular the following risks: Peak risk (related to exposure to risk on a single head or risk) and Catastrophe risk (linked to exposure to risk over a single event - concentration risk).

D.3 Other liabilities

<i>In KSEK, at December 31, 2024</i>	<i>Reference</i>	Balance sheet solvency 2	Annual financial reports
Technical provisions incl. Best estimate of liabilities (BEL)		-	-
Provisions for pensions and other benefits	A	270 040	255 874
Liabilities for cash deposits of reinsurers	B	14	14
Deferred tax liabilities	C	-	-
Financial liabilities other than debts owed to credit institutions	D	-	-
Insurance & intermediaries payables	E	-	-
Reinsurance payables	E	15	15
Other debts (Not linked to insurance)		30 907	31 385
Subordinated liabilities in Basic Own Funds	F	-	-
Any other debts, not elsewhere shown		34 169	34 233
Other liabilities		335 145	321 521
Ordinary share capital, Premiums		152 700	152 700
Reconciliation reserve		198 215	218 952
Dividends		-	-
Own funds		350 915	371 652
Total Liabilities		686 060	693 173

Notes A to F refer to the methods for valuing other liabilities described below.

Reconciliation with the financial statements and methods for evaluating other liabilities.

<i>In KSEK</i>	<i>Reference</i>	December 31, 2022
Fair value financial assets	C	-
Valuation of insurance liabilities under Solvency II and elimination of deferred acquisition costs	C	- 6 635
Revaluation of subordinated liabilities	F	-
Others	B, C, D and E	- 477
Assets and deferred tax liabilities compensation	C	-
TOTAL OF RESTATEMENTS		- 7 112

Other liabilities are valued "at the amount for which they could be exchanged between knowledgeable and willing parties in an arms-length transaction".

B. Deposits from reinsurers

As of 31 December 2024, the line item "Liabilities for cash deposits of reinsurers" for an amount of 14 KSEK mainly corresponds to the cash deposits of the Company.

C. Deferred tax liabilities

Deferred tax liabilities are tax liabilities. They are determined in accordance with the method described in paragraph D.5. Other information.

E. Liabilities from reinsurance transactions

These liabilities have a contractual maturity of less than one year. In principle, they are valued at notional value.

D.4 Alternative methods for valuation

The Company does not use any alternative methods for valuation.

D.5 Any other information

The Company uses the risk-free interest rate curve provided by EIOPA without Volatility Adjustment.

The Company does not use the following transitional measures:

- the matching adjustment referred to in Article 77b of Directive 2009/138/EC
- the transitional risk-free interest rate-term structure referred to Article 308c of Directive 2009/138/EC
- the transitional deduction referred to in Article 308d of Directive 2009/138/EC

Deferred taxes

Deferred taxes are calculated on the basis of the temporary differences between the carrying amount of assets and liabilities in the Solvency II balance sheet and their tax base.

Tax credits and tax loss carry-forwards are recognized and valued in compliance with IFRS standards. Deferred tax assets and liabilities are valued using the liability method, using the tax rate which is expected to apply to the period when the asset is realized or the liability is settled, based on tax rates and tax laws that have been or will have been enacted before the balance sheet closing date of that period. They are not discounted.

Deferred tax assets are recognized in the balance sheet if it can be shown that they can be absorbed by future taxable profits within a reasonable period.

Deferred tax assets and deferred tax liabilities may be offset if, and only if:

- they relate to the taxes deducted by the same tax authority and from the same taxable entity;
- there is a legally enforceable right to offset the payable tax assets with the payable tax liability.

The Company calculates its deferred tax on the basis of the local tax required and according to the principles described above. The position of deferred tax in the Solvency II balance sheet is offset by each entity.

Previously booked DTA of 17 323 KSEK have been reversed, with no new DTA in Financial Reports, however in Solvency II as of 31st December 2024, deferred tax assets were 5 380 KSEK.

E. Capital Management

E.1 Own funds

E.1.a Objectives and policy for own funds management to cover the SCR/MCR

The objective for the Company's capital management is to ensure an optimized and sufficient capital structure, to satisfy prudential requirements and to guarantee adequate financial resilience.

The Company's Capital Management Policy aim at setting the boundaries for the wished level of coverage for the SCR. The available capital will be set accordingly and management actions will be defined for situations out of the boundaries.

The primary objectives of the policy are, on the one hand, to ensure that BNPPCF maintain capital ratios that protect its viability in the long-term interest of the policyholder and thus comply with externally imposed capital requirements and, on the other hand, to use capital effectively in the interest of its shareholder.

The target capital will be based on the risk appetite of the Company and thus take into account the expected volatility of the solvency ratios (the available versus the required capital) and the exposure to stress scenarios in the ORSA.

The Company's Capital Management Policy is based on the following principles:

- ensuring a level of capital so that if 90% of the SCR is absorbed, it will still be sufficient to cover the MCR,
- covering greater than 100% of the SCR defined within the scope of the ORSA assessment,
- being adequate for Local Capital Requirement based on regulator coverage target (until defined by local regulator assumed to be 100% SCR).

Depending on the levels of solvency ratios observed on a quarterly basis and the forecasts made under ORSA and yearly, if necessary, remedial actions to adjust the capital may be initiated.

E.1.b Structure, amount and quality of own funds

Available own funds were 350 915 KSEK as of 31 December 2024 and comprised the following elements:

In KSEK, at	December 31, 2024
Ordinary share capital	30 000
Share premiums	122 700
Reconciliation reserve	198 215
Subordinated liabilities	-
Guarantee funds	-
TOTAL	350 915

Own fund items are ranked at three tiers with a graduation in quality, according to their availability, their priority subordination for hedging policyholder undertakings, and their duration.

The composition by Tier is as follows:

In KSEK, at	December 31, 2024					December 31, 2023
	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3	
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35						
Ordinary share capital (gross of own shares)	30 000	30 000	-	-	-	30 000
Share premium account related to ordinary share capital	122 700	122 700	-	-	-	122 700
Surplus funds	-	-	-	-	-	-
Preference shares	-	-	-	-	-	-
Share premium account related to preference shares	-	-	-	-	-	-
Reconciliation reserve before DTA impact	192 835	192 835	-	-	-	252 230
Subordinated liabilities	-	-	-	-	-	-
An amount equal to the value of net deferred tax assets	5 380				5 380	21 922
Other own fund items approved by the supervisory authority as basic own funds not specified above						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	-	-	-	-	-	-
Deductions not included in the reconciliation reserve						
Deductions for participations in financial and credit institutions	-	-	-	-	-	-
Total basic own funds after deductions	350 915	345 535	-	-	5 380	426 852

The reconciliation reserve is broken down as follows:

In KSEK, at	December 31, 2024	December 31, 2023
Non restricted equity	218 952	291 875
Solvency II restatements	- 20 736	- 17 723
Impact on future profits net of taxes	- 20 801	- 17 797
Other restatements	65	73
Planned distribution	-	-
TOTAL RECONCILIATION RESERVE	198 215	274 152

None of the Company's own funds are subject to transitional arrangements and the Company has no ancillary own funds as of 31st December 2024 (2023, 0 KSEK).

E.2 Solvency Capital Requirement and Minimum Capital Requirement

E.2a Amounts of SCR and MCR

The amount of the Solvency Capital Requirement and Minimum Capital Requirement as of 31 December, 2024 are SEK 256.2 million and SEK 88.7 million respectively.

In KSEK, at	December 31, 2024	December 31, 2023
	Total	Total
Available own funds to meet the solvency capital requirement	350,915	426,852
Available own funds to meet the minimum capital requirement	345,535	404,930
Solvency capital requirement (SCR)	256,163	217,981
Minimum capital requirement (MCR)	88,687	72,849
Ratio of eligible own funds to the solvency capital requirement	136,99%	195,82%
Ratio of eligible own funds to the minimum capital requirement	389,61%	555,85%

E.2b Amount of SCR per risk module

SCR per risk module in K SEK, at	2024	2023	2022
Market risk	19 810	21 766	35 640
Counterparty default risk	4 978	4 068	3 617
Life underwriting risk	1 191	612	570
Health underwriting risk	159 485	125 675	93 739
Non-life underwriting risk	164 477	145 840	102 208
Diversification	-110 170	-94 372	-78 769
Intangible asset risk	0	0	0
Basic Solvency Capital Requirement	239 772	203 590	157 004

Operational risk	16 391	14 391	13 422
Loss-absorbing capacity of technical provisions	0	0	0
Loss-absorbing capacity of deferred taxes	0	0	0
Solvency Capital Requirement	256 163	217 981	170 426

The level of SCR has increased since 2023 due to the following:

- I. Higher projected volumes for the following 12 months.
- II. Higher projected loss ratios following the yearly assumption update.

E.2c Information on the data used for calculating the MCR

The data used for calculating the MCR is:

- the technical reserves described in paragraph D.2;
- the amounts of the net reinsurance premiums issued for financial year 2024;
- capital at risk under Solvency I.

Overall MCR calculation	2024	2023	2022
Linear MCR	88 687	72 849	63 761
SCR	256 163	217 981	170 426
MCR cap	115 273	98 091	76 692
MCR floor	64 041	54 495	42 606
Combined MCR	88 687	72 849	63 761
Absolute floor of the MCR	31 934	31 934	29 433
Minimum Capital Requirement	88 687	72 849	63 761

E.3 Use of the duration-based equity risk sub-module in the calculation of the Solvency Capital Requirement

The Company does not apply this.

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

The Company does not use any internal model.

E.5 Non-compliance with the Minimum Capital Requirement and non-compliance with the Solvency Capital Requirement

There was no situation of non-compliance during 2024.

E.6 Any other information

No other specific information.

APPENDICES – QUANTITATIVE TEMPLATES DISCLOSURES

- The following appendix gives the quantitative templates available for public disclosure.
- They are reported in KSEK.
- For presentation purposes, the empty lines of business are not shown.
- The following templates are not relevant for the situation of the Company and therefore, not attached:
 - S01.
 - S04.
 - S06.
 - S09.
 - S13.
 - S14.
 - S18.
 - S20.
 - S21.
 - S23.03.
 - S25.
 - S26.
 - S27.
 - S29.
 - S30.
 - S31.

Balance sheet

S.02.01.01.01

		Solvency II value	Statutory accounts value
		C0010	C0020
Assets			
Goodwill	R0010		
Deferred acquisition costs	R0020		11 091 977,25
Intangible assets	R0030		
Deferred tax assets	R0040	5 379 985,49	0,00
Pension benefit surplus	R0050		
Property, plant & equipment held for own use	R0060		
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	543 087 927,08	543 087 927,08
Property (other than for own use)	R0080		
Holdings in related undertakings, including participations	R0090		
Equities	R0100	0,00	0,00
Equities - listed	R0110		
Equities - unlisted	R0120		
Bonds	R0130	522 225 996,70	522 225 996,70
Government Bonds	R0140	132 920 389,83	132 920 389,83
Corporate Bonds	R0150	389 305 606,87	389 305 606,87
Structured notes	R0160		
Collateralised securities	R0170		
Collective Investments Undertakings	R0180	20 861 930,38	20 861 930,38
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	0,00	0,00
Loans on policies	R0240		
Loans and mortgages to individuals	R0250		
Other loans and mortgages	R0260		
Reinsurance recoverables from:	R0270	6 431 444,42	7 354 327,65
Non-life and health similar to non-life	R0280	6 431 444,42	7 354 327,65
Non-life excluding health	R0290	0,00	
Health similar to non-life	R0300	6 431 444,42	7 354 327,65
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	0,00	0,00
Health similar to life	R0320	0,00	
Life excluding health and index-linked and unit-linked	R0330	0,00	
Life index-linked and unit-linked	R0340	0,00	
Deposits to cedants	R0350	0,00	
Insurance and intermediaries receivables	R0360		
Reinsurance receivables	R0370	1 102 435,31	1 102 435,31
Receivables (trade, not insurance)	R0380	6 734 672,30	6 734 672,30
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	108 152 697,48	108 152 697,48
Any other assets, not elsewhere shown	R0420	15 171 316,88	15 171 316,88
Total assets	R0500	686 060 478,96	692 695 353,95
Liabilities			
Technical provisions – non-life	R0510	265 881 906,66	250 935 387,00
Technical provisions – non-life (excluding health)	R0520	95 248 406,98	80 645 514,92
Technical provisions calculated as a whole	R0530		
Best Estimate	R0540	87 701 901,02	
Risk margin	R0550	7 546 505,96	
Technical provisions - health (similar to non-life)	R0560	170 633 499,68	170 289 872,08
Technical provisions calculated as a whole	R0570		
Best Estimate	R0580	163 288 344,25	
Risk margin	R0590	7 345 155,43	
Technical provisions - life (excluding index-linked and unit-linked)	R0600	4 158 342,32	4 938 415,03
Technical provisions - health (similar to life)	R0610	0,00	
Technical provisions calculated as a whole	R0620		
Best Estimate	R0630	0,00	
Risk margin	R0640	0,00	
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	4 158 342,32	4 938 415,03
Technical provisions calculated as a whole	R0660		
Best Estimate	R0670	4 103 698,05	
Risk margin	R0680	54 644,27	
Technical provisions – index-linked and unit-linked	R0690	0,00	
Technical provisions calculated as a whole	R0700		
Best Estimate	R0710	0,00	
Risk margin	R0720	0,00	
Other technical provisions	R0730		
Contingent liabilities	R0740		
Provisions other than technical provisions	R0750		
Pension benefit obligations	R0760		
Deposits from reinsurers	R0770	14 437,04	14 437,04
Deferred tax liabilities	R0780		
Derivatives	R0790		
Debts owed to credit institutions	R0800		
Financial liabilities other than debts owed to credit institutions	R0810		
Insurance & intermediaries payables	R0820		
Reinsurance payables	R0830	14 531,23	14 531,23
Payables (trade, not insurance)	R0840	30 907 278,69	30 907 278,69
Subordinated liabilities	R0850	0,00	0,00
Subordinated liabilities not in Basic Own Funds	R0860		
Subordinated liabilities in Basic Own Funds	R0870		
Any other liabilities, not elsewhere shown	R0880	34 168 600,91	34 233 473,94
Total liabilities	R0900	335 145 096,85	321 043 522,93
Excess of assets over liabilities	R1000	350 915 382,11	371 651 831,02

Premiums, claims and expenses by line of business

Non-Life (direct business/accepted proportional reinsurance and accepted non-proportional reinsurance)

S.05.01.01.01

		Line of business for: non-life insurance and reinsurance obligations (direct business and accepted non-proportional reinsurance)			Total
		Medical expense insurance	Income protection insurance	Miscellaneous financial loss	
		C0010	C0020	C0120	C0200
Premiums written					
Gross - Direct Business	R0110	30 945,59	333 987 078,00	198 244 676,71	532 262 700,30
Gross - Proportional reinsurance accepted	R0120	0,00	0,00	0,00	0,00
Gross - Non-proportional reinsurance accepted	R0130				
Reinsurers' share	R0140	0,00	1 264 412,73	0,00	1 264 412,73
Net	R0200	30 945,59	332 722 665,27	198 244 676,71	530 998 287,57
Premiums earned					
Gross - Direct Business	R0210	29 239,78	334 525 105,36	199 675 141,78	534 229 486,92
Gross - Proportional reinsurance accepted	R0220	0,00	0,00	0,00	0,00
Gross - Non-proportional reinsurance accepted	R0230				
Reinsurers' share	R0240	0,00	1 287 186,79	0,00	1 287 186,79
Net	R0300	29 239,78	333 237 918,57	199 675 141,78	532 942 300,13
Claims incurred					
Gross - Direct Business	R0310	-4 393 300,12	121 272 158,07	90 550 486,64	207 429 344,59
Gross - Proportional reinsurance accepted	R0320	0,00	0,00	0,00	0,00
Gross - Non-proportional reinsurance accepted	R0330				
Reinsurers' share	R0340	-15 729,88	910 638,64	0,00	894 908,76
Net	R0400	-4 377 570,24	120 361 519,43	90 550 486,64	206 534 435,83
Expenses incurred					
R0550		585 419,01	255 069 610,56	161 137 152,17	416 792 181,74
Administrative expenses					
Gross - Direct Business	R0610	7 436,69	55 611 161,41	35 101 918,15	90 720 516,25
Gross - Proportional reinsurance accepted	R0620	0,00	0,00	0,00	0,00
Gross - Non-proportional reinsurance accepted	R0630				
Reinsurers' share	R0640	0,00	0,00	0,00	0,00
Net	R0700	7 436,69	55 611 161,41	35 101 918,15	90 720 516,25
Investment management expenses					
Gross - Direct Business	R0710	31,31	234 162,54	147 804,04	381 997,89
Gross - Proportional reinsurance accepted	R0720	0,00	0,00	0,00	0,00
Gross - Non-proportional reinsurance accepted	R0730				
Reinsurers' share	R0740	0,00	0,00	0,00	0,00
Net	R0800	31,31	234 162,54	147 804,04	381 997,89
Claims management expenses					
Gross - Direct Business	R0810	2 875,91	21 505 927,06	13 574 600,36	35 083 403,33
Gross - Proportional reinsurance accepted	R0820	0,00	0,00	0,00	0,00
Gross - Non-proportional reinsurance accepted	R0830				
Reinsurers' share	R0840	0,16	1 217,11	768,24	1 985,51
Net	R0900	2 875,75	21 504 709,95	13 573 832,12	35 081 417,82
Acquisition expenses					
Gross - Direct Business	R0910	569 584,28	127 939 269,94	80 892 419,94	209 401 274,16
Gross - Proportional reinsurance accepted	R0920	0,00	0,00	0,00	0,00
Gross - Non-proportional reinsurance accepted	R0930				
Reinsurers' share	R0940	1 202,08	270 008,78	170 718,99	441 929,85
Net	R1000	568 382,20	127 669 261,16	80 721 700,95	208 959 344,31
Overhead expenses					
Gross - Direct Business	R1010	6 693,06	50 050 315,50	31 591 896,91	81 648 905,47
Gross - Proportional reinsurance accepted	R1020	0,00	0,00	0,00	0,00
Gross - Non-proportional reinsurance accepted	R1030				
Reinsurers' share	R1040	0,00	0,00	0,00	0,00
Net	R1100	6 693,06	50 050 315,50	31 591 896,91	81 648 905,47
Balance - other technical expenses/income					
R1210					
Total technical expenses					
R1300					416 792 181,74

Premiums, claims and expenses by line of business

Life

S.05.01.01.02

		Line of Business for: life insurance obligations	Total
		Other life insurance	
		C0240	C0300
Premiums written			
Gross	R1410	10 006 443,27	10 006 443,27
Reinsurers' share	R1420	0,00	0,00
Net	R1500	10 006 443,27	10 006 443,27
Premiums earned			
Gross	R1510	9 992 731,90	9 992 731,90
Reinsurers' share	R1520	0,00	0,00
Net	R1600	9 992 731,90	9 992 731,90
Claims incurred			
Gross	R1610	1 169 823,62	1 169 823,62
Reinsurers' share	R1620	0,00	0,00
Net	R1700	1 169 823,62	1 169 823,62
Expenses incurred			
Administrative expenses			
Gross	R1910	1 479 447,15	1 479 447,15
Reinsurers' share	R1920	0,00	0,00
Net	R2000	1 479 447,15	1 479 447,15
Investment management expenses			
Gross	R2010	6 229,52	6 229,52
Reinsurers' share	R2020	0,00	0,00
Net	R2100	6 229,52	6 229,52
Claims management expenses			
Gross	R2110	572 131,24	572 131,24
Reinsurers' share	R2120	32,38	32,38
Net	R2200	572 098,86	572 098,86
Acquisition expenses			
Gross	R2210	5 090 943,13	5 090 943,13
Reinsurers' share	R2220	10 744,15	10 744,15
Net	R2300	5 080 198,98	5 080 198,98
Overhead expenses			
Gross	R2310	1 331 509,63	1 331 509,63
Reinsurers' share	R2320	0,00	0,00
Net	R2400	1 331 509,63	1 331 509,63
Balance - other technical expenses/income	R2510		
Total technical expenses	R2600		8 469 484,14
Total amount of surrenders	R2700		

Life and Health SLT Technical Provisions

S.12.01.01

		Other life insurance			Total (Health similar to life insurance)
			Contracts without options and guarantees	Contracts with options or guarantees	
		C0060	C0070	C0080	C0210
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		4 103 698,05	0,00	0,00
Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0040		0,00	0,00	0,00
Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses	R0050		0,00	0,00	0,00
Recoverables from SPV before adjustment for expected losses	R0060		0,00	0,00	0,00
Recoverables from Finite Re before adjustment for expected losses	R0070				
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080		0,00	0,00	0,00
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090		4 103 698,05	0,00	0,00
Risk Margin	R0100	54 644,27			0,00
Amount of the transitional on Technical Provisions					
Technical Provisions calculated as a whole	R0110				
Best estimate	R0120				
Risk margin	R0130				
Technical provisions - total	R0200	4 158 342,32			0,00
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0210	4 158 342,32			0,00
Best Estimate of products with a surrender option	R0220	0,00			0,00
Gross BE for Cash flow					
Cash out-flows					
Future guaranteed and discretionary benefits	R0230	3 853 852,86			0,00
Future guaranteed benefits	R0240				
Future discretionary benefits	R0250				
Future expenses and other cash out-flows	R0260	6 642 575,68			0,00
Cash in-flows					
Future premiums	R0270	6 392 730,49			0,00
Other cash in-flows	R0280	0,00			0,00
Percentage of gross Best Estimate calculated using approximations					
Surrender value	R0300				
Best estimate subject to transitional of the interest rate	R0310				
Technical provisions without transitional on interest rate	R0320				
Best estimate subject to volatility adjustment	R0330	4 103 698,05			0,00
Technical provisions without volatility adjustment and without others transitional measures	R0340	0,00			0,00
Best estimate subject to matching adjustment	R0350				
Technical provisions without matching adjustment and without all the others	R0360	0,00			0,00
Expected profits included in future premiums (EPIFP)	R0370	108 776,95			0,00

Life and Health SLT Technical Provisions - by country			
Gross TP calculated as a whole and Gross BE for different countries - Home country and countries outside the materiality			
S.12.02.01			

			Other life insurance
			C0060
Home country :	R0010		1 590 350,08
EEA countries outside the materiality threshold - not reported by country	R0020		
Non-EEA countries outside the materiality threshold - not reported by country	R0030		

Gross TP calculated as a whole and Gross BE for different countries - Countries in the materiality threshold			
Countries in the materiality threshold	DK	R0040	11 609,35
Countries in the materiality threshold	FI	R0040	377 807,34
Countries in the materiality threshold	NO	R0040	2 123 931,27

Non-Life Technical Provisions					
S.17.01.01					
		Segmentation for:			Total Non-Life obligation
		Direct business and accepted proportional reinsurance			
		Medical expense insurance	Income protection insurance	Miscellaneous financial loss	
		C0020	C0030	C0130	C0180
Technical provisions calculated as a whole		R0010	0,00	0,00	0,00
Direct business		R0020			0,00
Accepted proportional reinsurance business		R0030			0,00
Accepted non-proportional reinsurance		R0040			0,00
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			0,00
Technical provisions calculated as a sum of BE and RM					
Best estimate					
Premium provisions					
Gross - Total		R0060	664 083,07	12 550 245,52	14 479 159,38
Gross - direct business		R0070	664 083,07	12 550 245,52	14 479 159,38
Gross - accepted proportional reinsurance business		R0080	0,00	0,00	0,00
Gross - accepted non-proportional reinsurance business		R0090			0,00
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default		R0100	0,00	-12 863,00	0,00
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0110	0,00	-12 863,00	0,00
Recoverables from SPV before adjustment for expected losses		R0120	0,00	0,00	0,00
Recoverables from Finite Reinsurance before adjustment for expected losses		R0130			0,00
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		R0140	0,00	-12 020,64	0,00
Net Best Estimate of Premium Provisions		R0150	664 083,07	12 562 266,16	14 479 159,38
Claims provisions					
Gross - Total		R0160	7 050 301,34	143 023 714,33	73 222 741,64
Gross - direct business		R0170	7 050 301,34	143 023 714,33	73 222 741,64
Gross - accepted proportional reinsurance business		R0180	0,00	0,00	0,00
Gross - accepted non-proportional reinsurance business		R0190			0,00
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default		R0200	16 244,85	6 422 484,99	0,00
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses		R0210	16 244,89	6 422 484,99	0,00
Recoverables from SPV before adjustment for expected losses		R0220	0,00	0,00	0,00
Recoverables from Finite Reinsurance before adjustment for expected losses		R0230			0,00
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		R0240	16 245,64	6 427 219,42	0,00
Net Best Estimate of Claims Provisions		R0250	7 034 055,70	136 596 494,91	73 222 741,64
Total Best estimate - gross		R0260	7 714 384,41	155 573 959,85	87 701 901,02
Total Best estimate - net		R0270	7 698 138,77	149 158 761,07	87 701 901,02
Risk margin		R0280	56 688,38	7 288 467,05	7 546 505,96
Amount of the transitional on Technical Provisions					
TP as a whole		R0290			0,00
Best estimate		R0300			0,00
Risk margin		R0310			0,00
Technical provisions - total					
Technical provisions - total		R0320	7 771 072,79	162 862 426,90	95 248 406,98
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total		R0330	16 245,64	6 415 198,78	0,00
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total		R0340	7 754 827,15	156 447 228,12	95 248 406,98
Line of Business: further segmentation (Homogeneous Risk Groups)					
Premium provisions - Total number of homogeneous risk groups		R0350			
Claims provisions - Total number of homogeneous risk groups		R0360			
Cash-flows of the Best estimate of Premium Provisions (Gross)					
Cash out-flows					
Future benefits and claims		R0370	0,00	61 179 955,72	37 625 524,13
Future expenses and other cash-out-flows		R0380	691 625,56	116 990 905,88	72 146 620,30
Cash in-flows					
Future premiums		R0390	27 542,49	165 620 616,09	95 292 985,05
Other cash-in-flows (incl. Recoverable from salvages and subrogations)		R0400	0,00	0,00	0,00
Cash-flows of the Best estimate of Claims Provisions (Gross)					
Cash out-flows					
Future benefits and claims		R0410	4 934 170,70	122 479 901,84	60 674 047,16
Future expenses and other cash-out-flows		R0420	2 116 130,64	20 543 812,49	12 548 694,48
Cash in-flows					
Future premiums		R0430			0,00
Other cash-in-flows (incl. Recoverable from salvages and subrogations)		R0440	0,00	0,00	0,00
Percentage of gross Best Estimate calculated using approximations					
Best estimate subject to transitional of the interest rate		R0450			0,00
Technical provisions without transitional on interest rate		R0460			0,00
Best estimate subject to volatility adjustment		R0470			0,00
Technical provisions without volatility adjustment and without others transitional measures		R0480	7 714 384,40	155 573 959,85	87 701 901,02
Expected profits included in future premiums (EPFPF)		R0490	0,00	0,00	0,00
		R0500	27 542,49	6 993 660,56	0,00

BNP Paribas Cardif Försäkring AB
516406-0567

Year	2010	2	ISO 3166-1 alpha-3
Underwriting year	2010	1 - Accident year	ISO 3166-1 alpha-3
	2010	Total	ISO 3166-1 alpha-3
Rating	2010	2	ISO 3166-1 alpha-3

BNP Paribas Cardif Försäkring AB
516406-0567

Line of business*	2020	6	*2020 Line of Business - J.A.R.G.I./J.F.P.J./A.D.E.S.-ajentijsal-
Accident year / Underwriting year*	2020	6	- Accident year
Currency**	Total	1	- 2020 Currency - ISO 4217 alphanumeric code
Currency conversion*	2040	2	- *2040 Currency conversion - Original currency

Gross Claims Paid (non-cumulative): Development year (absolute amount)		1		2		3		4		5		6		7		8		9		10		11		12		13		14		15		16		17		18		19		20		21		22		23		24		25		26		27		28		29		30		31		32		33		34		35		36		37		38		39		40		41		42		43		44		45		46		47		48		49		50		51		52		53		54		55		56		57		58		59		60		61		62		63		64		65		66		67		68		69		70		71		72		73		74		75		76		77		78		79		80		81		82		83		84		85		86		87		88		89		90		91		92		93		94		95		96		97		98		99		100		101		102		103		104		105		106		107		108		109		110		111		112		113		114		115		116		117		118		119		120		121		122		123		124		125		126		127		128		129		130		131		132		133		134		135		136		137		138		139		140		141		142		143		144		145		146		147		148		149		150		151		152		153		154		155		156		157		158		159		160		161		162		163		164		165		166		167		168		169		170		171		172		173		174		175		176		177		178		179		180		181		182		183		184		185		186		187		188		189		190		191		192		193		194		195		196		197		198		199		200		201		202		203		204		205		206		207		208		209		210		211		212		213		214		215		216		217		218		219		220		221		222		223		224		225		226		227		228		229		230		231		232		233		234		235		236		237		238		239		240		241		242		243		244		245		246		247		248		249		250		251		252		253		254		255		256		257		258		259		260		261		262		263		264		265		266		267		268		269		270		271		272		273		274		275		276		277		278		279		280		281		282		283		284		285		286		287		288		289		290		291		292		293		294		295		296		297		298		299		300		301		302		303		304		305		306		307		308		309		310		311		312		313		314		315		316		317		318		319		320		321		322		323		324		325		326		327		328		329		330		331		332		333		334		335		336		337		338		339		340		341		342		343		344		345		346		347		348		349		350		351		352		353		354		355		356		357		358		359		360		361		362		363		364		365		366		367		368		369		370		371		372		373		374		375		376		377		378		379		380		381		382		383		384		385		386		387		388		389		390		391		392		393		394		395		396		397		398		399		400		401		402		403		404		405		406		407		408		409		410		411		412		413		414		415		416		417		418		419		420		421		422		423		424		425		426		427		428		429		430		431		432		433		434		435		436		437		438		439		440		441		442		443		444		445		446		447		448		449		450		451		452		453		454		455		456		457		458		459		460		461		462		463		464		465		466		467		468		469		470		471		472		473		474		475		476		477		478		479		480		481		482		483		484		485		486		487		488		489		490		491		492		493		494		495		496		497		498		499		500		501		502		503		504		505		506		507		508		509		510		511		512		513		514		515		516		517		518		519		520		521		522		523		524		525		526		527		528		529		530		531		532		533		534		535		536		537		538		539		540		541		542		543		544		545		546		547		548		549		550		551		552		553		554		555		556		557		558		559		560		561		562		563		564		565		566		567		568		569		570		571		572		573		574		575		576		577		578		579		580		581		582		583		584		585		586		587		588		589		590		591		592		593		594		595		596		597		598		599		600		601		602		603		604		605		606		607		608		609		610		611		612		613		614		615		616		617		618		619		620		621		622		623		624		625		626		627		628		629		630		631		632		633		634		635		636		637		638		639		640		641		642		643		644		645		646		647		648		649		650		651		652		653		654		655		656		657		658		659		660		661		662		663		664		665		666		667		668		669		670		671		672		673		674		675		676		677		678		679		680		681		682		683		684		685		686		687		688		689		690		691		692		693		694		695		696		697		698		699		700		701		702		703		704		705		706		707		708		709		710		711		712		713		714		715		716		717		718		719		720		721		722		723		724		725		726		727		728		729		730		731		732		733		734		735		736		737		738		739		740		741		742		743		744		745		746		747		748		749		750		751		752		753		754		755		756		757		758		759		760		761		762		763		764		765		766		767		768		769		770		771		772		773		774		775		776		777		778		779		780		781		782		783		784		785		786		787		788		789		790		791		792		793		794		795		796		797		798		799		800		801		802		803		804		805		806		807		808		809		810		811		812		813		814		815		816		817		818		819		820		821		822		823		824		825		826		827		828		829		830		831		832		833		834		835		836		837		838		839		840		841		842		843		844		845		846		847		848		849		850		851		852		853		854		855		856		857		858		859		860		861		862		863		864		865		866		867		868		869		870		871		872		873		874		875		876		877		878		879		880		881		882		883		884		885		886		887		888		889		890		891		892		893		894		895		896		897		898		899		900		901		902		903		904		905		906		907		908		909		910		911		912		913		914		915		916		917		918		919		920		921		922		923		924		925		926		927		928		929		930		931		932		933		934		935		936		937		938		939		940		941		942		943		944		945		946		947		948		949		950		951		952		953		954		955		956		957		958		959		960		961		962		963		964		965		966		967		968		969		970		971		972		973		974		975		976		977		978		979		980		981		982		983		984		985		986		987		988		989		990		991		992		993		994		995		996		997		998		999		1000		1001		1002		1003		1004		1005		1006		1007		1008		1009		1010		1011		1012		1013		1014		1015		1016		10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Insurance Recoveries received (non-cumulative) - Development year (absolute 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Gross Claims Paid (non-refundable)	Current year, by year (summarized)		Term of all years (summarized)	
	in Current year	(100%)	Term of all years (summarized)	(100%)
Insur	80450	0.00%		
0-14	41113	0.00%	820 231.00%	
15-19	112 862.13	0.00%	2 461 891.00%	
20-24	103 550	0.00%	5 920 839.00%	
25-29	103 550	0.00%	5 920 839.00%	
30-34	80 450	0.00%	1 436 256.00%	
35-39	103 550	0.00%	5 920 839.00%	
40-44	103 550	0.00%	5 920 839.00%	
45-49	103 550	0.00%	5 920 839.00%	
50-54	103 550	0.00%	5 920 839.00%	
55-59	103 550	0.00%	5 920 839.00%	
60-64	103 550	0.00%	5 920 839.00%	
65-69	103 550	0.00%	5 920 839.00%	
70-74	103 550	0.00%	5 920 839.00%	
75-79	103 550	0.00%	5 920 839.00%	
80-84	103 550	0.00%	5 920 839.00%	
85-89	103 550	0.00%	5 920 839.00%	
90-94	103 550	0.00%	5 920 839.00%	
95-99	103 550	0.00%	5 920 839.00%	
100+	103 550	0.00%	5 920 839.00%	
Total	804 500	100.00%	35 840 000.00%	100.00%

Residence Recoveries received (non-completed) - Current year, sum of years (sumulative)			
		In Current year (2019)	Sum of years (sumulative)
Pror	RS650	0.00	0
Pror	RS11	0.00	0
Pror	RS12	7,003.43	1,700,765.43
Pror	RS330	39,077.00	9,327,933.00
Pror	RS335	15,675.24	3,758,285.24
Pror	RS350	4,624.99	1,115,020.99
Pror	RS3	7,781.29	1,821,064.29
Pror	RS370	733.87	1,789,448.87
Pror	RS400	2,064.58	4,885,320.58
Pror	RS420	4,400.23	1,020,044.23
Pror	RS450	9,200.00	2,220,000.00
Pror	RS460	2,224.86	464,322.86
Pror	RS470	0.00	0
Pror	RS480	0.00	0
Pror	RS490	0.00	0
Pror	RS500	0.00	0
Pror	RS510	0.00	0
Pror	RS520	0.00	0
Pror	RS530	0.00	0
Pror	RS540	0.00	0
Pror	RS550	0.00	0
Pror	RS560	0.00	0
Pror	RS570	0.00	0
Pror	RS580	0.00	0
Pror	RS590	0.00	0
Pror	RS600	0.00	0
Pror	RS610	0.00	0
Pror	RS620	0.00	0
Pror	RS630	0.00	0
Pror	RS640	0.00	0
Pror	RS650	0.00	0
Pror	RS660	0.00	0
Pror	RS670	0.00	0
Pror	RS680	0.00	0
Pror	RS690	0.00	0
Pror	RS700	0.00	0
Pror	RS710	0.00	0
Pror	RS720	0.00	0
Pror	RS730	0.00	0
Pror	RS740	0.00	0
Pror	RS750	0.00	0
Pror	RS760	0.00	0
Pror	RS770	0.00	0
Pror	RS780	0.00	0
Pror	RS790	0.00	0
Pror	RS800	0.00	0
Pror	RS810	0.00	0
Pror	RS820	0.00	0
Pror	RS830	0.00	0
Pror	RS840	0.00	0
Pror	RS850	0.00	0
Pror	RS860	0.00	0
Pror	RS870	0.00	0
Pror	RS880	0.00	0
Pror	RS890	0.00	0
Pror	RS900	0.00	0
Pror	RS910	0.00	0
Pror	RS920	0.00	0
Pror	RS930	0.00	0
Pror	RS940	0.00	0
Pror	RS950	0.00	0
Pror	RS960	0.00	0
Pror	RS970	0.00	0
Pror	RS980	0.00	0
Pror	RS990	0.00	0
Pror	RS1000	0.00	0
Pror	RS1010	0.00	0
Pror	RS1020	0.00	0
Pror	RS1030	0.00	0
Pror	RS1040	0.00	0
Pror	RS1050	0.00	0
Pror	RS1060	0.00	0
Pror	RS1070	0.00	0
Pror	RS1080	0.00	0
Pror	RS1090	0.00	0
Pror	RS1100	0.00	0
Pror	RS1110	0.00	0
Pror	RS1120	0.00	0
Pror	RS1130	0.00	0
Pror	RS1140	0.00	0
Pror	RS1150	0.00	0
Pror	RS1160	0.00	0
Pror	RS1170	0.00	0
Pror	RS1180	0.00	0
Pror	RS1190	0.00	0
Pror	RS1200	0.00	0
Pror	RS1210	0.00	0
Pror	RS1220	0.00	0
Pror	RS1230	0.00	0
Pror	RS1240	0.00	0
Pror	RS1250	0.00	0
Pror	RS1260	0.00	0
Pror	RS1270	0.00	0
Pror	RS1280	0.00	0
Pror	RS1290	0.00	0
Pror	RS1300	0.00	0
Pror	RS1310	0.00	0
Pror	RS1320	0.00	0
Pror	RS1330	0.00	0
Pror	RS1340	0.00	0
Pror	RS1350	0.00	0
Pror	RS1360	0.00	0
Pror	RS1370	0.00	0
Pror	RS1380	0.00	0
Pror	RS1390	0.00	0
Pror	RS1400	0.00	0
Pror	RS1410	0.00	0
Pror	RS1420	0.00	0
Pror	RS1430	0.00	0
Pror	RS1440	0.00	0
Pror	RS1450	0.00	0
Pror	RS1460	0.00	0
Pror	RS1470	0.00	0
Pror	RS1480	0.00	0
Pror	RS1490	0.00	0
Pror	RS1500	0.00	0
Pror	RS1510	0.00	0
Pror	RS1520	0.00	0
Pror	RS1530	0.00	0
Pror	RS1540	0.00	0
Pror	RS1550	0.00	0
Pror	RS1560	0.00	0
Pror	RS1570	0.00	0
Pror	RS1580	0.00	0
Pror	RS1590	0.00	0
Pror	RS1600	0.00	0
Pror	RS1610	0.00	0
Pror	RS1620	0.00	0
Pror	RS1630	0.00	0
Pror	RS1640	0.00	0
Pror	RS1650	0.00	0
Pror	RS1660	0.00	0
Pror	RS1670	0.00	0
Pror	RS1680	0.00	0
Pror	RS1690	0.00	0
Pror	RS1700	0.00	0
Pror	RS1710	0.00	0
Pror	RS1720	0.00	0
Pror	RS1730	0.00	0
Pror	RS1740	0.00	0
Pror	RS1750	0.00	0
Pror	RS1760	0.00	0
Pror	RS1770	0.00	0
Pror	RS1780	0.00	0
Pror	RS1790	0.00	0
Pror	RS1800	0.00	0
Pror	RS1810	0.00	0
Pror	RS1820	0.00	0
Pror	RS1830	0.00	0
Pror	RS1840	0.00	0
Pror	RS1850	0.00	0
Pror	RS1860	0.00	0
Pror	RS1870	0.00	0
Pror	RS1880	0.00	0
Pror	RS1890	0.00	0
Pror	RS1900	0.00	0
Pror	RS1910	0.00	0
Pror	RS1920	0.00	0
Pror	RS1930	0.00	0
Pror	RS1940	0.00	0
Pror	RS1950	0.00	0
Pror	RS1960	0.00	0
Pror	RS1970	0.00	0
Pror	RS1980	0.00	0
Pror	RS1990	0.00	0
Pror	RS2000	0.00	0
Pror	RS2010	0.00	0
Pror	RS2020	0.00	0
Pror	RS2030	0.00	0
Pror	RS2040	0.00	0
Pror	RS2050	0.00	0
Pror	RS2060	0.00	0
Pror	RS2070	0.00	0
Pror	RS2080	0.00	0
Pror	RS2090	0.00	0
Pror	RS2100	0.00	0
Pror	RS2110	0.00	0
Pror	RS2120	0.00	0
Pror	RS2130	0.00	0
Pror	RS2140	0.00	0
Pror	RS2150	0.00	0
Pror	RS2160	0.00	0
Pror	RS2170	0.00	0
Pror	RS2180	0.00	0
Pror	RS2190	0.00	0
Pror	RS2200	0.00	0
Pror	RS2210	0.00	0
Pror	RS2220	0.00	0
Pror	RS2230	0.00	0
Pror	RS2240	0.00	0
Pror	RS2250	0.00	0
Pror	RS2260	0.00	0
Pror	RS2270	0.00	0
Pror	RS2280	0.00	0
Pror	RS2290	0.00	0
Pror	RS2300	0.00	0
Pror	RS2310	0.00	0
Pror	RS2320	0.00	0
Pror	RS2330	0.00	0
Pror	RS2340	0.00	0
Pror	RS2350	0.00	0
Pror	RS2360	0.00	0
Pror	RS2370	0.00	0
Pror	RS2380	0.00	0
Pror	RS2390	0.00	0
Pror	RS2400	0.00	0
Pror	RS2410	0.00	0
Pror	RS2420	0.00	0
Pror	RS2430	0.00	0
Pror	RS2440	0.00	0
Pror	RS2450	0.00	0
Pror	RS2460	0.00	0
Pror	RS2470	0.00	0
Pror	RS2480	0.00	0
Pror	RS2490	0.00	0
Pror	RS2500	0.00	0
Pror	RS2510	0.00	0
Pror	RS2520	0.00	0
Pror	RS2530	0.00	0
Pror	RS2540	0.00	0
Pror	RS2550	0.00	0
Pror	RS2560	0.00	0
Pror	RS2570	0.00	0
Pror	RS2580	0.00	0
Pror	RS2590	0.00	0
Pror	RS2600	0.00	0
Pror	RS2610	0.00	0
Pror	RS2620	0.00	0
Pror	RS2630	0.00	0
Pror	RS2640	0.00	0
Pror	RS2650	0.00	0
Pror	RS2660	0.00	0
Pror	RS2670	0.00	0
Pror	RS2680	0.00	0
Pror	RS2690	0.00	0
Pror	RS2700	0.00	0
Pror	RS2710	0.00	0
Pror	RS2720	0.00	0
Pror	RS2730	0.00	0
Pror	RS2740	0.00	0
Pror	RS2750	0.00	0
Pror	RS2760	0.00	0
Pror	RS2770	0.00	0
Pror	RS2780	0.00	0
Pror	RS2790	0.00	0
Pror	RS2800	0.00	0
Pror	RS2810	0.00	0
Pror	RS2820	0.00	0
Pror	RS2830	0.00	0
Pror	RS2840	0.00	0
Pror	RS2850	0.00	0
Pror	RS2860	0.00	0
Pror	RS2870	0.00	0
Pror	RS2880	0.00	0
Pror	RS2890	0.00	0
Pror	RS2900	0.00	0
Pror	RS2910	0.00	0
Pror	RS2920	0.00	0
Pror	RS2930	0.00	0
Pror	RS2940	0.00	0
Pror	RS2950	0.00	0
Pror	RS2960	0.00	0
Pror	RS2970	0.00	0
Pror	RS2980	0.00	0
Pror	RS2990	0.00	0
Pror	RS3000	0.00	0
Pror	RS3010	0.00	0
Pror	RS3020	0.00	0
Pror	RS3030	0.00	0
Pror	RS3040	0.00	0
Pror	RS3050	0.00	0
Pror	RS3060	0.00	0
Pror	RS3070	0.00	0
Pror	RS3080	0.00	0
Pror	RS3090	0.00	0
Pror	RS3100	0.00	0
Pror	RS3110	0.00	0
Pror	RS3120	0.00	0
Pror	RS3130	0.00	0
Pror	RS3140	0.00	0
Pror	RS3150	0.00	0
Pror	RS3160	0.00	0
Pror	RS3170	0.00	0
Pror	RS3180	0.00	0
Pror	RS3190	0.00	0
Pror	RS3200	0.00	0
Pror	RS3210	0.00	0
Pror	RS3220	0.00	0
Pror	RS3230	0.00	0
Pror	RS3240	0.00	0
Pror	RS3250	0.00	0
Pror	RS3260	0.00	0
Pror	RS3270	0.00	0
Pror	RS3280	0.00	0
Pror	RS3290	0.00	0
Pror	RS3300	0.00	0
Pror	RS3310	0.00	0
Pror	RS3320	0.00	0
Pror	RS3330	0.00	0
Pror	RS3340	0.00	0
Pror	RS3350	0.00	0
Pror	RS3360	0.00	0
Pror	RS3370	0.00	0
Pror	RS3380	0.00	0
Pror	RS3390	0.00	0
Pror	RS3400	0.00	0
Pror	RS3410	0.00	0
Pror	RS3420	0.00	0
Pror	RS3430	0.00	0
Pror	RS3440	0.00	0
Pror	RS3450	0.00	0
Pror	RS3460	0.00	0
Pror	RS3470	0.00	0
Pror	RS3480	0.00	0
Pror	RS3490	0.00	0
Pror	RS3500	0.00	0
Pror	RS3510	0.00	0
Pror	RS3520	0.00	0
Pror	RS3530	0.00	0
Pror	RS3540	0.00	0
Pror	RS3550	0.00	0
Pror	RS3560	0.00	0
Pror	RS3570	0.00	0
Pror	RS3580	0.00	0
Pror	RS3590	0.00	0
Pror	RS3600	0.00	0
Pror	RS3610	0.00	0
Pror	RS3620	0.00	0
Pror	RS3630	0.00	0
Pror	RS3640	0.00	0
Pror	RS3650	0.00	0
Pror	RS3660	0.00	0
Pror	RS3670	0.00	0
Pror	RS3680	0.00	0
Pror	RS3690	0.00	0
Pror	RS3700	0.00	0
Pror	RS3710	0.00	0
Pror	RS3720	0.00	0
Pror	RS3730	0.00	0
Pror	RS3740	0.00	

Net Claims Paid (non-accrued) - Current year, sum of years (sum insured)			In Current year		Sum of years (sum insured)	
Prorated	86550		0.00			
N-14	85510		0.00		328,215	
N-13	85510		4,213.13		2,068,110	
N-12	85550		14,017.80		1,519,020	
N-11	85550		12,477.99		8,132,460	
N-10	85550		27,714.48		1,714,440	
N-9	85550		48,921.23		9,467,240	
N-8	85550		287,778.55		12,960,120	
N-7	85550		239,642.1		15,585,750	
N-6	85550		55,116.16		3,660,000	
N-5	85550		66,722.46		45,480,000	
N-4	85550		163,344.35		23,941,120	
N-3	85550		0.00		0	
N-2	85550		0.00		0	
N-1	85550		0.00		0	
Total			769,395.54		322,849,030	

[illegible]

		Reinsurance Recoveries received (non-cumulative) - Development year (absolute amount)																13.6.1	
		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15.6.1		
		0000	0001	0002	0003	0004	0005	0006	0007	0008	0009	0010	0011	0012	0013	0014	0015		
	00000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00002	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00003	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00004	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00005	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00006	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00007	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00008	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00009	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00011	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00012	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00013	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00014	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00015	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00016	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00017	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00018	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00019	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00021	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00022	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00023	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00024	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00025	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00026	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00027	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00028	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00029	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00030	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00031	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00032	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00033	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00034	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00035	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00036	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00037	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00038	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00039	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00040	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00041	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00042	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00043	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00044	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00045	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00046	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00047	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00048	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00049	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00050	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00051	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00052	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00053	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00054	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00055	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00056	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00057	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00058	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00059	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00061	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00062	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00063	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00064	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00065	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00066	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00067	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00068	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00069	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00070	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00071	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00072	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00073	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
	00074	0.00	0.00	0.00	0.00	0.00	0.00												

[illegible]

Gross Claims Paid (non-cumulative)		Current year, sum of years (cumulative)	
		In Current year	Sum of all years (cumulative)
		Rate	Percent
Pror	76150	0.00	
1-4	16111		2.00
5-12	96132		127.00
13-17	96134	0.00	277.00
18-23	16146		2.75
24-30	96155		16.24
31-64			49.62
65-99	16170		133.88
100	16182		2.84
101-104			16.13
105-109			22.20
110-114			15.17
115-119			20.22
120-124			21.45
125-129			22.44
130-134			23.44
135-139			24.44
140-144			25.44
145-149			26.44
150-154			27.44
155-159			28.44
160-164			29.44
165-169			30.44
170-174			31.44
175-179			32.44
180-184			33.44
185-189			34.44
190-194			35.44
195-199			36.44
200-204			37.44
205-209			38.44
210-214			39.44
215-219			40.44
220-224			41.44
225-229			42.44
230-234			43.44
235-239			44.44
240-244			45.44
245-249			46.44
250-254			47.44
255-259			48.44
260-264			49.44
265-269			50.44
270-274			51.44
275-279			52.44
280-284			53.44
285-289			54.44
290-294			55.44
295-299			56.44
300-304			57.44
305-309			58.44
310-314			59.44
315-319			60.44
320-324			61.44
325-329			62.44
330-334			63.44
335-339			64.44
340-344			65.44
345-349			66.44
350-354			67.44
355-359			68.44
360-364			69.44
365-369			70.44
370-374			71.44
375-379			72.44
380-384			73.44
385-389			74.44
390-394			75.44
395-399			76.44
400-404			77.44
405-409			78.44
410-414			79.44
415-419			80.44
420-424			81.44
425-429			82.44
430-434			83.44
435-439			84.44
440-444			85.44
445-449			86.44
450-454			87.44
455-459			88.44
460-464			89.44
465-469			90.44
470-474			91.44
475-479			92.44
480-484			93.44
485-489			94.44
490-494			95.44
495-499			96.44
500-504			97.44
505-509			98.44
510-514			99.44
515-519			100.44
520-524			101.44
525-529			102.44
530-534			103.44
535-539			104.44
540-544			105.44
545-549			106.44
550-554			107.44
555-559			108.44
560-564			109.44
565-569			110.44
570-574			111.44
575-579			112.44
580-584			113.44
585-589			114.44
590-594			115.44
595-599			116.44
600-604			117.44
605-609			118.44
610-614			119.44
615-619			120.44
620-624			121.44
625-629			122.44
630-634			123.44
635-639			124.44
640-644			125.44
645-649			126.44
650-654			127.44
655-659			128.44
660-664			129.44
665-669			130.44
670-674			131.44
675-679			132.44
680-684			133.44
685-689			134.44
690-694			135.44
695-699			136.44
700-704			137.44
705-709			138.44
710-714			139.44
715-719			140.44
720-724			141.44
725-729			142.44
730-734			143.44
735-739			144.44
740-744			145.44
745-749			146.44
750-754			147.44
755-759			148.44
760-764			149.44
765-769			150.44
770-774			151.44
775-779			152.44
780-784			153.44
785-789			154.44
790-794			155.44
795-799			156.44
800-804			157.44
805-809			158.44
810-814			159.44
815-819			160.44
820-824			161.44
825-829			162.44
830-834			163.44
835-839			164.44
840-844			165.44
845-849			166.44
850-854			167.44
855-859			168.44
860-864			169.44
865-869			170.44
870-874			171.44
875-879			172.44
880-884			173.44
885-889			174.44
890-894			175.44
895-899			176.44
900-904			177.44
905-909			178.44
910-914			179.44
915-919			180.44
920-924			181.44
925-929			182.44
930-934			183.44
935-939			184.44
940-944			185.44
945-949			186.44
950-954			187.44
955-959			188.44
960-964			189.44
965-969			190.44
970-974			191.44
975-979			192.44
980-984			193.44
985-989			194.44
990-994			195.44
995-999			196.44
Total	5314325.00		468.87

Reinsurance Recoveries received (from cumulative) - Current year, sum of years (cumulative)			
		In Current year	Sum of years (cumulative)
ReinsP	90300	0.00	0.00
ReinsA	90310	0.00	0.00
ReinsB	90320	0.00	0.00
ReinsC	90330	0.00	0.00
ReinsD	90340	0.00	0.00
ReinsE	90350	0.00	0.00
ReinsF	90360	0.00	0.00
ReinsG	90370	0.00	0.00
ReinsH	90380	0.00	0.00
ReinsI	90390	0.00	0.00
ReinsJ	90400	0.00	0.00
ReinsK	90410	0.00	0.00
ReinsL	90420	0.00	0.00
ReinsM	90430	0.00	0.00
ReinsN	90440	0.00	0.00
ReinsO	90450	0.00	0.00
ReinsP	90460	0.00	0.00
ReinsQ	90470	0.00	0.00
ReinsR	90480	0.00	0.00
ReinsS	90490	0.00	0.00
ReinsT	90500	0.00	0.00

Net Claims Paid (not cumulative)		Current year, end of year (summatized)	In Current year		End of year (summatized)	
			C1360	C1370		
W37	W0100	0.00				
W14	W0110	0.00			232.00	
W13	W0120	0.00			137.00	
W12	W0130	0.00			270.00	
W11	W0140	0.00			2,275.93	
W10	W0150	0.00			10,240.32	
W09	W0160	0.00			52,925.84	
W08	W0170	0.00			153,880.10	
W07	W0180	0.00			8,326,420.30	
W06	W0190	0.00			25,124,105.32	
W05	W0200	109,334.00			27,518,901.80	
W04	W0210	253,010.00			15,575,864.00	
W03	W0220	289,623.20			22,247,888.00	
W02	W0230	1,184,842.20			23,432,730.20	
W01	W0240	10,949,882.37			62,484,615.57	
W00	W0250	50,749,712.34			100,534,327.91	
W00	W0260	53,424,212.34			100,534,327.91	

Own funds						
S.23.01.01						
		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	30 000 000,00	30 000 000,00		0,00	
Share premium account related to ordinary share capital	R0030	122 700 000,00	122 700 000,00		0,00	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0,00				
Subordinated mutual member accounts	R0050	0,00				
Surplus funds	R0070	0,00	0,00			
Preference shares	R0090	0,00		0,00	0,00	0,00
Share premium account related to preference shares	R0110			0,00	0,00	0,00
Reconciliation reserve	R0130	192 835 396,61	192 835 396,61			
Subordinated liabilities	R0140	0,00		0,00	0,00	0,00
An amount equal to the value of net deferred tax assets	R0160	5 379 985,49				5 379 985,49
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	0,00	0,00	0,00	0,00	0,00
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	0,00				
Deductions						
Deductions for participations in financial and credit institutions	R0230	0,00				
Total basic own funds after deductions	R0290	350 915 382,10	345 535 396,61	0,00	0,00	5 379 985,49
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300	0,00				
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310	0,00				
Unpaid and uncalled preference shares callable on demand	R0320	0,00				
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	0,00				
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	0,00				
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	0,00				
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	0,00				
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	0,00				
Other ancillary own funds	R0390	0,00				
Total ancillary own funds	R0400	0,00			0,00	0,00
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	350 915 382,10	345 535 396,61	0,00	0,00	5 379 985,49
Total available own funds to meet the MCR	R0510	345 535 396,61	345 535 396,61	0,00	0,00	
Total eligible own funds to meet the SCR	R0540	350 915 382,10	345 535 396,61			5 379 985,49
Total eligible own funds to meet the MCR	R0550	345 535 396,61	345 535 396,61			
SCR	R0580	256 163 001,77				
MCR	R0600	88 686 980,33				
Ratio of Eligible own funds to SCR	R0620	1,3699				
Ratio of Eligible own funds to MCR	R0640	3,8961				

Reconciliation reserve		
		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	350 915 382,10
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	
Other basic own fund items	R0730	158 079 985,49
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0,00
Reconciliation reserve	R0760	192 835 396,61
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	108 776,95
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	7 021 203,05
Total Expected profits included in future premiums (EPIFP)	R0790	7 129 980,00

Detailed information by tiers on own funds	
Basic own funds	
5.23.02.01.01	

		Total	Tier 1		Tier 2		Tier 3	
			Of which counted under		Of which counted under			
			transitional	transitional	transitional	transitional		
			C0010	C0020	C0030	C0040	C0050	C0060
Ordinary share capital								
Paid in	R0010	30 000 000,00	30 000 000,00					
Called up but not yet paid in	R0020	0,00				0,00		
Own shares held	R0030	0,00		0,00				
Total ordinary share capital	R0100	30 000 000,00	30 000 000,00			0,00		
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual type undertakings								
Paid in	R0110	0,00						
Called up but not yet paid in	R0120	0,00						
Total initial fund members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings	R0200	0,00	0,00			0,00		
Subordinated mutual members accounts								
Dated subordinated	R0210	0,00						
Undated subordinated with a call option	R0220	0,00						
Undated subordinated with no contractual opportunity to redeem	R0230	0,00						
Total subordinated mutual members accounts	R0300	0,00	0,00		0,00	0,00	0,00	0,00
Preference shares								
Dated preference shares	R0310	0,00						
Undated preference shares with a call option	R0320	0,00						
Undated preference shares with no contractual opportunity to redeem	R0330	0,00						
Total preference shares	R0400	0,00	0,00		0,00	0,00	0,00	0,00
Subordinated liabilities								
Dated subordinated liabilities	R0410	0,00						
Undated subordinated liabilities with a contractual opportunity to redeem	R0420	0,00						
Undated subordinated liabilities with no contractual opportunity to redeem	R0430	0,00						
Total subordinated liabilities	R0500	0,00	0,00		0,00	0,00	0,00	0,00

Ancillary own funds	
5.23.02.01.02	

		Tier 2		Tier 3	
		Initial amounts approved	Current amounts	Initial amounts approved	Current amounts
		C0070	C0080	C0090	C0100
Ancillary own funds					
Items for which an amount was approved	R0510				
Items for which a method was approved	R0530				

Solvency Capital Requirement - for undertakings on Standard Formula

S.25.01.01.01 - S.25.01.01.05

Article 112*	Z0010	2	*Article 112 1 - Article 112(7) reversion (output: v1)
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Basic Solvency Capital Requirement

		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Market risk	R0010	19 810 247,47	19 810 247,47	
Counterparty default risk	R0020	4 978 091,74	4 978 091,74	
Life underwriting risk	R0030	1 190 976,14	1 190 976,14	
Health underwriting risk	R0040	159 485 445,89	159 485 445,89	
Non-life underwriting risk	R0050	164 476 674,94	164 476 674,94	
Diversification	R0060	-110 169 664,09	-110 169 664,09	
Intangible asset risk	R0070	0,00	0,00	
Basic Solvency Capital Requirement	R0100	239 771 772,09	239 771 772,09	

Calculation of Solvency Capital Requirement

		Value	
		C0100	
Adjustment due to RFF/MAF nSCR aggregation	R0120		
Operational risk	R0130	16 391 229,68	
Loss-absorbing capacity of technical provisions	R0140	0,00	
Loss-absorbing capacity of deferred taxes	R0150	0,00	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160		
Solvency capital requirement excluding capital add-on	R0200	256 163 001,77	
Capital add-on already set	R0210	0,00	
of which, capital add-ons already set - Article 37 (1) Type a	R0211		
of which, capital add-ons already set - Article 37 (1) Type b	R0212		
of which, capital add-ons already set - Article 37 (1) Type c	R0213		
of which, capital add-ons already set - Article 37 (1) Type d	R0214		
Solvency capital requirement	R0220	256 163 001,77	
Other information on SCR			
Capital requirement for duration-based equity risk sub-module	R0400	0,00	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410		
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420		
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430		
Diversification effects due to RFF nSCR aggregation for article 304	R0440		
Method used to calculate the adjustment due to RFF/MAF nSCR aggregation*	R0450		*Method used to calculate the adjustment due to RFF/MAF nSCR aggregation
Net future discretionary benefits	R0460	0,00	

Approach to tax rate

		Yes/No	
		C0109	
Approach based on average tax rate*	R0590		*Approach based on average tax rate 1 - V _{ae}

Calculation of loss absorbing capacity of deferred taxes

		Before the shock	After the shock
		C0110	C0120
DTA	R0600	0,00	0,00
DTA carry forward	R0610		
DTA due to deductible temporary differences	R0620		
DTL	R0630		

		LAC DT
		C0130
LAC DT	R0640	0,00
LAC DT justified by reversion of deferred tax liabilities	R0650	
LAC DT justified by reference to probable future taxable economic profit	R0660	
LAC DT justified by carry back, current year	R0670	
LAC DT justified by carry back, future years	R0680	
Maximum LAC DT	R0690	

